



Committed to Excellence
St. Mary's University

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Preface

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

The local graduate program includes: MBA in General Management; HRM Concentration; MBA in Accounting and Finance; Master's in Project Management; MBA in Marketing Management; MA in Rural Development; MA in Quality and Productivity Management; MA in Development Economics; and MSc in Computer Science. Moreover, in partnership with Indira Gandhi National Open University (IGNOU) and others, SMU also runs International Graduate Program in different fields of studies.

Disclaimer

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

*Please note that some of the titles written as "*In Case of ...*" are corrected to "*The Case of...*"

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Abstracts of the Regular Program

1. Accounting & Finance

Determinants of Private Commercial Banks Profitability
During GTP-I Period, Belen Zewdu, St. Mary's University, rakmo.smu@gmail.com

The major objective of the study is to find out the major determinants of private commercial banks profitability in GTP implementation period i.e. 2011 to 2015. The study classifies the explanatory variables in to bank specific/internal factors, Sector specific and macroeconomic variable to empirically test the determinants of private commercial banks profitability. The study has taken one of the top policy issues; the obligation to purchase government securities, and analyzed its impact on profitability measure, ROA. It has used panel data from 2011 to 2015 of thirteen private commercial banks which were at least operating in the industry for the last five years with a total of 65 observations and all relevant data were collected using a structured documentary review of the annual reports of the sample banks and national bank of Ethiopia. The collected data were analyzed using Eviews-8 software and a panel fixed effect model regression was adopted to capture the effect of each explanatory variable on profitability of banks represented by ROA. The study used 12 explanatory variables namely, bank size, intermediation, expense management, funding cost, credit risk, liquidity, NBE bill purchased, market share, market development, real GDP growth and inflation rate. The study found that, bank size, expense management, NBE bill purchase has a positive significant impact on commercial banks profitability. Furthermore credit risk, funding cost and market share affect commercial banks profitability negatively.

Key Words: Determinants, Private Commercial Banks, Profitability, GTP-I

**Assessment of Credit Risk Management in Micro Finance Institutions:
The case of Addis credit and saving institutions
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Credit risk management is one of the most important activities in any company and cannot be overlooked by any economic enterprise engaged in credit irrespective of its business nature. Sound credit risk management is a prerequisite for a financial institutions stability and continuing profitability, while deteriorating credit quality is the most frequent cause of poor financial performance and condition. As with any financial institution, the biggest risk in microfinance is lending money and not getting it back. The study sought to an assessment of credit risk management in Microfinance Institutions in the case of Addis credit and saving institutions. The study adopted a descriptive survey design. The population of study consisted of 126 service delivery posts in Addis credit and saving Share Company that are members of AMFI. Primary data was collected using questionnaires where all the issues on the questionnaire were addressed. Descriptive statistics were used to analyze data. Furthermore, descriptions were made based on the results of the tables. The study found that client appraisal; credit risk control and collection policy had effect on credit risk management of MFIs in Addis credit and saving institution. The study established that there was strong relationship between credit risk management of MFIs and client appraisal, credit risk control and collection policy. The study established that client appraisal, credit risk control and collection policy significantly influence on credit risk management of MFIs in Ethiopia. Collection policy was found to have a higher effect on credit risk management and that a stringent policy is more effective in debt recovery than a lenient policy. The study recommends that MFIs should enhance their collection policy by adapting a more stringent policy to a lenient policy for effective debt recovery.

Key Words: Credit Risk Management, Micro Finance Institutions, Addis credit and saving institutions

Assessment of Accounting System in Public Enterprises: The Case of Ethiopian Electric Utility, Yirgu Hailu Butta, St. Mary's University, rakmo.smu@gmail.com

This study aims to assess the accounting system in public enterprises in the case of Ethiopian electric utility by studying the financial recording and reporting of accounting systems in the company. The study has employed a descriptive survey design. In order to gather the required data, questionnaire, Focus Group Discussion (FGD) and key informant interview have been used. A sample size of 86 were used from a population of 110 staff of finance department Ethiopian electric utility in Addis Ababa head office. To ensure the representativeness of the direct users of the accounting system, simple random sampling technique was adopted. Data for this study was collected using self-administered questionnaires to the direct users of the accounting system in finance department of Ethiopian Electric utility questioners and interviews to heads of finance department and staffs of financial analyst/experts in Ethiopian Electric Utility. Responses of survey data were analyzed using SPSS software (V. 16) and the findings were presented using tables and figures. The study has found that the characteristics of accounting systems influence the presentation of financial report in planning, controlling and administrative decision making of Ethiopian electric utility. Therefore the purpose of this study is to examine the efficiency of Accounting System on financial report presentation measures using the primary and secondary data in which it was found that accounting system is a great importance to the company in which it helps in facilitating management decision making, internal controls, quality of the financial report, and it facilitates the company's transaction. It's also plays an important role in economic system, and the study recommends that businesses, firms and organization should adopt the use of accounting system because adequate accounting information is essential for every effective decision making process and adequate information is possible if accounting information systems are run efficiently also, efficient Accounting Systems ensures that all levels of management get sufficient, adequate, relevant and true information for planning and controlling activities of the Ethiopian electric utility at head of Addis Ababa.

Key Words: EEU, Accounting system, financial report, Human resource, policy and procedures.

**Assessment of Foreign Exchange Risk Management
Practice of Commercial Banks in Ethiopia**
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The aim of this paper is to assess the foreign exchange risk management practice of commercial banks operating in Ethiopia. Information was obtained from all 17 commercial banks by adopting a census research design. Open and closed-ended questionnaires were administered to all commercial banks. The questionnaires covered key aspects of foreign exchange risk management, its objectives, strategies and techniques, its domestic regulations and including the importance of risk management practices. Many of the standard tools used to hedge currency risk, such as futures, swaps and options contracts, are either not available in emerging markets or, where available, are traded in illiquid and inefficient markets, making the range of products available extremely limited. Therefore, the purpose of this study was to find out what foreign exchange risk exposures are there, what strategies and techniques are used by commercial banks in Ethiopia to manage foreign exchange risk. The analysis sought to generate descriptive statistics, percentages and frequencies. Finally the presentation of the results was done by use of frequency tables, and charts presentation. The results of the study showed that translational exposure was the most identified exposures. Matching/ Natural hedging was the most utilized strategy. Engaging in spot transactions was also widely used. Diversification whereby banks financed in different currencies and or indifferent markets was employed by a few banks. Some banks engaged in risk sharing strategy. Avoidance was also employed to some extent. Netting was the least used strategy. In light of the above findings, it's imperative that banks in Ethiopia pick out best practices from each other and abroad in order to put foreign exchange exposure under control to mitigate the effects of losses due to this risk.

Key words: Commercial Banks, Foreign Exchange Risk Management Practices, and Risk Management

Assessment of Internal Control Effectiveness:

The Case of Care Ethiopia, Aberash Dendir, St. Mary's University, akmo.smu@gmail.com

The objective of this study was assessing the internal control effectiveness of international NGOs in Ethiopia taking CARE Ethiopia as a case study. To achieve its objective, the study was tried to assess about five control elements of internal control. These are Control Environment, Control Activities, Risk Assessment Practice, Information and Communication using system and Monitoring and Evaluation system of internal control. Based on this, the study collected data from employee of the organization using structured questionnaire and interview. Accordingly, 32 respondents were participated. Both the questionnaire and interviews results were used to answer the research questions. For the interview purposive sampling techniques was made. The data gathered from questionnaire analyzed by descriptive statistics such as mean, standard deviation, minimum and maximum through statistical tool SPSS version 23. The study finds out that the control environment of the internal control system is inadequate to be judged as effective, particularly, the organization didn't continuously provide mentoring and training opportunities needed to attract, develop, and retain appropriate and competent personnel. The study further finds out organization has not sufficiently designed appropriate strategy of identifying risk, no sufficient system designed to respond to risk, lack of monitoring and evaluation system of internal control, The study recommends that monitoring in an effective internal control system is required to continuously evaluate whether the system is performing as per the designed system and the management should establish good internal control environment to control activities on an on-going basis.

Key Words: Control Activities, Control Environment, Internal Control, Information and communication, Monitoring and Evaluation

Grant Management System in Local NGOS: The Case of Family Guidance Association of Ethiopia (FGAE)

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Grants as the backbone and lifeblood of many nonprofit organizations are no repayable amount of money and/or commodity provided for the fulfillment of a particular objective by the grantor. Grant management system is related to the compliance with the regulations and directives of the government and adherence to the policies and guidelines of the organization to protect the granted assets from harm. Past studies related to grant management were very rare. The few research papers undertaken locally as part of graduate studies were limited in scope and most of them studied the 70/30 proportion challenges emanating from the ChSA directives, on financial management, on program effectiveness and internal control issues separately. The present study's main objective was to assess the grant management system in local NGOs taking the case of FGAE consisting of four comprehensive specific objectives. The study used descriptive research method of a case study involving all the 147 participants and the response rate was 90.5%. The tools used to collect the primary data were questionnaire consisting of 61 items and interview consisting of ten purposefully selected key informants, whereas the secondary data were collected from the regulations and directives of the government and from the policies, manuals, guidelines, reports of the Association. The data was analyzed using SPSS version 20. The questioner tool showed a reliability index of 0.98 Cronbach's alpha. The findings of the study revealed the noncompliance with the 70/30 proportion; the utilization of granted budgets; the long vacancy of the grant's unit; the weak leadership; poor integration and coordination among departments, the inconsistency of cash flows with action plans and lack of adherence to meeting the due date of reports. Thus, the study recommended that the management need to enhance their grant management capacity and leadership skills; the vacant positions be filled on time, the reporting due date be met as per donors' agreements and the Association needs to undertake an in-depth study to identify the overall system issues.

Key Words: Adherence, Compliance Grant, Grantee, Grantor, Grant Management

Assessment of the Deposit Mobilization Practices
The Case of Bank of Abyssinia S.C
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This study intends to assess the deposit mobilization practice the case of Bank of Abyssinia S.C. Descriptive analysis techniques approach was adopted for the study. Employees having more experience in city branches and head office were selected for data collection. The research has used 100 questionnaires for employees of BOA and structured interview discussion for the management of Bank of Abyssinia Share Company. The population size of the study is 504 clerical staffs of BOA those in Addis Ababa and Sampling method of the primary data is stratified random sampling, and reviewed five year annual report of Bank of Abyssinia S.C. Excel software was used to analyze the questionnaires and describe the result. The study identifies that BOA is registering a continuous deposit growth for the last few years. From three major types of deposit saving deposit accounts more than half of BOA's total deposit. The findings of the study show that BOA is operating in a dynamic and highly competitive environment, doesn't offer different products to its customers, the bank tries to adopt quality customer service, aggressively promoting its service, sales officers are effective by increasing account number, government law and regulation is the challenge to mobilize deposit. Finally bank of Abyssinia were recommended to provide excellent customer service, evaluate the existing products and develop new product types which customized to the needs of different target groups, to make efforts and awareness creation campaigns to have well informed society, use advanced technology, increase its branch number, to arrange and apply incentive program for new depositors and the bank must be focused in doing with exporters and foreign banking agents to have enough foreign currencies which attracts potential depositors.

Key Words: branch expansion, deposit mobilization, service quality,

**Cost Management Practices in Manufacturing Companies:
The Case of BGI Ethiopia Private Limited Company
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The competitive pressures of the world made increasingly companies focus on the costmanagement that has always been a basic component of any successful business strategy. Costmanagement practice has an effect on the manufacturing firms' performance. This studyfocuses on examining cost management practices in reducing and controlling of manufacturingcosts of BGI Ethiopia private limited Company (PLC). In doing this descriptive case studyresearch design, mixed research approaches were used. Data were collected from 32 BGIethiopia PLC employees. The study relied on primary and secondary data. The primary data collected using interview and questionnaires. The secondary data collected from documentsand reports of the company. Data analyzed with descriptive statistics such as frequencies, percentages, mean and standard deviation through statistical tool SPSS version 21. The data presented in tables and charts. The study found out that the importance of top managementsupport, employee involvement and responsibility accounting in reducing and controllingmanufacturing costs. It also discovered that manufacturing companies can reduce costs andmaintain quality products by the use of effective cost control and reduction tools and techniquesthich such as budgetary control, standard costing, quality control and target costing. The studyrecommends that manufacturing companies should understand the importance of topmanagement support, employees' involvement and responsibility accounting in controlling andreducing manufacturing costs. It also recommends that manufacturing companies shouldimplement cost control and reduction tools and techniques in their cost control schemes.

Key Words: cost management, cost control and reduction, manufacturing cost

**Factors Affecting Tax Compliance Behavior of Business Taxpayers in Addis Ketema
Sub city, Addis Ababa, Ethiopia by Ashenafi Mebratu
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Tax noncompliance has been a serious challenge for the administration and performance of tax revenue for many developing nations. The issue of complying with the existing tax system has predominantly been dealt with in several developing countries. The situation is also the same for Ethiopia. This study has been conducted to evaluate the status of tax compliance and factors affecting the compliance behavior of business tax payers in Addis Ketema Sub city. The study has applied a mixed methods approach to investigate the problem of tax compliance. Samples for this study were selected using a stratified random sampling technique through purposive targeting of business tax payers in Addis Ketema Sub city. Data collection was made through interviews, informal discussions and a semi structured questionnaire. Qualitative analysis of data was through narrations while quantitative techniques were applied using frequencies, percentages, tabular presentations, graphs and other descriptive techniques. For the analysis of factors affecting tax compliance behavior of the respondents, a binary logit model was applied. Result of the analysis shows that 89.8% of the respondents were found not to comply with the existing tax system while the remaining 10.2% of them were complying. Among the factors affecting the tax compliance behavior of respondents in the sub city, knowledge of taxation, probability of detection for non compliance and complexity of the tax system were found to have a significant effect on tax compliance behavior. As a conclusion of the study, knowledge of taxation does not necessarily lead to compliance but may sometimes lead to non compliance due to the nature and interest of the tax payer in relation to utilizing the knowledge. At the end of the study, it was recommended that the government should introduce modern technologies that could help in the identification of non compliance thereby simplifying the current tax system in the sub city.

Key Words: Tax compliance, Tax System

**Assessment of Internal Audit Practices in Private Commercial Banks in Ethiopia:
The Case of Selected Private Banks
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The purpose of this research is to assess internal Audit Practices on selected private commercial banks of Ethiopian using all Mandatory Guidance Elements together with the code of ethics were taken as a benchmark for the study which is newly revised international Auditing Standards IAS as effective January 2017 and issued framework that guiding how internal audit activities should be conducted through using IPPF. This study employed a descriptive research designed. The study used purposive sampling method and covered only focused on five private banks at head office internal auditors. The primary means of data collection, self-administered questionnaires were constructed in Likert scale; questionnaire was employed and distributed to the respective internal auditors (officers, supervisors & Chief Audit Executives). Data collected from questionnaires was coded and analyzed with the aid of the Statistical Package for Social Sciences (SPSS) version 20 for descriptive statistics. According to the results of the study mandatory Guidance, code of ethics of current practices of internal audit in Private Commercial Banks of Ethiopia conformance level were well conformance, inadequate and poor IAS. In general, the mandatory guidance requirements conformance level within the selected Private Commercial Banks of Ethiopia it was poor/below the expectation/ conformance, the Quality Assurance and Improvements Program (QAIP) standard; should be carried out properly by all Private Commercial Banks of Ethiopia were the given ways to curve all unsatisfactory conformances of the mandatory guidance requirements by private commercial banks of Ethiopia. To address these findings, the study recommends; give attention on the Quality Assurance and Improvements Program (QAIP) should be develop QAIP both internal and external assessment and communicate the result of the quality to senior management and the board regularly.

Key Words: Internal Audit Practice; IPPF; Ethiopian Private Commercial Banks, Institute of Internal (IIA).

Determinants of Commercial Banks' Liquidity in Ethiopia
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This study is about determinants of CBs' liquidity in Ethiopia. Liquidity is a life blood and corner stone for commercial banks existence and prosperity. The foremost objective of this study was to identify and examine determinants of CBs' liquidity in Ethiopia. The study adopted explanatory research design by applying quantitative research approach via employing secondary panel data of seven commercial banks for the period covering from 2000-2016. The study used purposive sampling method with selection criteria of longest establishment years, panel financial data availability, strong capital and assets share and ample operational experience for selection of seven from total of seventeen CBs. Bank specific, industry specific and macroeconomic factors determine liquidity are analyzed by descriptive statistics, correlation and regression analysis techniques by balanced panel fixed effect multiple regression analysis model. The results revealed that capital adequacy, non-performing loans and advances, interest rate on loans and advances, national bank bill purchase policy and general inflation rate have positive and statistically significant whereas bank size, profitability, interest rate margin and money market interest rate have negative and statistically significant influence on CBs' liquidity in Ethiopia. But real GDP growth rate and unemployment have statistically insignificant influence on CBs' liquidity in Ethiopia. The study advices CBs manage assets and liability by drawing orthodox liquidity management strategy, policy and procedure/guideline that enable them to alleviate significant influential factors and maintain reputation, remain competitive and profitable in banking industry. NBE shall establish secondary money market for easy liquidity access, draw equally applicable directive for public and private CBs regarding liquidity creation, distribution and holding and build public confidence by stabilize banking system efficiency. MoFEC and PFEA shall establish strategic policy that facilitate CBs' liquidity position by minimizing failure risks and create sustainable economic development and growth that can alleviate inflation and unemployment rate in order to increase financial soundness, strength, competitiveness, development and growth of banking industry.

Key Words: Asset and Liability Management, CBs' Liquidity, Balanced Panel Fixed Effect Multiple Regression Analysis, Liquidity Determinants, Public Finance Enterprise Agency

**Determinants of Banks Liquidity: Empirical Evidence Using Panel
Regression Analysis on Selected Big Asset Commercial Banks In
Ethiopia, Ayele Hailemarim, St. Mary's University, rakmo.smu@gmail.com**

The aim of this study is to examine determinants of big asset commercial banks liquidity in Ethiopia by using panel data of seven selected big asset commercial banks from year 2000 to 2016. The previous research that has been conducted in Ethiopia by researchers on the determinant of commercial bank liquidity is some limitations on the method and is not covered all the determinate factors. Hence, this study aims to fill this gap. In view of this fact, the significance of this study is providing valuable information to bank managers in order to enhance their bank liquidity and it enables them to give a due emphasis on the identified variables. The study used fixed effect and dynamic panel regressions models to investigate factors that determine the liquidities of big asset commercial banks. To obtain information relevant to the study, secondary data was used. Besides, in the study all operational big asset commercial banks in Ethiopia were taken as study population and purposive sampling method was used to select sample from this population. The findings of the study show that among the bank specific variables; bank size, loan growth, return on asset and Interest rate margin had significant impact on the determination liquidity of Ethiopian big asset size commercial banks measured by all the three measurements of liquidity i.e. L1, L2 and L3. And among the macro-economic variables real deposit Interest rate had statistically significant impact on liquidity. Similarly, the dummy variables government policy and the previous one lag liquidity had statistical significant impact on liquidity. Hence, bank specific variables have more statistically significant impact on the determination of liquidity of Ethiopian big asset commercial banks, since they are internal variables that can be controlled by management, special emphasis shall be given to those significant variables.

Key Words: Liquidity, bank specific and macroeconomic factor, dynamic and fixed effect panel

Assessment of Mobile Banking Practices at Dashen Bank Share Company
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The main objective of this study was to identify factors that affect the adoption of mobile banking in the case of Dashen bank. In order to achieve this objective the study adopts quantitative type of research approach using close ended questions. The data was gathered from the four selected branches of Dashen bank customers. The study use both primary and secondary data sources. The Primary data was collected by using questionnaire. 150 questionnaires were distributed for four branches operating in Addis Ababa and out of these a total of 130 respondents were fully filled and returned. The secondary data for this study was obtained from the sampled banks document and National Bank of Ethiopia. The questions distributed was mainly focused on relative advantage, perceived usefulness (PU), perceived risk (PR), perceived ease of use (PEOU), Perceived trust (PT), Compatibility, awareness and challenges of Mobile banking. Data was analysis using tables, frequency and percentage to analyze and interpret by using statistical software SPSS 20. From the findings customers find Mobile-banking is the fast tool than physically visiting the bank, it also enables them to complete banking activities more quickly and easily and customers are aware the service that they get from this technology. The study recommends Dashen bank shall promote mobile banking services to its customers using various promotional tools, the study also recommends when Dashen bank design their mobile banking products they should give due emphasis which fits their customers life style, culture and languages as well. Dashen bank shall also deploy reliable network infrastructure and system to ensure mobile banking services operate smoothly so that it can reduce the perceived risk by customers regarding mobile banking technology.

Key Words: Compatibility and awareness, Mobile banking, relative advantage, perceived usefulness, perceived risk, perceived ease of use, Perceived trust

Capital Budgeting Practices: The Study of Ethiopian Construction Design and Supervision Works Corporation, Beminet Shimeles, St. Mary's University, rakmo.smu@gmail.com

The implementation of sound capital budgeting practices is one of the most important factors for the success of a business. The purpose of this study is to assess and describe the results of the case study conducted on the capital budgeting practices of Ethiopian Construction Design and Supervision Works Corporation. The capital budgeting practices of the corporation was examined using an analytical frame work of likert scale measurements. Case study design with mixed research approach is employed. Research evidence was gathered distributing questionnaires to managers and experts who involved in capital budgeting practices of the corporation and Interview and document reviews were conducted to get sufficient evidence in evaluating the capital budgeting practices. The result show that capital budgeting practice of the corporation is in line with the theory of capital budgeting and empirical evidences. Accordingly, the corporation uses profitability index technique which applies discounting cash flow method. The corporation's capital budgeting task organization which the study tried to assess from planning, evaluation, investment selection, implementation and post investment evaluation work processes are found to be in line with the theory and the practices addressed in the literature review section of the study. The study found that shortage of skilled man power to be a challenge for the capital budget practices of the corporation. Since a case study on a single unit is conducted, universal generalization of the findings cannot be claimed.

Key Word: Capital Budgeting, Case Study.

**Assessment of Tax Audit Practice: The Case of Addis Ketema Sub-City
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The study was focused on assessing tax audit practice of Addis Ketema sub city. Mixed research approach and descriptive survey was employed. Questionnaire and interview were used to collect data. Questionnaire and interview was designed to forty tax auditors and seven revenue authority officials respectively. It is challenging to get secondary data from the authority due to documentation problem and unwillingness of some officials to provide the required data. But the researcher used different techniques to get the required data. The result of the study revealed that the Revenue Authority of Addis ketema extensively use comprehensive types of audit. Due to this the audit coverage of the revenue authority was too low, cases were selected based on associated risk but not used the standard risk identification criteria. The authority was not perform the audit work in predetermine time. Generally the revenue authority was not performing tax according to the standards.

Key Words: Taxation, Tax Audit, Audit Effectiveness

Adopting E-Tax System in the Case of Erca (LTO)
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The study determine the challenges and opportunities of adopting E-Tax system in case of ERCA Large Tax Payers Office. Population of the study consist Ethiopian Revenue and Customs Authority LTO staff. The study was conducted based on the data gathered from Large Tax Payers Office staffs. The result of the study indicated that, the major challenges of ERCA faces in the adoption and development of E-Tax system are, lack of customer awareness, limitation in network infrastructure and internet related support services. The study identified operational and services benefits from adopting and developing of E-Tax system such as increase productivity, reduce paper work, reduce transaction cost, increase reliability and reducing errors. Among the different driving forces that initiate ERCA to adopt E-Tax system: Desire to improve the relationship with customers, Desire to build organizational reputation, Desire to keep tax payer information safely. The study also indicated existing opportunities for the Authority realized service benefits like, facilitate development of new system, improve customer service, increase accessibility of tax payer services; the Authority should work together with other concerned bodies such as Ethio-telecom, Ethiopian electric utility and so on to solve the challenges that hinders e-tax system.

Key Words: Adopting E-Tax System in the Case of Erca (Lto)

The Determinants of Profitability of Non-Life Insurances: The Case Study in Ethiopian Insurance Companies for the Period of 2007-2016, Dejen Brihanu,
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This paper is investigated the internal and external determinants of insurance companies' profitability in Ethiopia for the period from 2007-2016; by using the secondary data available from the national Bank of Ethiopia. The findings of the study showed that underwriting risk, technical provision and solvency ratio have statistically significant and negative relationship with insurers' profitability. However, reinsurance dependence has negative but insignificant relationship with profitability. On the other hand, variables like liquidity, company size and premium growth have a positive and statistically significant relationship with insurers' profitability. In addition, economic growth rate has significant influence on profitability whereas inflation has insignificant influence on insurers' profitability. The study provides evidence that underwriting risk, technical provision and liquidity are the most important factors that affect profitability of insurance companies in Ethiopia. So, the study recommends that Ethiopian insurance companies' managers should give consideration to underwriting risk, technical provision and liquidity to increase their profitability significantly.

Key Words: profitability, determinants, insurance

**Challenges of implementing E-filing tax System Case study of Large
Taxpayers' office in Ethiopia,
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Online tax system is an important innovation in managing and effective tax administrationsystem. Its implementation has been influenced by several factors. Therefore, this paper examines the influence of technology characteristics (ease of use, usefulness, facility andperceived risk) on an online tax system. The sample size 92 respondents to do this, aquestionnaire was administered and analyzed using structural questions by convenience no probablesampling methods.The result showed that all the indicators of technology arestatistically significant as a measure of online tax system. It also indicates problems in e-filingtax system. This study would give a better understanding of the prospect and challenges in onlinetax system. In particular it studies would help ERCA to understand the problems related factorson the online tax system however, its effective implementation has suffers major setbacks arisingfrom poor information and technological infrastructure.

Key Words: online tax system, Technology, easy to use, usefulness, facility, risk

**Assessment of Large Taxpayers' Perception towards The Existing Tax System In Addis Ababa,
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Issues related to tax payers' perception towards the tax authority have received great attention round the world. Their perception towards the tax system seems to obtain the degree of voluntary tax compliance. Therefore, understanding tax payers' perception towards the tax authority is an important issue for any government and revenue collecting authority particularly in a self-assessment environment. To achieve the research objective researcher has adopted a quantitative technique. The objective of this study is to assess how the Addis Ababa town taxpayers perceive the existing tax system in relation to tax fairness, tax efficiency and tax Knowledge. A survey using self-administered questionnaire has been used to collect the primary data. A total number of 294 sample sizes were administered and questionnaires have distributed to the respondents. Of the 294 copies of questionnaires distributed to respondents, only 275 were dully completed and returned and all were used in the analysis. The researcher has adopted the five-point Likert scale rating method for this study. The statistical package for social sciences (SPSS) version 20.1 was employ in the different analyses to run the results. In order to achieve the objective of the study, descriptive analysis has been applied. The collected data are described using mean and standard deviation. The study reveals that, the Addis Ababa town tax payers perceive the Ethiopian tax system as fair in terms of administrative fairness. It is also complex and economically inefficient from tax payers' point of view. As the tax system has its own loop hole that leads to corruption. Based on the findings obtained and conclusions drawn the researcher recommend that, the tax authority in particular state expenditure and utilization of tax money should be noticed as a sensitive issue and government in general shall try to empower the tax payers with knowledge and changing their perception through sustainable awareness creation transparent system between the tax payers and the Authority.

Key words: Perception, Tax fairness, Tax efficiency and tax knowledge

Financial Risk Management Practices: The Case of Ethiopian Airlines
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The Aviation Industry is one of the industries that is capital intensive and circled around multifaceted financial and other enterprise risks. The major financial exposures of airlines are fuel price risk, foreign exchange risk, and interest rate risk. The objective of this paper is to analyze the financial risk management practices in the case of Ethiopian Airlines. The study employed descriptive research design using primary and secondary data. The data for this study was obtained through semi-structured interview for the primary data and annual reports, financial statements, due diligence reports, and company policies for the secondary data. Interviews were conducted with three managers to triangulate and supplement the data obtained from the secondary data. The result reveal that the Airline uses various risk management tools in respect of foreign currency risk (such as natural hedging, currency pooling, dollar indexed bonds purchase, treasury bill purchases, forward contracts, currency swap, and property purchase) and interest rate risk (through making a mix of fixed and floating interest rate based on the market trend); but the Airline does not have any risk management tool with regard to fuel price costs. The Airline follows a wait-and-see approach for fuel price risks and it missed the possibility of hedging fuel prices especially for the current fiscal year where fuel price is escalating at an alarming rate. Based on such finding, the conclusion drawn is that the non-use or limited use, or non-availability of, financial derivatives as a major tool for financial risk management is an indication that the Airline is vulnerable to any fuel cost, interest rate, and currency volatility. The study recommends that the Airline should work more towards devising ways of increasing the expertise of its concerned staff and management by offering formal trainings and availing various systems of forecasting the hedging market. This will help the Airline to try hedging exercises (including in cases of fuel price hedging) in an informed manner.

Key Words: Currency, Financial Risk, Fuel Cost, Interest Rate, Hedging

Determinants of Liquidity Risk: Evidence from Commercial Banks of Ethiopia
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This study examined the determinants of liquidity risk in commercial Banks of Ethiopia. Data were collected from primary and secondary data sources. Questionnaires were used as instrument of primary data collection. The study used descriptive design and explanatory research design. Quantitative research focuses on determining the relationship between variations of independent and dependent variables. Accordingly four banks are selected using purposive sampling techniques. Out of 233 total employees of credit and risk management, 78 of them were participated in this study. The study employed two methods of data analysis in the form of descriptive and inferential statistics. Descriptive statistics, measures of central tendency and as a part of inferential analysis, regression and correlations are used. It was found that liquidity position of commercial banks was excess. The factors that influenced liquidity risk management are absence of secondary markets, lack of enough financial instruments and absence of strong management information system. The banks should improve their liquidity risk management system and develop liquidity contingency plan. The NBE should introduce modern day supervisory tool such as risk based supervisory approach.

Key Words, Liquidity Risk, Commercial Bank of Ethiopia, Panel data

Assessment of Budgetary Control Mechanism of foreign charities operating in Addis Ababa Ethiopia Girmaye Shawul, St. Mary's University, rakmo.smu@gmail.com

The purpose of this paper is to assess the budget control mechanism of foreign charity organizations operating in Addis Ababa Ethiopia. The study used a descriptive research design to explore the assess budget controlling mechanisms of selected foreign charity organizations. Out of the total number of 334 organizations the researcher used statics formula to determine sample size on Yamane (1967). As per the result of the formula 77 organizations selected the researched adopted convenience sampling method the data collection instrument was a questionnaire which adopted from literature reviews.50 (fifty) Organizations respond the questionnaire means the total of 100 (hundred) questionnaire was analyzed to this thesis. Reliability test was conducted to previously done piloting the instrument & the validity checked the consistency of the instruments in Cronbach's Alpha result was 0.831 for questionnaire prepared to finance departments and management questionnaire was 0.649. The result from the analysis shows on budget formulation approach has participatory approach, some of the organizations there is the tendency of preparing budget with no operational plans, budget realignment in selected organization they are doing realignment of budget, there is the tendency of budget overstating budget lines amounts. This study recommends organizations include in their policies and procedures sections that make action plans the compulsory prerequisites for any budget setting, design and implement internal control procedures to ensure that budget preparation requirements are strictly adhered to by administrative and management staff involved in the process and that any instances of breaches of these procedures are identified, recorded, communicated and at last corrective actions are taken, design and implement control activities to monitor and investigate the actual reasons for such variances to take action , Include internal control procedures designed and implemented to prompt finance and management staff involved in the budget preparation process to realistically and exhaustively identify all the relevant assumptions for the preparation of the budget.

Key Words: Budget, Control Mechanism, Foreign Charity organizations

**Assessment of Tax Audit Practice: The Case of Ethiopian Revenue & Custom Authority
Addis Ababa Medium Taxpayers Number One Branch Office
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This study examines tax audit practice in the case of Ethiopian Revenue & Custom Authority Addis Ababa Medium Taxpayers Number One Branch Office. The study stands to answer the following research question “How audit cases are selected, what types of tax audit are performed, what are the existing performances of tax audit and what are the main problems of the tax audit program performed in AAMTNO1BO?” In light of this research question the study adopts Descriptive analysis is a form of data analysis used for the study. The research instruments were survey with Audit team leaders, tax auditors and investigators, in-depth interviews with Audit team leaders and compliance & risk management team officials and documentary review on the last 4 years performance of the audit process are applicable constructs. The selected target participants of the study were all Tax Auditors of AAMTNO1BO, there are 60 Tax Auditors and 16 investigators were available in Addis Ababa medium tax payer's Number one branch office. The research questioner was distributed to those 76 respondents (Audit team leaders, Tax Auditors and investigators) only 70 of them are returned and The interviews was designed and administered to 15 tax officials (10 tax audit team leaders, 2 investigation audit team leaders, & 3 compliance & risk management team officials). Consequently, survey data was analyzed on descriptive statistics. Qualitatively interview and documentary evidences summarized and presented. The result of the study revealed that AAMTNO1BO exhaustively conduct comprehensive types of audit. Due to this consume audit resources improperly and the audit coverage of the revenue authority was too low, cases were selected based on ERCA risk selection criteria but the selection process is done manually and it is not automated selections, The Authority was not perform the audit work in predetermine time and the allocation of equal period for both complex & simple cases in addition absence of proficient and experienced tax auditors might result operational inefficiency. In the end, the study forwards the possible measures to be taken by AAMTNO1BO to mitigate problems in tax audit operation.

Key Words: Tax Audit Practice, Ethiopian Revenue & Custom Authority, Addis Ababa, Medium Taxpayers, Number One Branch Office

The Contribution of Import Substitute Shoes on Local Shoes Manufacturing Factories in Addis Ababa, Hana Gezahegn Degifie, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study was to assess the Contribution of Import Substitute Shoes on Local Manufacturing Factories in Addis Ababa. The study used descriptive research methods and mixed research approach. The areas the research focused on is contribution of import substitute shoe in relation to job creation, capacity utilization, attitude change, import substitute and foreign currency generation. Primary and secondary data were used. Primary Data was collected through questionnaire and interview. The analysis of quantitative data was done by the help of SPSS and presented using descriptive statistics. The scope of the study was limited to ten shoe manufacturing factories within Addis Ababa they are selected based on their market share and mass production experience. The researcher used non probabilistic sampling techniques to select the sample size. The researcher looked into whether as a prioritized sector the factories supports the development strategy or according to the literature. The findings reveal that the respondents are not satisfied with the current contribution level in overall the economy. On the basis of the findings, the researcher recommends that import substitute shoe helps in job creation, it motivates those under capacity local shoe producers, it changes the attitude toward the local product and lastly its contribution on foreign currency generation as complimentary as export. The experience gained in the assessment could be used to make similar surveys in other activities.

Keywords: Import substitute school uniform shoe, motivation of under capacity local producers, job creation, foreign currency generation

The Relationship between Service Quality and Customer Satisfaction in Public and Private Banks of Ethiopia

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This study was set to assess service quality and customer satisfaction in private and public banks of Ethiopia; it was based on both descriptive and cross-sectional survey designs. Close ended questionnaire was used to collect primary data from 125 customers of three representative banks of public and private banks, CBE, AwB and AbB. Data were analyzed using software tools like, SPSS's frequencies and percentages, means, and Pearson's Linear Correlation Coefficient. The findings revealed that majority of the respondents were male, most of the respondent was a customer of CBE and all most all respondent were well learned. Both the level of service quality and customer satisfaction was at mean above 3 (high level). The findings from PLCC showed a significant and positive relationship between all independent variables (Assurance, tangibles, Empathy and Responsiveness) and customer satisfaction while Reliability has positive relation with no significance. The researcher recommended that if Banks is to improve on service it offers to their customers to ensure their satisfaction, Ethiopian banks should: (a) treat their customers like they are their boss, (b) build customer loyalty to increase customer satisfaction, (c) set customer expectation early.

Key Words: Service quality, Customer satisfaction, Challenges, Banks

Effect of Exchange Rate on the Financial Performance of Private Commercial Banks in Ethiopia, Kidist Eshetu Tuffa, St. Mary's University, rakmo.smu@gmail.com

Exchange rates play an increasingly significant role in any economy as they directly affect domestic price levels, profitability of traded goods and services, allocation of resource and investment decisions. Commercial banks, being the leading financial sectors and the prominent financiers of the economy they are disposed to the change in an exchange rate. The purpose of this study was to examine the effect of change in exchange rate on the financial performance (ROE) of private commercial banks in Ethiopia. Financial statements of a sample of eight (8) Private commercial banks were used for a period of fifteen years (2002-2016) with the total of 112 observations. The Data was analyzed on quantitative basis using explanatory and regression analysis. The empirical findings of this study suggest that exchange rate has statistically significant negative impact on the profitability of commercial banks. The result of the model estimated to examine the impact of exchange rate on profitability of private commercial banks in Ethiopia showed that exchange rate has statistically significant positive impact on the financial performance of banks in Ethiopia. It examined variables such as exchange rate, inflation, gross domestic product, net interest margin and bank size in relation to return on asset (ROA). The key findings from the study are; there was a significant positive relationship between variables including exchange rate, inflation, GDP and bank size and the performance of private commercial banks. Whereas, there was insignificant and negative relation between net interest margin and performance of commercial banks. The study recommends government's fiscal and monetary policy making department needs to consider the rate change effects on companies' performance and make sure to avail appropriate strategy to reduce its adverse effect on the profitability of their bank.

Key Words: Exchange rate, financial performance, private commercial banks

**Determinants of Capital Adequacy Ratio: an Empirical Study of
Private Commercial Banks in Ethiopia**
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Capital adequacy rules are safety controller for regulators and banks' clients/shareholders to reduce expected risks faced by commercial banks. These rules are applied compulsory by all banks internationally. Applying these rules will achieve rational management and governance. This paper examines empirically the determinants of Capital Adequacy Ratio of Private commercial Banks in Ethiopia. The study period covered the year from 2011 to 2016 on which thirteen Private Commercial Banks are selected based on availability of six years data. The study use secondary data which is gathered from annual reports of the banks under study. Panel data regression is used in this study to analyze relationships between the dependent and independent variables. The dependent variable is Capital Adequacy ratio (CAR) and independent variables are selected from internal and external factors. Internal variables are Bank size (SIZE), Return on Asset (ROA), Return on Equity (ROE), DAR (Deposit to Asset Ratio), Loan to Asset Ratio (LAR), Loan to Deposit (LTD), Loan Loss Provision (LPR), Leverage (LEV), Revenue power ratio and Equity Ratio (EQR) and external variables are Real Gross Domestic Products (GDP) and inflation rate (INF). In order to select the best model that fit for the study Hausman specification test has been made and based on the result on which the probability is less than 5%, random effect model is selected as the best model for the study. The result of the random effect model for the study reveals that Size, Return on Asset, GDP and Inflation had negative and significant impact. On the other hand return on Equity, Loan Loss Provision and Equity Asset Ratio had positive and significant impact. The result indicates that Deposit Asset Ratio, Loan to Deposit, Leverage, Revenue Power and Loan Asset Ratio were have no significant impact on Capital adequacy ratio of private commercial Banks in Ethiopia. Except Return on Asset and Loan Loss provision shows the expected sign.

Key Words: Capital Adequacy Ratio (CAR); Commercial Banks; Risk Based Capital

The Interface between Pension Fund Regulations and Investment Performance: The case of Ethiopian Experience, Kidush Hagos, St. Mary's University, rakmo.smu@gmail.com

The overall performance of the pension fund of Ethiopia affects millions of the scheme members. Based on this fact, the study attempts to understand how the pension fund regulations are related with social security fund investment performance with a particular reference to PSSSA and POESSA of Ethiopia. To achieve this aim the methodology employed is a mix of quantitative and qualitative approaches. Basically the analysis mostly depends on the social security agencies' financial reports. To comprehend the view of employees the research also administered 109 questionnaires with 88.1percent of response rate. Further, the perspectives of two pension fund managers on the subject matter were obtained through interviews. The finding revealed that the Ethiopian pension funds rate of return has been declining continuously. It also identified that the Treasury bills, as a dominant area of investment, have been negatively affecting the portfolio rate of return. Besides this fact, Treasury bill is the only asset the regulations specify as appropriate area of investment of the pension fund. Consequently, the rate of return after the restrictive regulation of the pension fund (0.88%) is significantly lower than that of the period between 1994 and 2003 (2.3%). Examinations on risks- of different assets, via coefficient of variation, asserted that the Treasury bill is scored below its counterparts which are the time deposit and government bond. It is also found that the contribution of the return from investment to cover administrative costs is high where as its contribution to cover the pension payment is very low. The what if analysis based on two scenarios which gave more weights to time deposit and government bond depicted how the opportunity cost of the rigidity of the present pension fund investment regulation is very high. The comparison of the Ethiopian investment performance with other countries also demonstrates the necessity for less restrictive regulations. In line with the findings, the study recommends that the funds should have research based assets mix in the portfolio; the scheme members must have a say right in decisions that can affect them and the regulations should be detailed and comprehensible.

Key Word: Opportunity cost, Pension fund investment, POESSA, PSSSA, Pension fund regulations, Return, Risk

Determinants of Financial Sustainability of Mfis in Ethiopia
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Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who have no alternative source to gain financial support. Ultimately, the goal of microfinance is to give low income peoples an opportunity to become self-sufficient for their entrepreneurship development. It is observed that microfinance organizations have had various degrees of sustainability of which financial sustainability is the major one. It is tried to identify by different researchers regarding the determinant factors that affect financial sustainability of MFIs. However, there are insufficient studies conducted on this area in Ethiopia. Therefore this study was conducted to find out the factors which affect the financial sustainability of MFIs in Ethiopia. The study is based on quantitative research approach with explanatory research design using panel data fixed regression as the main data analysis technique and it is based on a 11 years secondary data i.e. from 2004 to 2014 obtained from the performance analysis report of AEMFI and other sources for 15 selected MFIs in Ethiopia. The samples have been selected purposefully by considering the size of an institution's loan portfolio. The study found that MFIs in Ethiopia are not financially sustainable and identified breadth of outreach and deposit to loan ration affect the financial sustainability of MFIs in Ethiopia significantly on the other hand, inflation and operating expense ratio are significant and negative relationship with financial sustainable of MFIs in Ethiopia. Thus, the study recommend, that Ethiopian MFIs should increase their breadth of outreach and deposit to loan as to maintain sustainable financial performance and take due attention on operating expense ratio that significant negative effect up on financial sustainability. On the other hand, since MFIs in Ethiopia is in infant stage, the government should avail different facilities or infrastructures to reduce inefficiencies.

Key Words: MFIs, sustainability, FSS, self-sufficiency

**Assessment of Seller Group Members' Satisfaction with
The Service Quality of Ethiopian Commodity Exchange
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Service quality and member satisfaction are very important concepts that companies must understand if they are to grow and remain competitive in the business environment, and it is very important for them to know how to measure these constructs from the member's perspectives. This study focuses on assessing the service quality dimensions and member satisfaction in the Ethiopian Commodity Exchange (ECX). The main objective is to assess activities that are related to service quality and its contribution to member's satisfaction, while the specific objectives are to determine levels of service quality and members' level of satisfaction using the SERVQUAL dimensions and finally establish a link between service quality and member satisfaction. The data was collected by use of self-administered questionnaires and face to face interviews. The questionnaire developed for this study was based on a SERVQUAL model that identified the influence of the five dimensions, (Responsiveness, Assurance, Empathy, Tangibility, and Reliability) on Exchange service environment on member satisfaction. A descriptive study was conducted on 117 seller members of ECX, data collected consisted of qualitative and quantitative having been analyzed using SPSS window version 20. Descriptive statistics such as frequency, mean, and standard deviation were used to analyze the data. Tables were used to summarize responses for further analysis and facilitate comparison. The result of the study shows that the ranking of SERVQUAL dimensions in relation to high satisfaction was in the following order, responsiveness first, tangibles second, assurance third, reliability fourth and empathy last. Members were highly satisfied only on seven of the twenty-seven attributes. Members were satisfied on very few attributes and on the SERVQUAL dimensions members were 26% list satisfied and 26% highly satisfied. The overall satisfaction rate (including marginally satisfied mildly satisfied, satisfied, and highly satisfied) is 55% in all service dimension measurement results. This result indicates that service quality is generally below average in the Ethiopian Commodity Exchange and members are only marginally satisfied and there is a need for improvement. More can be done to exceed members' expectations on all the dimensions of service quality. Major findings and recommendations include: Members are unsatisfied because of inadequacy and inefficiency of warehouse and grading services, inadequate electronic trading time, the product mixing of different seeds, and the penalty cost paid for late warehousing. Since ECX warehouses are not giving adequate service to members and the aim of the establishment of ECX is to facilitate commodity trade, it should separate itself from the warehouse and quality grading operations. As electronics trading is the most vital aspect of ECX operations it should adjust the time with the mechanism of preventing the necessary protection put in place. In addition, product mixing has been a long-drawn complaint without any solution. To rectify the situation management should follow these incidents and make those responsible to account.

Key Words: Members, Member's satisfaction, ECX, Commodity Exchange, SERVQUAL, service quality

**Effect of Credit Default Management on the Financial Performance of
Selected Commercial Banks in Ethiopia**
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This study was conducted to examine the impact of credit default risk management and other bank specific and macroeconomic variables on the financial performance of seven sample selected private commercial banks using a balanced panel data from 2007-2017. These data were collected from NBE and World Bank World Development Indicators. To achieve the intended objective this study employed descriptive and econometrics techniques. The empirical investigation uses the accounting measure of Return on Assets (ROA) and Return on Equity (ROE), which are the dependent variables used to represent Banks' performance. Furthermore, based on the diagnostic test conducted random effect model was appropriate to examine the determinants of financial performance of commercial banks. Based on the research findings, Managerial Efficiency was found to have negative and significant impact on both ROA and ROE. While capital adequacy ratio was positive and statistically significant in explaining the variation in ROA but the relation between CAR and ROE was found to be negative. The other measure of credit risk, non-performing loan ratio is found to be insignificant in explaining the variation in both ROA and ROE. Bank size was positively and significantly correlated with ROA with a positive relationship while Cost per loan and Loan to asset ratio were negative and statistically significant in explaining the ROE of Ethiopian Commercial Banks. The impact of macroeconomic factors; i.e. real GDP growth and Inflation Rate, was found to be insignificant in affecting both financial performance measures.

Key Words: Commercial Banks, Credit Risk, Financial Performance and Determinant.

Factors Determining Performance of Non-Life Insurance Business in Ethiopia
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The main objective of this study is to examine factors determining performance of General/Non-life Insurance Companies operating in Ethiopia. As a result, this study adopts Explanatory research method to meet the objective of the study. Data collected from National Bank of Ethiopia (NBE) and nine non-life insurance companies operating in Ethiopia from the period 2003-2017. Furthermore, interview is employed as a tool to collect the primary data to meet objectives of the study. Random effect panel data model is employed to analyze the panel data of the study. The finding of the study indicate that, Company Size, Reinsurance dependence, Loss Ratio, Technical provisions, Gross Domestic Product have statistically significant relation with the performance of General Insurance in Ethiopia, which is measured by Return on Asset. On the other hand, the remaining three variables; namely, Solvency margin, Liquidity and inflations independent variables proved to have statistically insignificant influence on the dependent variable. Furthermore, the findings of the study indicate that Low public awareness, Less accessibility/Urban centered service, Identical products/absence of product differentiation, Existence of price based competition only, Scarce man power, Government intervention through NBE, Unfair playing and Weak cooperation among players in the industry are the major challenges on the performance of non-life/general insurance business in Ethiopia. Based on findings of the study, Ethiopian Non-life Insurance needs to give prime emphasis for their Company Size, Reinsurance dependence, Loss Ratio Technical provisions and Gross Domestic Product because those factors have significant influence on their performance.

Key Words: Insurance, General/Non-Life Insurance, Performance Determinants, Return on Asset (ROA)

**Assessment of Business Income Tax Payers Compliance: The Case of Ethiopian Revenues
and Customs Authority Western Addis Ababa Branch Office**
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Taxes are vital and every citizen is mean to reap benefits of these taxes. That is why it is important that citizen endeavor to pay taxes. Understanding the factors that influence tax compliance is important for collecting the necessary tax. This study was conducted with the aim of investigating the factors that influence business income taxpayers' compliance in Ethiopian revenues and customs authority Western Addis Ababa branch office. The target population for this study was 12,383 from these 122 samples were selected using convenience sampling. A qualitative research approach was employed. Questionnaires for the business income tax payers and interview for ERCA tax professionals were conducted. Both primary and secondary data were used and the collected data was summarized and presented in tabular form using proportions and percentages. The findings of the study show that tax rate, early auditing , strengthening legal enforcement , simplicity of tax laws, regular following up of tax payers, ethics of the accountants employed, perception of government spending, perception of fairness and equity, corruption in tax audit, training and referent group are factors that influence business income tax payers compliance. Finally ERCA should improve tax compliance by Strengthening audit, adequate training, simplifying the tax rules and by devastating method of information access.

Key Words: tax compliance, factors, business income taxpayers' compliance, Western Addis Ababa

**Determinants of Bank Liquidity: Empirical Study on Selected Private Ethiopian
Commercial Banks, Meron Girma, St. Mary's University, rakmo.smu@gmail.com**

Optimal liquidity maintenance is important objective of banks solvency, hence this study identifies the determinants of liquidity on selected Ethiopian commercial banks, in order to achieve the research objective the study applies fixed effect panel regression for six commercial banks as a sample covering the period from 2000 to 2017 by applying non-probability sampling method type which is purposive sampling. The study also used explanatory research design and quantitative research approach by gathering important data's from secondary source referencing to documents available within the financial statements of the banks. The findings of the study implies that among the five factors affecting banks liquidity Market share, investment in domestic banks has positive and statistically significant impact on banks liquidity whereas Non performing loan has negative but significant impact on banks liquidity. GDP growth rate and unemployment rate had statistically insignificant impact on banks liquidity.

Key Words: Bank's liquidity, Liquidity Ratio, Panel Fixed Effect Regression Model, commercial banks

Factors Affecting Non-Performing Loan: The Case of Ethiopian Commercial Banks
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The main objectives of the study were to examine factors affecting non-performing loans in Ethiopian commercial banks in the period 2002 -2016. The study used secondary data which is audited annual financial reports of the seven selected banks. Descriptive and inferential statistics are used to analyze the data collected. The descriptive statistic shows the trend analysis of the dependent and independent variables by using graphical methods, while panel regression analysis was used to identify the relative importance of each independent variables influence NPLs of Ethiopian banks by using E-views 9 software. The finding of the study shows that the trend analysis of dependent and independent variables are downward sloping and NPLs level indicates above the threshold of NBE rules. The regression result shows the determinant variables are a significant relationship with NPLs. Based on the findings the researcher forward subsequent recommendation: each banks improve the inspection techniques and bankers must understand how the risks of individual loans and portfolios are interrelated and the bank managers should be ensure the credit department adequately resourced to support for monitoring activities and follow up the borrowed fund are being used the intended purpose and timely monitor the loan is being disbursed.

Key Words: Non-performing loan, Micro-economic and internal bank factors

**Assessment of Budget Implementation and Control System:
The Case of Ethio Telecom South West Addis Ababa Zone
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The study assessed budget implementation and controlling system of ethio telecom in a case of SWAAZ. The study was descriptive in nature in order to examine the status, practice and problems by using mixed research approaches. To achieve the objective of the study data was collected from employee of the organization using close ended and mixed items questionnaire and unstructured interview as well as data from annual reports and manual of the organization. The target sample respondents include only 82(managers, supervisors, coordinators and finance staffs) of SWAAZ. Census method was used to determine the sample size. Both descriptive and inferential statistics method was applied and graphs, percentage and frequency research techniques were used during analyzing the data. Accordingly, the result of the study revealed that budget implementation and controlling system of the organization is affected through several factors such as, lack of lower level management participation on budget preparation of the company, time delay in the approved budget, underutilization of the estimated budget, time delay in reporting budget variance, lack of higher officials monitoring and evaluation system. Overall, the results of the correlation analysis revealed that all of the identified determinant factors positively and significantly correlated with the organization budget implementation and controlling system implied at a statistical measures $p < 0.05$. Based on the findings the study is recommended, that, it is better to participate lower level organizational management in preparations of the organization budget and communicate strategic plan for all, to avoid underutilization of budget in the organization, it is better to see the previous years' experience.

Key Words: Budget Preparation, implementation, Controlling, Evaluation and monitoring.

Determinants of Commercial Banks' Deposit: The Case of Commercial Banks in Ethiopia, Muluken Kidane, St. Mary's University, rakmo.smu@gmail.com

The study focused on examining the determinants of commercial banks deposit evidence from Ethiopia. In order to achieve this objective the study adopted quantitative methods of research approach using secondary data. Six explanatory variables were regressed with dependent variable (total deposit). The explanatory variables are number of bank branches, deposit interest rate, capital adequacy, liquid asset to deposit, economic growth (GDP) and inflation. The data for these variables were collected from the selected commercial banks financial statements, national bank of Ethiopia, and MoFEC from the year 1999/2000-2015/16. Seven commercial banks out of the seventeen commercial banks operating in Ethiopia in existence as of 2017 have purposively been selected for the study. Different diagnostic tests were performed to determine the validity of the model. The final result achieved by using panel data, number of bank branches, deposit interest rate, and GDP has positive and statistically significant impact on banks deposit.; whereas liquid asset to deposit and inflation has negative and statistically insignificant impact; capital adequacy has negative and significant impact on deposit. The study recommends commercial banks have to reach the unbanked area to increase deposit. The bank managers should be responsive to risk associated with changing macro-economic factors like inflation and GDP. NBE should make periodic supervision and check capital strength of banks. The government should come up with consistent policies regarding proper setting of liquid asset to deposit ratio.

Key Words: Commercial banks, deposit, number of bank branches, deposit interest rate, capital adequacy, liquid asset to deposit, economic growth (GDP), and inflation.

Assessment of International Public Sector Accounting Standards (Ipsas) Implementation at African Union, Prosper Munezero, St. Mary's University, rakmo.smu@gmail.com

In the context of the increasing international integration and requirements of public sector management reform, the African Union has adopted IPSAS since 2013. A review of IPSAS adoption revealed that it presents international best practices for public sector entities, Intergovernmental and International Organizations. It emphasized the benefits for improved governance, strong accountability and transparency. The research specifically assesses the implementation of International Public Sector Accounting Standards at African Union. The purpose of the study was to identify the gap existing between the expected results and the current situation regarding IPSAS implementation. It looked into the driving forces that led the African Union to implement IPSAS after one year of adoption. Going forward, it located the advantages or benefits of African Union resulted from the adoption of IPSAS. It was able to highlight the challenges encountered by African Union all along the period. This study therefore was a descriptive study. It was designed to describe the extent of IPSAS implementation at African Union. The population size for the study is Headquarter, Regional and Liaison Offices of AU. Data for the study was primarily and secondarily sourced. Primary data was collected at the source by the researcher and Secondary data was collected from AU's financial statements. From the findings, the study established that lack of ongoing and focused training to the key staff, lack of Permanent Technical Team to review technical and operational issues, recommend policy changes, and look after the enforcement of recommendations have contributed to the slow progress in implementing IPSAS standards. The study revealed that transparency, accountability, comparability, and management and decision making have been improved. The study concluded that driving forces of IPSAS adoption in AU were to align its operations with financial year, meet partners' requirements, to attract donors and to be competitively comparable with other International Organizations.

Keywords: African Union, IPSAS implementation, Benefits, challenges and driving forces

Determinants of Ethiopian Insurance Companies Profitability
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This study titled “Determinates of Ethiopian Insurance Companies Profitability”. The major objective of the study was to investigate the most important determinant of profitability in the insurance sector of Ethiopia by using regression analysis model. The study was based on entirely secondary data collected from NBE, each insurance companies and MOFEC. The study covers the time period from 2006 - 2015. The study used Explanatory research design to check the relationship between dependent variable profitability and independent variables (liquidity, leverage, tangibility of asset, level of equity, market share, economic growth and inflation). The regression result reveals that liquidity has direct and significant influence on profitability, leverage, GDP, Inflation have indirect and significant relation with profitability and market share and level of equity have direct but insignificant effect on Ethiopian insurance companies profitability the other variable which is tangibility of asset has indirect and insignificant relationship with profitability. Finally, the study suggests the mangers of Ethiopian insurance companies to prepare financial plans like cash budget, and pro-forma balance sheet and income statement to cop up with macroeconomic changes and to provide new product lines that maximizes their market share and last but not the least to closely review liquidity risk and device the strategy like liquidity management.

Key Words: profitability, liquidity, leverage, level of equity, market share.

Assessment Of Value Added Tax Administration: The Case of Addis Ababa No.1 Medium Taxpayers Branch Office, Samrawit Shume
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The general objective of this research was to assess the current VAT Administration activities of the Addis Ababa No. 1 Medium Taxpayers Branch office. To achieve this objective, the researcher used both qualitative and quantitative descriptive research designs and a sample of employees and tax officials of the authority were selected using simple random sampling method were used to select appropriate and representative sample size from the branch employees and tax officials as result ,from 340 employees 60 samples were selected whose activity is directly related to the Value Added Tax assessment ,VAT collection, audit ,refund and enforcement. The researcher used questionnaires, Interviews and relevant documents to collect primary and secondary data from the branch by reviewing documents from annual reports. Graphs, table, Percentages were used in analyzing the collected data (findings). Secondary data were obtained from the; audit, enforcement and refund performance reports of the branch. Tables, percentages and graphs were used for data analysis. The Statistical Package for Social Sciences (SPSS) version 23 was the tools used for quantitative data analysis. From the outcome of the study the major obstacles that hinder VAT Administration are low rate of voluntary compliance, lack of taxpayer's awareness, shortage of audit and refund process, and affect the follow-up and controlling activities, relatively low rate of audit and enforcement, and late payment system. The business communities they should perform their activities according to the current VAT laws as well as start to work in cooperation with the authority in fighting against those tax payers that are violating the rules and regulations of VAT. The paper suggests that in the branch, attempting to implement what is legislated in the main areas deserves the Government's due attention. The study also emphasizes the need to strengthen the administration capacity in general and the VAT administration system in particular as efficiently as possible. The empirical analysis disclosed that VAT contributes significantly to the increase of the total government revenue and the economic growth of Addis Ababa City at large. Therefore, the following points are recommended. Develop taxpayer's awareness to increase voluntary compliance, refund process and strengthen audit and enforcement capacity of the branch office.

Key Words: VAT, VAT administration, refund, compliance, enforcement.

Assessment of Credit Risk Management: The Case of Buusaa Gonofaa Microfinance Institution, Seble Ashebir, St. Mary's University, rakmo.smu@gmail.com

Managing financial risk is one of the main task needs great attention in financial industries because it has a power to affect all the operation of the company. Buusaa Gonofaa is one of Ethiopian MFI currently encountering an increasing default rate. And thus, this study analyses credit risk management of MFIs by specifically focusing on BG MFI. Descriptive approach was used by the researcher and 100% of respondents on the top managerial level were used for the study. The study clearly indicates that the company is providing group loan only and this loan is provided without any collateral, but using group liability approach. Role of credit management is mainly given for the group members. Group members manage each other than operation policy of the company. Also it is investigated that the company has different mechanism to monitor credit risk, but all mechanisms that the company has designed and implemented is not more effective in protecting the company from risk. Relatively client appraisal, screening, capacity based loan provisions are some of the mechanisms that the company is using, but revealed that it is not effective enough with the main problems of poor management in the company and poor policy implementation. Also it is investigated that the company has operation policy and the policy is not modified frequently with different reasons and the company has no standardized credit risk measuring tool. Thus, it is seen that the company is operating in risk environment and needs to design different mechanisms to minimize its future risk.

Key Words: Credit risk management, Micro Finance Institution

Factors Affecting Financial Performance of Ethiopian Insurance Companies
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Factors' affecting financial performance of Ethiopian insurance companies has been considered to be an important issue on financial performance of Ethiopian insurance companies. This study empirically examines factors that affecting financial performance of insurance companies in Ethiopia and interprets the result by relating with the regulations. The study used balanced data model in examining the regression model and collect data from eight insurance companies covering the period of eighteen (18) consecutive years, 2000-2017. To this end, the study employed quantitative research approach by reviewing documentary analysis. The study used panel data techniques specifically fixed effect model on the regression analysis and used E-view8 software. The study used one dependent variable return on asset (ROA), eight independent variables that are Credit risk, liquidity ratio, reinsurance dependence, company size, technical provisions risk, underwriting risk, inflation rate and deposit interest rate. The regression result show that credit risk, liquidity ratio, underwriting risk and technical provisions risk show negative and significant effect at 5% significance level on financial performance of insurance companies in Ethiopia, In addition company size and deposit interest rate have positive and significant effect at 5% significance level on financial performance of insurance companies in Ethiopia, Whereas reinsurance dependency and inflation has insignificant effect at 5% significance level on performance of insurance companies. The research concluded that factors affecting on the performance of Ethiopian insurance companies has significant effect on the performance of Ethiopian insurance companies. Hence, the study recommend in support of each variables for Ethiopian insurance companies to give due attention on factors affecting of financial performance to enhance their performance significantly.

Key Words: Ethiopian Insurance Companies, Financial Performance, ROA

Determinants of the Profitability of Private Commercial Banks In Ethiopia: Camel Approach
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The objective of the study was to determine the impact of CAMEL (Capital adequacy, asset quality, Management efficiency, Earning ability and Liquidity) on the profitability of private commercial banks of Ethiopia. The financial performance of fourteen private commercial banks was examined by using panel data of five years from the year 2013 to 2017. The study used quantitative research approach and secondary financial data was analyzed by using multiple linear regression model. Fixed effect model was applied to investigate the impact of the independent variables; Capital adequacy, asset quality, Management efficiency, Earning ability and Liquidity on bank profitability measure; Return on Asset(ROA), which is considered as the dependent variable. The study used E-views8 software for the analysis. Data analysis has been done using descriptive statistics, correlation analysis and multiple linear regression model. The regression result shows that asset quality, management efficiency, earnings and liquidity as statistically significant determinants of profitability while capital adequacy was found to be statistically insignificant determinant of Ethiopian private commercial banks performance.

Key Words: Banks, Profitability, ROA, CAMEL

**Factors Affecting Adoption of International
Financial Reporting Standards in Commercial Bank of Ethiopia
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Developments in the global capital market have made the adoption of International Financial Reporting Standard more significant than ever before. The adoption of IFRS in Commercial Bank of Ethiopia like in many countries banking sectors has obstacles and challenges. The purpose of this study is to identify factors affecting adoption of IFRS in Commercial Bank of Ethiopia, as well as potential benefits and key challenges that will face on adoption of IFRS. In this regard from the total of distributed 55 questionnaires to all finance department accountants and auditors in head office, 53 were valid to analysis and interviews were conducted with accounts director, finance managers and with experts and also document analysis were used to collect the required data. To address research objectives and test the hypotheses the study adopted the mixed research approach. The questionnaire data were analyzed using descriptive statistics, correlations, and multiple linear regression analysis and data from interview and document reviews were interpreted qualitatively. The study finds that with the exception of government policy the other four independent variables which are educational level, professional bodies, company size and capital market are significantly affect the adoption of IFRS in Commercial Bank of Ethiopia. The results also show that IFRS adoption in CBE will result in a number of important benefits to a wide range of stakeholders, Managements and to the bank. High cost of adopting, the complex nature, lack of proper instructions from regulatory bodies for adopting IFRS, high level training requirement as well as IFRS's emphasis on fair value accounting, are listed among the most important challenges of IFRS adoption. Based on the findings CBE is required to revise the current accounting policy and procedure of the bank in accordance with IFRS and a number of recommendations and direction for future research are provided.

Key Words: Adoption, International Financial Reporting Standards

**Assessment of Outreach and Financial Sustainability of Micro Finance Institutions:
The Case Study of Omomicro Finance Institution
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In recent years the growth and expansion of microfinance programs and increasing attention to microfinance as a poverty reduction strategy and making profit for their continued existence and resolving the credit access problem of the poor. The main objective of the study is to assess the status of outreach and financial sustainability of omo microfinance Institution (OMFI) and makes recommendations for improving its outreach and financial sustainability. The study uses descriptive type of data analysis using different performance indicators. Data for the study was used from secondary sources such as balance sheet, income statement and operational data. In order to see the trend in performance the researcher used five years data (2012-2016). The major findings of the study indicate that growth of client outreach of OMFI has decreased during the period under study. Regarding financial sustainability, borrower per loan officer has decreased, operating expense has increased, and active client per staff member has decreased. Operational self-sufficiency and return on asset has decreased. On the other hand, voluntary and compulsory savings have increased. This implies that except saving, all other indicators show that OMFI has weak financial sustainability during the period under study. The study proposes some policy recommendations implied from the findings: First, in order to retain its clients, OMFI should take some measures such as providing access to additional services, training its clients, promote its services, and establish more branches. Second, to improve its financial sustainability, OMFI has to take measures to expand its borrower base, and improve its operational self sufficiency and return on asset.

Key Words: Outreach and Sustainability

Assessment on the Application of Management Control System in Ethiopian Construction Works Corporation, Siraw Yirdaw, St. Mary's University, rakmo.smu@gmail.com

This study examined the application of management control system in Ethiopian Construction works Corporation. The application of management control system in organizations is vital to sustain business profitability and competitiveness. Effective management control systems have paramount benefits to the success of the organization by integrating planning, budgeting, performance measurement and rewarding and compensation. Managers play an important role in applying effective management control system so that they can achieve their organizational goals. The objective of the research was to assess the application of management control system in Ethiopian Construction Works Corporation. The descriptive research design was undertaken by using semi-structured questionnaire and purposively conducted interviews. Both quantitative and qualitative data collecting techniques were used in this research. The research had done based on the responses of professionals who are working in the corporation. The data was planned to collect from 301 respondents by using self-administered questionnaire and 5 interviewed managers. The final response rate was 258(85.71%); based on this the analysis was carried out. The findings revealed that the strategic planning and programming practice in the corporation was not satisfactory i.e. it has a mean score values of 2.64. According to the response of the respondents the budgeting system of the Corporation is found at satisfactory i.e. it has a mean score value of 3.26. Besides, the performance measures implemented in the corporation were found at satisfactory i.e.it has a mean score value of 3.09. The application of management control system in the corporation was not satisfactory in the case of rewarding and compensating employees which a mean score value of 2.93. In conclusion, the overall application of management control system in the corporation is found at a mean score value of 2.98 which is not satisfactory and encouraging.

Key Words: strategic planning, budgeting, performance measurement and rewarding

**Determinants of Asset Quality: The Case of Ethiopian Private Commercial Banks,
Solomon Kehale Meles, St. Mary's University, rakmo.smu@gmail.com**

According to Sharon (2007), loans have a vital contribution towards development of economy. However, its non-payment also leads to incidence of huge loss on banks in particular and country in general. Hence, this study was conducted to examine both bank specific like (loan to deposit ratio, capital adequacy ratio, return on asset, return on equity and efficiency ratio) and macroeconomic like (gross domestic product, lending rate, inflation rate), determinants of asset quality, the case of Ethiopian private commercial banks. To this end, the researcher has selected six senior commercial banks in Ethiopia by using purposive sampling method. This study used secondary sources of data, which is panel data in nature, over the period 2000-2016. These data were collected from NBE and CSA. Furthermore, fixed effect model was used to examine the determinants of asset quality. This research is an explanatory research design that identifies the cause and effect relationships between the asset quality and its determinants. The finding revealed as LTD ratio, efficiency ratio, gross domestic product, inflation had positive relationship and statistically significant impact on the level of asset quality whereas average lending rate capital adequacy and return on equity are negative relationship and statistically significant impact on the level of asset quality but return on asset is negative and insignificant effect on the level of asset quality of private commercial banks operated in Ethiopia. The finding of this study is significant since once identifying the determinants of asset quality might enable management body to make appropriate lending policies that prevent the occurrence of pure asset quality. Furthermore, the study recommended as bank managers should emphasize by increasing the negative significant effects of explanatory variable and decrease positive significant effects of variable to manage asset quality of Ethiopian private commercial banks.

Key Words: asset quality, loan losses provision, Nonperforming loans, bank specific factors, macroeconomic factors

**Assessment of Value Added Tax and Revenue Performance: The Case of Ethiopian
Revenue and Custom Authority, Addis Ketema Subcity Branch Office
Tadese Mengistu Gebre, St. Mary's University, rakmo.smu@gmail.com**

The major objective of the study is to assess VAT administration and revenue performance of Addis Ketema tax administrative center. To achieve, the overall objective, the study specifically focused to address basic research questions area such as, assessing challenges of the office in administrating tax, assessing VAT compliance on the administration system, the office monitoring and evaluation system of VAT registrants and indicate revenue performance of the sub city. To address the area relevant data were collected both from tax officials and VAT registrants and the major findings implied that VAT administration and revenue performance of the studied tax center affected by illegal activity of tax officials and VAT payers, inadequate work forces, poor filling practices, poor compliance and administrating practice. All the constraints sum up results the branch to have poor VAT administration practice and revenue performance. Based on the finding the study recommend some of the corrective measures like for those VAT registrants who engaged in illegal act due to lack of awareness the study suggests that, tax office need to increase qualified man power and strengthen awareness and inspection service of VAT registrants. The other major challenges were VAT filling, VAT claim , invoice overstatement, and accomplishment of task in a long period, to minimize those problems the study suggests that the tax office should improve its execution through digital (automation) tax system.

Key Words: VAT Administration, Revenue Performance, VAT Registrants, Digital tax system

Determinants of Lending Rate of Private Commercial Banks in Ethiopia
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This paper investigates the determinants of lending rate in Ethiopian private commercial banking sector. The study used unbalanced panel data collected from annual reports of eight commercial banks operating in Ethiopia during the period 2002 to 2016. Lending rate is determined by bank, industry and macro-economic related factors. A quantitative research approach and explanatory design were adopted in carrying out this research. Secondary data were collected from selected banks using purposive sampling technique. Model Based mainly on the Seminal Ho and Saunders, 1981 dealership model and extensions theories, the study employed panel data estimation techniques to analyze the influence of bank, industry and macroeconomic factors on lending rate. The analysis conducted using the econometric package Eviews 8. The study results show that bank size, operating cost and deposit rate have a positive and significant impact on bank lending rate. Credit risk, bank concentration and GDP have a negative and significant effect on lending rate. However reserve requirement and inflation is not significant for the determinant of lending rate. The study recommends banks to improve operational efficiency, NBE to instill competition within banks and policy makers to promote favorable economic situation. Further studies were recommended in the areas by considering additional variables and considering newly emerging banks.

Keyword: Lending rate, bank, industry and macroeconomic Variables

Assessment of Information System Audit Effectiveness: The Case Study of Commercial Bank of Ethiopia, Tariku Demissie, St. Mary's University, rakmo.smu@gmail.com

The general objective of the study is to assess the effectiveness of information system audit in case of commercial bank of Ethiopia. Factors such as career and advancement, professional competence, quality of audit work, professional competency relationship between internal and external auditor and top management support. Both primary and secondary data are used the research used SPSS software and descriptive statistical tool such as tables, frequency, percentages, mean and standard deviation is used in analyzing the data collected. It is confirmed that career and advancement, professional competence, quality of audit work, professional competency, and top management support has negative influence, but relationship between internal and external auditor positive influence on information system audit processes. This is customized to the current system audit providing appropriate programs for training and developing the system auditors by allotting some percentage of the total time of the work for continuing education and certification. Providing the information system audit process all the necessary support required from the top management give them independence; providing training and development programs to keep up to date in the field, and providing all the required physical resources.

Key Words: Information System, Audit Effectiveness, Commercial Bank of Ethiopia

**Benefits and Challenges of Adopting International Financial Reporting Standards (Ifrs) in Ethiopian Public Enterprises, Teklemuz Tesfaye
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This study aims to assess the benefit and challenges of International Financial Reporting Standards (IFRS) adoption in public enterprises of Ethiopia. This study was employed a descriptive research type and a survey research design for the research design. Besides, a mixed or pragmatic research approach also applied. A non-probability sampling which was purposive sampling was used for the sampling techniques. The questionnaire data were analyzed using descriptive statistics and data from interview were interpreted qualitatively. The results show that IFRS adoption in public enterprises will result in a number of important benefits to a wide range of stakeholders. Lack of awareness, high potential knowledge gap, tax driven nature of previous system, lack of ethical environment are the main challenges of IFRS adoption. From the findings it is recommended that a rigorous IFRS capacity building program should be embarked by the government, all regulatory bodies, firms and training institutions in order to provide the needed and companies, investors, policy makers and national regulators should work together towards the increment of awareness for managing the dynamics of continuous amendments of IFRS.

Keywords: Adoption, benefits and challenges, International Financial Reporting Standards, Ethiopia

Challenges and Prospects of E-Banking in Ethiopian Commercial Banks
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In the face of rapid expansion of electronic payment (E-payment) systems throughout the developed and the developing world, Ethiopia's financial sector cannot remain an exception in expanding the use of the system (Gardachew, 2010). The general objective of the study was to find out the challenges and prospects of E-banking in Ethiopian Commercial Banks. From this general objective, five specific issues were explored. An explanatory research design was employed to conduct this study. Both primary and secondary qualitative data were collected for the purpose of this study from the E-banking department of each selected commercial banks at the head office level and bank web sites respectively. The collected data was analyzed by using descriptive analysis such as tables and percentages. From the analysis of the collected data, the findings revealed that using E-banking banks provide different banking service to their customer. On the View point of the bank Cost reduction, coverage of wide geographical area, customer satisfactions are some of the benefits of using E banking. The driving forces that initiate banks to adopt E-banking services are : existence of high competition in the banking industry, desire to improve organizational performance, desire to reduce transaction cost, desire to cover wide geographical area, and desire to build organizational reputation are among others. Chances of risk, Lack of suitable legal and regulatory framework, absence of financial networks that links different banks, Low level of internet penetration and poorly developed telecommunication infrastructure, high cost of internet, security concerns are among the major challenges of E-banking service in the country. However, late adopter opportunities, improvement in the banking habit of the society, commitment of the government to facilitate the expansion of ICT infrastructure and willingness among banks to cooperate in building infrastructure are the major opportunities for the adoption of the system in the banking industry.

Key Words: Challenges and Prospects, E-Banking, Ethiopian Commercial Banks

**An Assessment of the Application of Government Accounting System in A.A City
Administration Finance and Economy Development Bureau
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This study examined an assessment of the Application of government accounting system in A.A city administration finance and economy development bureau. The General objective of the study were investigating application of government accounting standard in Addis Ababa city administration finance and economy Development bureau; the study area was Addis Ababa Town, the research was used census method of data collection, the target population compassed of 50 respondents were attained, The data collected were both quantitative and qualitative Analysis were done using Statistical Package for Social Sciences (SPSS), this study adopted a mixed research design, likewise the study was analyzed through descriptive and statistical techniques, the finding of the research found out that, the organization partially implement its financial statement according to Government accounting standard so the accounting recording and processing are not effective. There is also limitation in, recording of recurrent budget effectively, there is high variation of utilization of planned budget and actual budget, lack of valuation of fixed assets and record of investment, weakness in completeness of financial transaction and reporting, similarly, weakness in, low level of satisfaction in stakeholders' involvement in budget preparation, However, there is clear responsibility and accountable of expenditure in the organization, likewise, the financial system with relate to expenditure of goods and service with other department is satisfactory, the Record of the bureau is reliable, valuable and clear, and also the organization use pre-numbered financial documents and better budget management with relate to Approval of budgets on yearly basis and Adherence to budget estimates, there is also effective time management of budget plan, likewise, with relate to the challenge of government accounting, inconsistency for implement the policies, procedures of government, and lack of adequate competent accountant, little computer skills by employees, the poor operation due to ineffective or poor financial management, finally, The study recommend that using of accrual basis of accounting rather than modified cash basis of accounting to improve efficiency of the system and complete application of Government accounting standard, similarly City councils and regional finance bureau should access, they should improve financial management, and also they should read, and use financial reports on a regular basis, Increase utilization of the system by ensuring all accounting issues are computerized.

Key Words: Government accounting system, budgetary system, valuation of plant assets, government accounting reporting, government accounting standard

The Effect of Investment on Financial Performance of Insurance Companies in Ethiopia
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The effect of investment has been considered to be an important issue on the financial performance of insurance companies. This study empirically examines the effect of investment on financial performance of insurance companies in Ethiopia and interprets the result by relating with the regulations. The study used balanced panel model in examining the regression model and collect data from eight insurance companies covering the period of eighteen (18) consecutive years, 2000-2017. To this end, the study employed a quantitative research approach by documentary analysis based on their audited financial statement. The study used panel data techniques specifically fixed effect model on the regression analysis and used E-view8 software. The study used two dependent variables return on asset (ROA) and return on equity (ROE), six independent variables that are time deposit investment, equity investment, Treasury bill investment, fixed asset investment, capital adequacy ratio and insurance size. The regression result show that time deposit investment, fixed asset investment, capital adequacy ratio and insurance size show positive and significant effect at 5% significance level on financial performance of insurance companies in Ethiopia, whereas, equity investment and Treasury bill investment are insignificant effect at 5% significance level on financial performance of insurance companies in Ethiopia. The research concluded that investment has significant effect on financial performance of Ethiopian insurance companies. Hence, the study recommend in support of each variables for Ethiopian insurance companies to give due attention on investment sector to enhance their financial performance significantly.

Key words: Insurance, Investment and Financial Performance

**The Impact of Corporate Governance on Financial Performance:
Selected Microfinance Institutions in Ethiopia
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The overall objective of the study was to examine the relationship between corporate governance and financial performance of microfinance institutions in Ethiopia over a period of seven years from 2010-2016. This explanatory study seeks to analyze the impact of different corporate governance mechanisms, particularly board size, board gender diversity, educational qualification of directors, board members experience in the finance sector, meeting frequency of board members, female CEO, and size of audit committee on the financial performance, measure by Return on Asset, microfinance in Ethiopia, and the study also controls the effect of microfinance size. Quantitative approach was employed and it was found suitable for the study since it aimed at establishing the relationship between corporate governance variables and financial performance of microfinance institutions. The population for the study was composed of 35 microfinance institutions in Ethiopia, and by using purposive sampling technique 12 microfinance was selected. Secondary data was collected from the National Bank of Ethiopia and primary data was captured using open-ended questionnaires which were completed by CEO and delegated staffs. The study utilizes panel data in order to examine relationships between variables and fixed effect technique has been applied to find out the most significant variables from considered corporate governance variables. The empirical result shows that board size have negative and insignificant relationship with financial performance of MFIs. And also Audit committee size has negative and significant relationship with financial performance of MFIs. Board gender diversity and Educational qualification of directors have positive but statistically insignificant association with performance of MFIs. While Board experience in the finance sector, female CEO and meeting frequency of the board have positive and significant relationship with ROA. Based on the result of the study, it is recommended that board and audit committee sizes should be kept low. It is better MFIs lead by experienced in finance sector board members, Gender diversity of the board and female CEO should also be maintained and attention should be given for the capacity development of women.

Key Words: Corporate governance, microfinance, return on asset

**Determinants of Internal audit Effectiveness:
The Case of Ethiopian Public Enterprises
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The objective of this study is to investigate the determinants of internal audit effectiveness in public enterprises of Ethiopia. The research is explanatory type and it used quantitative research approach. Primary data through questionnaire is used to conduct this research. 100 participants from both internal auditors and senior management of the sample organizations were participated in responding the questionnaire. The questionnaires' was adopted and modified from earlier researchers that were studied on effectiveness of IA and its determinants and those questionnaires are prepared in the form of Likert-Scale. The study revealed that all of the four independent variables aggregately contributed 79% to internal audit effectiveness. That means, the effect of these four independent variables contributed for the dependent variable; IAE were 79%, and the remaining 21% were other variables that are not included in this study. The regression result indicates that organizational independence, management support and adequate and competent internal audit are positively and significantly contribute to the Effectiveness of Internal Audit function. However, availability of strong audit committee is negatively related to internal audit effectiveness in case of Ethiopian Public Enterprises. The research implies that in order to have effective internal audit function in identifying noncompliance activities and adding values, Ethiopian public enterprises should excel on organizational independence, management support and adequate and competent internal audit. Besides, public enterprises should enhance and give great attention to avail strong audit committee. As in most studies, generalisability of the conclusion is limited in this research. It is recommended that the future researchers might conduct another study in this subject matter by using other variables that are not covered in this research, but tested by earlier researchers in different case study areas (organizational setting, IA quality, Auditee attribute).

Key Words: Internal Audit, Internal Audit Effectiveness, Determinants of Internal audit Effectiveness, Ethiopian Public enterprises.

Determinants of Profitability of Private Commercial Banks in Ethiopia
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The major objective of the study is to examine determinates of profitability of private commercial Banks of Ethiopia using quantitative research method. The study investigates both internal and external determinants of profitability for the period 2012 - 2016. The secondary data were obtained from annual reports of each bank. It was found that profit of commercial banks significantly and negatively influenced by capital reserve, liquidity assets, and non- performing loan. NBE bill purchasing regulatory and inflation rate also affect profitability of commercial banks significantly and negatively. The rest variables such as Banks size, Loan growth, and GDP positively influence profitability of the studies commercial banks, By those given result, management bodies of private commercial banks should strive to strengthen and widening other income generating sources such as Agent Banking to reach untapped market, Paperless service to decrease the service delivery process and others and then ,can also prevent themselves from liquidity risk by gaining sufficient cash, beside this banks should make increase their loan growth by controlling their customers(borrowers) by strengthen their inspection techniques to identifying quality borrowers, gathering sufficient information about the borrowers, improve poor enforcement of creditor rights and obligation in order to control non-performing loan. If there is and strengthening the legal environment of the business.

Key Words: Ethiopia, Externalfactors, Internalfactors, PrivateCommercialBanks, profitability

Assessment of Manufacturing Product Costing Techniques
Case Study of Two Biscuits Manufacturing Companies in Ethiopia
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This research paper was conducted to assess the product costing technique. The objectives of the study were to assess the cost accounting techniques that are being used in biscuits manufacturing companies in Ethiopia. Based on the annual sales run reported by central statistical agency in 2006 there was ranked 5 companies from biscuit industries. But because of the fact that many of the them were not willing to provide all the necessary information except two of them namely, Kality Foods Complex and nas foods Plc. The population of this study is two companies who are manufacturing biscuit in Ethiopia; Kality Foods Complex and Nas Foods PLC and it spread in their concerned departments. There were six types of questionnaire for six departments prepared for a total of 18 questionnaires were distributed for the concerned department for the above mentioned biscuits manufacturing companies and all are filled and returned. Interview has been done for two employees from all companies who are responsible and handling for the companies product cost calculation. The study employed descriptive research methods. Data collected through questionnaire were analyzed through quantitative data analysis and presenting by excel tabulation and from interview and primary source were also analyzed and presented through qualitative approach. The result of data analyzed showed that the valuation of product costing is violated from the general accounting principle.

Key Words: Manufacturing Product cost, valuation of raw material cost, measurement of finished goods cost

Consumer Acceptance of Online Banking in United Bank Selected Branches
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The objective of this thesis is to assess the electronic banking quality of in selected Dashen Bank Branches. Service quality plays an important role as a competitive weapon and a significant differentiator for many service organizations involving the e-banking industry. Good e-service quality offering is the key issue to survive in the intensively competitive banking market, especially to maintain customer satisfaction. As a result of this phenomenon, a good understanding of service attributes that customers use to evaluate electronic banking service quality is needed for banks so that the performance of e-service is able to be monitored and immediate adjustments and improvements can be done as soon as possible. In this study, an overview of e-service quality and related literature is discussed, especially in the context of the e-banking industry that is taken as the case subject. Moreover, the study adopts the E-S-QUAL scale to establish a suitable multiple e-service item scale for measuring e-banking in Dashin Bank. Through the process of data collection and data analysis in the analysis part, the refined scale for measuring e-banking in Dashin Bank was identified, involving 4 dimensions and 22 items: Efficiency, system availability, fulfillment, and privacy. This finding indicated that the dimensions and items from E-S-QUAL needed to be reorganized and reinterpreted for measuring e-banking. Data pertaining to the study objectives of the study was conducted using descriptive statistics, which includes mean and percentage among others. Inferential statistics was deployed to assess the relationship between the variables; also correlation and multiple regression analysis were used. Findings of the study show that there is a high e-service quality in Dashin Bank. Accordingly, the bank should increase the quality of the service to sustain the bank's growth and to keep and increase its customers in the future.

Key words: e-banking, service quality, E-S-QUAL

Factors Affecting Tax Revenue Collection: The Case of Addis Ketema Sub City Tax Office
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Tax is the major revenues to the government in developed and developing countries. Thus many professionals and authorities strive to enhance the level of tax revenues and make tax revenues significant portion of annual national budget. This study conducted to identify factor affecting tax revenues. Tax payers' awareness, tax evasion, tax compliance and tax office capacity were considered as a factors of affecting tax collection in empirical testing. The study used explanatory research design and mixed research approach employed. Data gathered from primary and secondary sources. The primary data obtained by interview and questionnaire. The survey is conducted on category A and category B taxpayers of Addis Ketema sub city and employees of the tax office by the use of purposive sampling. The secondary data collected from reports and manuals of Addis Ketema sub city. Data analyzed with descriptive statistics such as frequencies, percentages, mean and standard deviation through statistical tool of SPSS version 20. The data presented in tables, charts and histograms. In addition, these regression analyses employed to analyze the relationship of variables. The findings show tax revenue affected by tax evasion, tax payer's awareness tax office capacity and also tax compliance and the regression analysis show that tax evasion has strong negative relation with tax revenues; however, tax Payer's awareness, tax compliance and tax office capacity have strong positive relationship with tax revenues. This Paper recommended that, the tax office should capacitate in both of human power and technology, so that strengthen auditing work, enhance taxpayer's awareness.

Key Words: Addis Ketema Sub City Tax revenues, Tax payer's awareness, Tax office capacity, and Tax compliance

2. Agricultural Economics

2017

**Bank Credit to the Agricultural Sector In Ethiopia: A Trend Analysis,
Nebiat Tekle, St. Mary's University, rakmo.smu@gmail.com**

This study has to investigate the trend of all government and private bank credit to agricultural sector in Ethiopia using time series data from 1993 to 2015. Agricultural Credit-to-Agricultural Gross Domestic Product obtained using the statistical Hodrick-Prescott (HP) filter and the maximum agricultural credit to agricultural GDP ratio is 7.7%. On aggregate, state owned banks constitutes 93.56% of the total agricultural credit. Whereas, the remaining 16 private banks share the remaining 6.44% of the total agricultural credit portfolio as at June 2015. The private banks constitute 35% of the total outstanding credit in the economy; in sectorial distribution share only less than 7% was showed the agricultural credit outstanding portfolio. The Key finding in this study is that agricultural credit growth positively and significantly affected agricultural GDP and commercial banks, especially private Banks doesn't grant sufficient level of credit to agricultural sector when it compares to other sectors. Therefore, the study recommends that banks need to improve the agricultural banking products and services by providing timely and easily accessed medium to long term credit with lower interest policy and supervised credit facilities. Also the National bank of Ethiopia should adopt direct credit control, where preferred sectors like agriculture sector should be favored in terms of granting credits.

Key Words: Bank Credit; Agricultural Sector; Agricultural Credit; Trend; Ethiopia

**Analysis of Economic Efficiency of Cumin (Cuminum) in North Regional State, Ethiopia
Achefer District, Amhara National
Tarekegn Newut Takele, St. Mary's University, rakmo.smu@gmail.com**

This study aimed at determining the level of technical, allocative and economic efficiencies of cumin producer farmers in north Achefer district. It also identified the factors affecting the efficiency of producers in the study area. Data were generated by adopting across-sectional survey design during the 2016/17 production year from 122 randomly selected cumin producing farm households. Data were analyzed using the Stochastic Frontier Production Function (SFPF) to estimate the level of technical, allocative and economic efficiencies of the producers. Further, the Tobit model was used to identify the factors affecting the efficiencies of cumin producers. The results indicated that the level of technical, allocative and economic efficiency of cumin producers were 89%, 43% and 38%, respectively. The mean of technical and allocative efficiencies imply that there is a possibility of increasing productivity by 11% without using extra inputs and by 57% without increasing the cost of production, respectively. The Tobit model results revealed that age, slope of plots, and perception of farmers on agricultural policy had a significant positive effect, and sex of household head had negative significant effect on technical efficiency. Education, frequency of extension visit, perception on agricultural policy and livestock holding had positive significant effect on allocative efficiency of cumin producers, while age of household head, credit utilized and perception on agricultural policy were found to have positive significant effect on economic efficiency of the producers. The results showed that there is an opportunity to increase the efficiency of cumin producers in the study area. Therefore, the policies and strategies in development and research may act on these variables to increase the efficiency level of cumin producing farmers.

Key Words: Cumin, Efficiency, Cobb-Douglas, Stochastic Frontier and Tobit, North Achefer, District

3. Development Economics

2017-18

Determinants of Inflation in Ethiopia: Evidence from Regional Inflation Panel Data
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Maintaining stable level of inflation rate has become one of the prime macroeconomic objectives of National Bank of Ethiopia in recent years since inflationary pressure has increased onward of 2003. The impact and magnitude of inflationary pressure also varies across regions in the country. As high and persistent inflation introduces uncertainties into the economy and may lead to slowdown of economic growth by discouraging domestic as well as foreign investments most importantly affecting the consumption pattern and saving by reducing real income. Thus, factors contributing for this inflationary pressure should be properly identified and needs to be tackled. The main objective of this study is to identify the determinants of regional inflation in Ethiopia. In order to achieve this objective, panel dataset over the period 2003-2015 from seven regions were collected and analyzed using System Generalized Method of Moment (System GMM) model. The finding of the study indicated that regional inflation was negatively influenced by regional real interest rate and positively by exchange rate. The study recommended adopting regional real interest rate as a policy instruments to tackle the impact of inflation.

Key Words: Regional inflation, Panel data, System GMM, Ethiopia

**The Nexus between Foreign Direct Investment And Per Capita
Income in Ethiopia, Debebe Mersha, St. Mary's University, rakmo.smu@gmail.com**

The main objective of this research is to analyze the nexus between foreign direct investment and per capita income in Ethiopia from 1991 to 2015 using Autoregressive distributed lag (ARDL) model. The bounds testing and the coefficient of ECT confirm the existence of long run relationship between real per capita GDP and the FDI, Government consumption expenditure, openness, inflation and foreign aid. The main finding of the study is that foreign direct investment, foreign aid and inflation showed a positive and significant effect on real per capita GDP both in the long run and in the short run. Government consumption expenditure has a negative and significant relationship with per capita income in the long run, while it has positive and significant effect when lagged one period in the short run. A one percent increase in foreign direct investment leads to a 0.1885 percent increase in per capita income. This result calls for the government of Ethiopia to slightly open up the sectors which are not allowed for foreign investors such as banking, insurance and micro-credit.

Key Words: FDI, Per Capita Income, ARDL, Ethiopia

**Macro-Economic Determinants of Remittance: The Case of Ethiopia,
Dagmawi Kassu, St. Mary's University, rakmo.smu@gmail.com**

International remittances became a very important source of finance for the development of developing countries. Since foreign exchange is a scarce resource in most of these countries, mobilizing remittances could ease foreign exchange bottlenecks that can help to mitigate development finance, improve balance of payments and alleviate pressures on external borrowing. The tendency of remittances to achieve these aspirations very much hinges on the determining factors motivating the remitters to remit. This study is therefore was designed to examines macro-economic determinants of remittance in Ethiopia by investigating the long- run relationship between macroeconomic variables and remittance flow to Ethiopia as well as by observing the speed of adjustment towards its long run equilibrium. This secondary data was collected from World Bank Development Indicators and National Bank of Ethiopia from 1977 to 2015 and was analyzed by employing vector error correction model (VECM). The results of study revealed that home country GDP and inflation have positive and statistically significant impact on the inflow of remittances in a long-run. In addition real effective exchange rate has a statistically significant negative effect on the inflow of remittances. It also found that when the deviation on remittance from long-run equilibrium exists, has taken 5 years for the whole adjustment periods. However the result also found in short run macro-economic variables have insignificant effect on remittance flow to Ethiopia. Important policy implication that comes out of this study is that since macro-economic variables have an insignificant effect on remittance flow to Ethiopia in the short run, policy makers should focus on Long run Policy such as improving the financial market. In the Long Run this policy will have a significant effect on economic growth and it would have repercussions on remittance flow to Ethiopia.

Key Words: Remittances, Host Countries, Home Country, VECM

Social And Economic Impact of The Ethio-Eritrea Border War on The Livelihood of A Community: The Case Study in Gulomekada District in Eastern Province of Tigray Regional State, Ethiopia, Desta Abrha St. Mary's University, rakmo.smu@gmail.com

The objective of this paper is to analyze the socio-economic impact of the Ethio-Eritrea border war on the livelihood of the community living in Gulomekeda district in Eastern Tigray province which was one of the main trading routes and was highly interconnected area with Eritrea through trade and other social dimensions of living prior to the 1998 'border war' between the two states. Until now, what was studied was about the causes and consequences of the war on both countries at the macro level. And what I found lacking or not studied was the social and economic impact of the war on community living in the Gulomekeda Woreda. Samples of 97 respondents, who have good awareness before and after the war, were selected from five village administrations of the Woreda which borders with Eritrea and found in the fore fronts of the border area. Both primary and secondary sources of data were used to collect the necessary data. Primary data was collected using structured questionnaires, key informant and focus group discussions, and self-observations. Secondary data were collected from the Woreda's different offices. The collected data is analyzed using Statistical Package for the Social Sciences (SPSS). The analysis uses Department for International Development (DFID) of United Kingdom's sustainable livelihood frame work model to verify the impact of the war on the livelihood capital assets of the community. Based on this, war is taking as a shock and the livelihood assets selected are; from human capital education and health; from social capital migration, unemployment, and family disintegration; from financial capital saving and income; from physical capital infrastructures (residential houses, service providing government organizations, schools, health stations and churches); from natural capital minerals, land and other natural resources are taking to verify if the war had an impact on those livelihood assets of the community. The finding shows that, the war had negative impact on all livelihood capital assets of the community especially on health, education, income, saving, infrastructures and mineral assets. The findings of the research also show that, even though, the war had an impact on all infrastructures of the Woreda, all the damaged infrastructures were rebuilt by governmental and non-governmental organizations (NGOs).

Key Words: Ethiopia, Eritrea, War, Impact and Livelihood Assets

The Role of Micro and Small Enterprises on Local Economic Development: The case of Nifas Silk Lafto Sub- city, Ermias Tadesse, St. Mary's University, rakmo.smu@gmail.com

Local economies often get developed with the participation of government, non-government organizations, and the community at large. Among the community, micro and small enterprises managers have the capability to strengthen the local economy through mobilizing local resources. This research explores the role of Micro and Small Enterprises (MSEs) in enhancing local economic development in Nifas Silk Lafto Sub-City, Addis Ababa. The analysis was based on primary and secondary data collected through administrative type of questionnaires and key informant interviews from selected managers, government officials and enterprise representatives. The paper used both descriptive and econometrics analysis. The explorative analysis tried to investigate the contribution of MSEs in terms of the enterprises' performance using their capital, profit, and employment creation as an indicators. To see their impact, the study also reviewed contribution of MSEs in light of economic improvement of the managers through household income and saving habit, household's expenditure on food, education, health, durable and non-durable assets. The econometrics analysis used logit model and Heckman selection model. The result from the Heckman selection model shows that, lack of sufficient capital, high price of raw materials, lack of access to market, high tax rate and lack of technical skills were found to be the major challenges in the performance of MSEs. Besides, the logit model showed that access to working place, access to bank loan, technical training to the operator, better access to raw materials, appropriate customer and assistance with marketing were found to be the major components which contributed for the improvement of MSEs performance. The study revealed that, MSEs represent a vital component of the local economic development process in Nifas Silk Lafto Sub- City, and their contribution in terms of employment, income and poverty reduction is well acknowledged. Construction and manufacturing sub- sectors need high initial capital, they are labor intensive and have higher profit margin than the service sub-sector. Hence, this shows their contribution to local economic development is encouraging. Most of the managers were performing with at least one type of training which is insufficient. Nonetheless, the operator's living standard, income, food consumption, education, health, durable, and non-durable household assets are increasing. Most of the managers have a plan to expand the business either in the same line or to have a branch and diversify the business which has a greater impact to the local economic development. However, there is still much untapped potential for improvements in this respect beyond what has been achieved so far. Major constraining factors for realizing such potential include lack of sufficient capital, limited access to market and high price of raw materials. Hence the government, non-government organizations and other concerned bodies should give support in making MSEs successful attaining their goal in particular and to contribute to national economic development in general

Key Words: Micro and Small Enterprises, Local Economic Development, Nifas Silk Lafto

Determinants of Foreign Direct Investment in Ethiopian Agriculture Sector: Challenges and Opportunities, Emebet Yteyew, St. Mary's University, rakmo.smu@gmail.com

Foreign Direct Investment (FDI) is one of the most striking features of the global economy today. Ethiopia as one of the fastest growing economy has also been one of the beneficiary users of FDI but its inflow in Ethiopian agricultural sector received the minimal percentage share compared to the other economic sector. The purpose of this study was to examine the major challenges and opportunity of FDI in agricultural sector and the existence of both short and long run relationship between growth rate of FDI in Agriculture sub-sector and selected major macro economic variables. In order to reach to this objective both primary and secondary data were used. Secondary data was obtained from both governmental and non-governmental organizations between 1992 and 2015. While primary data was collected using instruments to enhance the reliability of the information obtained from investors. Co integration and error correction mechanism were employed to analyze the time series data and simple descriptive method was used to explain other serious problems faced by foreign direct investment in agriculture sector. The study revealed that land availability, export, incentive, natural resource, the presence of cheap labor, capital inflow, availability of water their products were the opportunity which attracted investors to invest in the agriculture sector. On the other hand Inflation, exchange rate, infrastructure, corruption, building positive image of the country, penetrating national and /or international market, psychological adjustment to a new environment, products and running their investments were the major challenge of the foreign investors for their agricultural investment. In addition, technical consultancy and agriculture machinery were also the major challenges that all investors experienced in their agricultural investment. In the case of time series analysis, Foreign Direct Investment in agricultural sector was determined by the availability of capital in the short run dynamics. Capital was significant and positive effect on short run change of FDI in agricultural sector. Where the long run estimation results indicate that foreign direct investment in agricultural sector is determined by capital, RGDP, trade openness, and inflation rate. There is positive and significant relationship between FDI and capital, RGDP, and trade openness. Reduce the inflation rate, Improve the infrastructure, bureaucracy in some offices and time taking to import materials are policy implications to Ethiopian government..

Key Words: FDI in Agriculture, FDI determinants and Ethiopia

The Role of Micro and Small Enterprises on Local Economic Development: The case of Nifas Silk Lafto Sub- city, Ermias Tadesse, St. Mary's University, rakmo.smu@gmail.com

Local economies often get developed with the participation of government, non-government organizations, and the community at large. Among the community, micro and small enterprises managers have the capability to strengthen the local economy through mobilizing local resources. This research explores the role of Micro and Small Enterprises (MSEs) in enhancing local economic development in Nifas Silk Lafto Sub-City, Addis Ababa. The analysis was based on primary and secondary data collected through administrative type of questionnaires and key informant interviews from selected managers, government officials and enterprise representatives. The paper used both descriptive and econometrics analysis. The explorative analysis tried to investigate the contribution of MSEs in terms of the enterprises' performance using their capital, profit, and employment creation as an indicators. To see their impact, the study also reviewed contribution of MSEs in light of economic improvement of the managers through household income and saving habit, household's expenditure on food, education, health, durable and non-durable assets. The econometrics analysis used logit model and Heckman selection model. The result from the Heckman selection model shows that, lack of sufficient capital, high price of raw materials, lack of access to market, high tax rate and lack of technical skills were found to be the major challenges in the performance of MSEs. Besides, the logit model showed that access to working place, access to bank loan, technical training to the operator, better access to raw materials, appropriate customer and assistance with marketing were found to be the major components which contributed for the improvement of MSEs performance. The study revealed that, MSEs represent a vital component of the local economic development process in Nifas Silk Lafto Sub- City, and their contribution in terms of employment, income and poverty reduction is well acknowledged. Construction and manufacturing sub- sectors need high initial capital, they are labor intensive and have higher profit margin than the service sub- sector. Hence, this shows their contribution to local economic development is encouraging. Most of the managers were performing with at least one type of training which is insufficient. Nonetheless, the operator's living standard, income, food consumption, education, health, durable, and non-durable household assets are increasing. Most of the managers have a plan to expand the business either in the same line or to have a branch and diversify the business which has a greater impact to the local economic development. However, there is still much untapped potential for improvements in this respect beyond what has been achieved so far. Major constraining factors for realizing such potential include lack of sufficient capital, limited access to market and high price of raw materials. Hence the government, non-government organizations and other concerned bodies should give support in making MSEs successful attaining their goal in particular and to contribute to national economic development in general.

Key Words: Micro and Small Enterprises on Local Economic Development: The case of Nifas Silk Lafto Sub- city

**The Impact of Ethio – China Bilateral Trade on the Ethiopian
Economy: A Recursive Dynamic Cge Approach, Eshetu Lemma Haile
St. Mary's University, rakmo.smu@gmail.com**

Bilateral and regional trade agreements have become an increasingly prominent feature of international trade over the last two decades. Bilateral and regional trade agreements are a feature of a global trading system alongside multilateral trade agreements. Bilateral and regional trade agreements are sometimes referred to as preferential trade agreements because they are only beneficial to the particular states or countries to which they relate. The impact on Ethiopia's economy with bilateral trade between China and Ethiopia taking in to account the strategic sectors or otherwise, however, has not been studied. Thus this paper tried to see the impact of bilateral trade arrangement using a Dynamic Recursive CGE model. Four simulation scenarios are examined involve tariff reeducation or create Free trade area (FTA) between Ethiopia and China at one time, in 2016, or through phases, a 25% tariff removal each year from 2016-2019. Another scenario involves excluding strategic sectors from the bilateral trade agreement and involving sensitive government sector in simulation. The impact of BTA has been found to be significant on traded commodities. Particularly the price of machineries, vehicles and equipments will decrease. Government revenue also decreases as tariff revenue is an important source of revenue for the Ethiopian government. GDP and trade balance are, however, positively affected. The increase in GDP might be associated to the increase in disaggregated production and private consumption. The larger increase in exports as compared to the increase in imports leads to an improvement in trade balance. The private consumption is also increased that might be due to the availability of cheap consumption commodities from abroad as a result of tariff removal. On the other hand, the results show a decrease in investment which might be attributed to the inability of domestic producers to compete with foreign suppliers at a lower price. Household welfare is improving for simulation 1 and 2 where the household enjoy the benefit of tariff reduction gradually and one time complete abolishment, however, this is not the case in simulation 3 where government strategic sectors are protected. Furthermore the protection of strategic sectors benefits only producers in these sectors. Exclusion of strategic sectors from BTA helps producers face less competition as the price of imported commodities will include tariffs. Protection of strategic sectors will also increase government revenue. The impact of protecting strategic sectors on the overall economy, however, is negative. It results in a decrease in GDP as well as deterioration of trade balance. Overall household welfare will improve when there is tariff reduction.

Key Words: Preferential integration, Recursive dynamic CGE, Bilateral trade, Ethiopia Chin.

Determinants of Farmers' Willingness to Pay for Irrigation Water in Koga Dam Irrigation Scheme, Amhara National Regional State, Ethiopia
Etsegenet Yelibu, St. Mary's University, rakmo.smu@gmail.com

Governmental policy aims at optimizing its investment in irrigation development through the application of the principles of cost recovery or cost sharing by promoting full and meaningful participation of farmers. From this most important factor is farmer's willingness to pay. This study was undertaken to assess the determinants of farmer's willingness to pay for irrigation water they used from Koga irrigation project in Amhara National Regional State. The study employed simple random sampling techniques from four kebeles 246 respondents. Both qualitative and quantitative data analysis method was used to analyze the data collected. Contingent valuation method was used for elicit farmers willingness to pay specially single bounded dichotomous with open ended follow up question. The econometric models, namely Heckman two stage model was used the first stage model output showed that three of them significantly affect households' willingness to pay for irrigation water services., education level, Family size and household income are positively affects willingness to pay of the households; this implies that each of the variables increase willingness to pay of improved irrigation water household also increase. In the second stage of the Heckman model significantly affect namely age, access of credit and initial bid price negatively affects maximum willingness to pay. The other gender, family size, total livestock unit, frequency of development agent visit and income positively affects maximum willingness to pay.

Key Words: Farmer's willingness to pay, Contingent Valuation, Koga irrigation scheme, Heckman two stage model.

**Determinants of Household Saving and Investment: The Case of Bahir Dar City,
Amhara National Regional State, Ethiopia**
Mabel Girma, St. Mary's University, rakmo.smu@gmail.com

Saving and investment are crucial economic variables to achieve economic growth and development. Previous studies have examined the role of saving and investment as well as the factors that determine these variables. And yet the findings of these studies, including studies conducted in Ethiopia, were still inconclusive to establish empirical facts on the determinants of household saving and investment in Ethiopia. This study examined the major determinants of household saving and investment in Bahir Dar city. It employed multiple linear regression model using data collected from 399 sample households drawn through simple random methods proportion to their population size. Besides, the study collected secondary data to compliment the primary household level data. The finding of the study indicated that household income, educational level of household head, possession of asset, types of occupation, dependents, gender, and marital status of a household head are the major determinants for household saving. The study also revealed that household saving, possession of asset, marital status, and the type of occupation are the major determinants for household investment in the city. In addition, the study also signified that macroeconomic and institutional variables such as constant rise of price (inflation), lack of opportunity for household investment, and access to credit without collateral are additional factors to impact both household saving and investment. Therefore this study recommends improving overall investment opportunities (especially opportunities in education, small business, and housing), strengthening microfinance institution, stabilizing price, and empowering women.

Key Words: Determinant, Multiple regression models, household saving and investment, Bahir Dar city, Amhara, Ethiopia

The Determinants of Money Demand Function in Ethiopia
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This thesis examines the determinants of money demand function in Ethiopia and develops the money demand function which is applicable to Ethiopia in both long and short run using time series data from 1975-2015. The paper analyzed the data using both the descriptive statistics and econometric model. In this thesis the Error Correction model is employed to estimate the function. Consistent with theoretical postulates, the demand for money is positively related to real GDP where as it is negatively related to real effective exchange rate but both interest and inflation rates are insignificant in determining the money demand function.

Key Words: Money demand, ECM, GDP, Real effective exchange rate, Ethiopia

**Determinants of Household Saving in Addis Ababa: Residents of Yeka Sub City
Condominium, Kitaw Getachew Kassa, St. Mary's University, rakmo.smu@gmail.com**

Household savings is one of the most important contributing factors in enhancing domestic savings. Understanding the determinants of saving at household heads level helps to visualize appropriate response strategies in terms of targeted savings packages. In fact, several studies have been conducted to identify the determinants of savings at household heads level. Nevertheless, added to inconsistent conclusions on the influence of variables, there is observed knowledge gap owing to the methods of analysis researchers employ. Hence, this study attempts to identify and analyze the main determinants of household saving. The data of 120 sample households has been collected from urban households by using interview schedule. This study has been used the descriptive analysis and inferential analyses such as Multiple Regression Analysis. The results ultimately reveal that age and level of income exert a positive influence on household savings, and consumption levels of households have negative influence. Based on the results, it is recommended that institutions concerned should emphasize on livelihood interventions targeted to improve the household income which have a round effect on savings, investment and income growth.

Key Words: Multiple Regressions, Savings, Household heads, Determinants

Impact of Small-Scale Irrigation Schemes on Rural Household's Livelihood: The Case Study of Three Irrigation Schemes in Habru District, North Wollo Zone, Amhara Regional State Ethiopia, Mohammed Yimam, St. Mary's University, rakmo.smu@gmail.com

Ethiopia has been highly affected by drought and climate-related hazards, and millions of people have been left without sustenance every year. To increase productivity and diversify the livelihood scenarios as an option, Small-Scale Irrigation (SSI) schemes have been introduced. This study assessed the impact of SSI on household's livelihood and the major challenges of SSI practices in the Habru district. Questionnaires, interviews, and focus group discussions were used. Proportionally, a total of 250 respondents were included. The collected data were analyzed using descriptive statistics and PSM technique. The use of SSI improved the annual income, saving status, medical expenditure and education expenditure of irrigator households compared to the non-irrigator counterfactuals. Independent t-test proved that irrigators increased their frequency of production due to irrigation. Land shortage, shortage of water, access to marketing, lack of government support lack of irrigation skills crop failure, access to credit, shortage of production inputs and transportation problem hindered SSI practices. Awareness campaigns for non-irrigators and adequate supervision for the irrigators by development agents (DAs) and district officials are important to improve the livelihood of farmers. The government should also increase access to similar SSI schemes as this study proved to improve the livelihoods of the participants in SSI scheme.

Key Words: Small-scale irrigation; rural livelihood; irrigation impact; Habru district; water access; crop failure; Ethiopia.

Determinants of Agricultural Export Performance in Ethiopia
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The paper has assessed the major determinants of agricultural export performance in Ethiopia for the period 1984-2013. The study fully relies on secondary data that collect from annual reports and publications of Central Statistical Agency in Ethiopia, Ethiopian Ministry of Finance, and Development in Ethiopia, National Bank of Ethiopia, Ethiopian road Authority (ERA), global economy website, trade maps website and the World Bank. The methodology used was empirical test to identify the relationship between agricultural export performance and its main selected determinants. Co-integration and error correction approaches in the regression analysis were used. The results from the co-integration and error correction models bear that fertilizer input, road, domestic price, nominal exchange rate; have a positive relationship with agricultural export performance. On the other hand, terms of trade, world price, and gross domestic product have negative long-run impact. When it comes to gross domestic product, world price, road, and fertilizer input, it was found that they are statistically significant. However, nominal exchange rate, world price, terms of trade proved insignificant. Nominal exchange rate became positive in sign which was unexpected. Terms of trade, world price, road, and gross domestic price became negative in sign, which was unexpected. Based on the findings, it can be concluded that primary agricultural products dominate the Ethiopian export and this can be insensitive for agricultural export performance. It can be also recommended that policy makers should focus on all the determinants of agricultural export performance either price and non-price that directly affected the agricultural export performance of the country.

Key Words: Agricultural export performance, domestic price, grosses domestic product, infrastructure, nominal exchange rate, terms of trade, world price

**Financial Sector Development Nexus Economic Growth in Ethiopia,
Neway Megersa, St. Mary's University, rakmo.smu@gmail.com**

The concept, financial sector development and economic growth nexus and direction of causation are the topic which is pervasively dealt with all over the world since about mid of 19th century. It remains controversial yet whether financial development and economic growth have a relationship and one cause the other that is whether Economic growth demands for financial sector development and hence financial instruments development or otherwise. In Ethiopia, due to the rudimentary nature of the financial sector and lack of appropriate information on the variables required to analyze the subject matter, not much has been done yet relatively. This thesis, therefore, analyzed the link between financial sector development and growth empirically using a time series records of forty two years applying better fitting models using finance related selected proxies which are, total domestic credit (TDC), private total credit (PTC), broad money (M2), government total expenditure (TGE), trade openness (TO) and consumer price index (CPI) as a ratio to GDP but CPI. CPI is employed at level as a proxy to measure the link and see direction of causation both in long and short run period. The time series models such as Johansen co-integration test, Augmented Dickey Fuller test, and Granger causality test and error correction mechanism were used where they best fit. As all the selected variables are macroeconomic variables, the respective stationarity test was realized at first difference and broad money (M2), total government expenditure (TGE) and CPI have got long run equilibrium with growth domestic product (GDP) and corrected for short run disequilibria. The remaining variables have been dropped during data mining as they have got multi-collinearity with the involved variables. All the three variables have a bi-directional causation with GDP using Granger causality test based on the empirical data used from 1975-2016. Finally, all the involved variables have a long run relationship with economic growth than short run case which implicate policies in that regard for prosperous economic growth as empirical researches imply the same across countries. The recommendation is, the government has to give due attention on financial deepening which supports economic growth as per the effort and target of the government on hand to transform socio-economic status of the country and the finding is also in line with theories and facts on ground.

Key Word: Financial Development, Economic growth, Ethiopia, Co-integration, causality

**The Macroeconomic Determinants of Inflation in Ethiopia:
An Empirical Co-Integration Analysis**
Samuel Tilachew Bekele, St. Mary's University, rakmo.smu@gmail.com

The main objective of this research is to investigate the macroeconomic determinants of inflation in Ethiopia empirically by co-integration Analysis. The thesis was analyzed by applying cointegration model. The stationary properties of all the variables used were checked and established. All the variables were integrated to order one or I (1) except foreign direct investment as percentage of GDP. The Johnson co integration approach shows that there is both long run and short run relationship between variables. The vector error correction model was estimated for showing dynamic behavior of used variables in the short run. The study identified variables like population size; agricultural output, foreign direct investment, trade openness and service output has the major long run determinant of inflation in Ethiopia. Finally based on the finding of the thesis the researcher recommended that Ethiopian government should be focused on controlling macroeconomic determinant of inflation that make sure single digit inflation.

Key Words: Inflation, Co-integration, stationery

**Analysis of the Cause of Price Variation between International and Domestic Market:
The Case of Coffee in Ethiopian Commodity Exchan**
Selamawit Admasu, St. Mary's University, rakmo.smu@gmail.com

This study is conducted to identify the major factors for the price variation using both primary and secondary data. The secondary data used a monthly data from January 01, 2010 to October 31, 2016 on domestic price and international price of coffee, and other independent variables. This secondary data was analyzed using autoregressive distributed lag (ARDL) model to identify factors which contributes for the variation in coffee price. The result from the time series regression showed that export ton of coffee, exchange rate, local consumption and number of exporting firms are found to be the major determinant factors for price variation. In addition, the paper used primary data to investigate the major causes of price variation from major stakeholders by conducting a survey. There are one hundred thirty-two coffee traders who are engaged in coffee export in Ethiopia commodity exchange, and for this paper all exporters were part of the survey. Results from the primary data showed that demand of foreign currency, lack of complete information about the market, lack of improve technology to facilitate the market and absence of improved infrastructure across the country have the major contribution to the observed price variations. Based on the findings from the time series regression result and the primary data, the paper recommends that increasing competitiveness among coffee exporter, increase access for infrastructure, providing valuable information about international market, collaborating with investors' for value addition on coffee export, enforcing the law, implementing traceability of coffee and increasing total production could contribute to reduce the observed price variation.

Key Words: Cause of Price Variation, International and Domestic Market, Coffee, Ethiopian, Commodity Exchan

**Determinants of Loan Repayment of Small Scale
Enterprise Borrowers: The Case of Dashen Bank Addis
Ababa Branches, Semeles Besir, St. Mary's University, rakmo.smu@gmail.com**

This study aims to identify the factors that influence the loan repayment performance of Dashen Bank's (DB) Small Scale Enterprise borrowers and assesses the relative importance of the factors. In order to achieve the research objectives, a combination of primary and secondary data were collected through structured interview of 131 Small Scale Enterprise borrowers which encompasses the total sample of the study. To get the intended sample size, the study employed four-stage sampling techniques. Both descriptive analysis and econometric model were used for data analysis. The result shows that other source of credit from commercial banks, value of collaterals and timely disbursement of loan determine the loan repayment of the small scale enterprise positively and significantly. On the other hand, education, loan repayment period, loan utilization, affects loan repayment negatively and significantly. Finally the following policy implication forwarded, lending institution making sure that: to know the education status of the enterprise manager, whether the enterprise properly utilize the loan for intended purpose or not, availing timely disbursement of loan, and close follow up on being enough amount of loan is granted with respect to loan period. Thus Dashen Bank should adhere to the factor that significantly influences loan repayment before granting loan and at the time loan administration of Small Scale Enterprise borrowers to reduce the probability of irregularities of loan repayment behavior. Finally, I recommend a further study on the variable education which found surprising negative sign (effect) in relation to loan repayment.

Key Words: Small Scale Enterprises, Loan repayment and Logit Model

**The Impact of Trade on Ethiopia's Competitiveness
Tariku Yilma, St. Mary's University, rakmo.smu@gmail.com**

This study examines the impact of trade on Ethiopia's competitiveness using the data over the period 1991 to 2015 for which there is sufficient data available from NBE (National Bank of Ethiopia), World Bank and Central Statistical Authority. The aim of this study is to find out more about the Ethiopian competitiveness in trade and its implication on the export performance of the country. Using time series data, log linear regression model has been applied to measure the export performance in relation to Ethiopia's competitiveness. The estimation results show that the export performance of the country is negatively affected by real effective exchange rate and positively affected by real gross domestic product and foreign direct investment. The study suggests Policies that target increasing the competitiveness of Ethiopia needs to focus on creating conducive environment for investors, achieve sustainable development thereby increasing real gross domestic product, and controlling and regulating inflation and exchange rate.

Key Words: Trade, Ethiopia's, Competitiveness

Comparison of the Livelihood of primary Agricultural Cooperatives member and non-member Households: The Case of Dugeda Woreda, Oromia Regional State, Ethiopia, Tigist Worku, St. Mary's University, rakmo.smu@gmail.com

This study is designed to identify the impacts of membership in primary agricultural cooperatives in terms of income, level of agricultural input expenditure and livestock holdings of member households in Dugeda Woreda were the specific objectives of the study. A random sample of 98 cooperative member's primary agricultural cooperatives and 131 non-member living in three kebeles of the district were selected. Data were generated using a structured questionnaire, key informants interview and focus group discussions. Primary data were complemented through secondary sources. Descriptive statistics and the Propensity Score Matching (PSM) technique were used for analyzing the data. Estimation of average treatment effect on the treated (ATT) using the PSM technique showed that farm households who are members of primary agricultural cooperatives, on average, generated ETB 13029 per annum compared to the counterfactuals who are non-members but comparable to the members based on observable covariates. But it shows membership in agricultural cooperative brought no significant impact on the agricultural input expenses and livestock holding of its members, compared to the non-members given that there is no bias due to unobservable covariates. This could be attributed to the fact that since one of the objectives of cooperatives is lowering down input costs through scale effects (low unit transaction cost) and better negotiation power, the insignificant result of agricultural input expenses is not thus surprising. Also insignificant impact of membership on household's livestock holding could be attributed to preference and technology. The finding shows that cooperatives improved the livelihoods of service user farmers through impacting better income, and reduced input costs. In view of such evidence, further promotion, Development of agricultural cooperatives development policy, Establishment of agricultural cooperative fund, deepening and supporting of agricultural cooperatives is recommended.

Keywords: Primary Agricultural Cooperatives; Impact; Livelihood outcome; Income; Agricultural input expenditure; Tropical Livestock Unit; Ethiopia

Factors Affecting Households Willingness to Pay for Improved Urban Solid Waste Management in Addis Ababa, Ethiopia: The Case Study Yeka Sub City, Yetnayet Debalkie, St. Mary's University, rakmo.smu@gmail.com

The increasing volume and complexity of waste poses the greatest challenges to large cities in developing countries, where organization and planning of waste collection and disposal services tend to be rudimentary. Thus like most urban centers of the developing countries including Ethiopian cities and towns are presently facing an over plus problems, among others insufficient solid and liquid waste management and a growing problem of unemployment and poverty, urbanization are mentioned. The aim of this study was to assess the households' maximum willingness to pay for improved urban solid waste management and what factors could influence their willingness. And then, this study mainly uses data which is primarily generated by a survey of an open ended questionnaire and a contingent valuation method (CVM); which used to measure consumer preferences by directly asking their willingness to pay or willingness to accept for change in the level of environmental good or service, is employed to assess their willingness of 138 randomly selected households. OLS regression is used in the empirical finding part of the research. The result shows that As a result the vast majority of households (53%) are satisfied with the existing service in this area. Most households (97.83%) are willing to cooperate with the government in financing solid waste management in order to improve this condition. The mean monthly willingness to pay is Birr 24 per household and the standard deviation is 10.4. The mean WTP in each woredas 1, 4, 8 respectively are 23.35, 20.28, 29birr per month. From the result, education (uneducated, secondary, tertiary), collection satisfaction, income, quantity of waste generation, and household size are significantly affect willing to pay. Lastly, this paper recommends working on awareness creation and education for who work in this area, HHs, and trash collectors is a better mechanism. In addition, it's better to have fixed day of waste collections and also the government should give attention for the major factors of the households WTP of this research.

Key Words: WTP, Improved urban solid waste management, Ethiopia, Addis Ababa city, Yeka sub city

**Determinants Of Private Investment Implementation Performance In Sululta Town,
Oromia Regional State, Addisu Shumet, St. Mary's University, rakmo.smu@gmail.com**

This study analyzed investment implementation performance in relation to its determinants in Sululita town of Oromia Regional state. The sample consisted of 62 private investor's selected using stratified random sampling method. The data were collected through structured questionnaires. The descriptive analysis and duration model were used as the main technique of data analysis so as to identify the main factors affecting private investment implementation performance. The findings of the study showed that access to infrastructure facilities, access to credit, and bureaucratic red tapes have significant and negative impact on the investment implementation performance. However, education level of the investors, access to land and corruption were found to have no significant impact on the investment implementation performance. Finally, the State of Oromia, Ethiopia, must attract and encourage private investors by applying and improving policies which promote private investment. In this way they will actively contribute to the overall development and growth of the Ethiopian economy by considering aforementioned determinants of project performance.

Key Words: Implementation delay, access to credit, access to infrastructural facility, bureaucratic red tape.

The Economic Contribution of Consumer Cooperatives to their Members, in Addis Ababa, Kolfie Keranyo Sub City, Alemayehu Asrat, St. Mary's University, rakmo.smu@gmail.com

Today, consumer cooperatives play a vital role to safeguard the consumers from the charge of intermediaries and to provide quality goods to consumers in the desired quantity and at reasonable prices. The study was focuses on the economic contribution of the consumer cooperatives towards their members in Addis Ababa, kolfieKeranyo Sub City, Woreda 5. The specific objectives of the study are to assess the financial performance of consumer cooperatives; to assess the rate of members' satisfaction on the services of consumer cooperatives and To identify the determinant factors of economic contributions of the consumer cooperative in the study area. About 86 respondents were selected by adopting random sampling techniques. Data was collected by interviewing the Woreda trade and industry development Office, Consumer cooperative managers and officers, and by questionnaires from members of concerned cooperative members. Both qualitative and quantitative data analysis were pursued for the study purpose. Collected data were analyzed by using Financial Ratios, Mean scores and OLS Regression with STATA version 12. It was found that financial performance of the Consumer Cooperative under study showed an improving trend over the study period. On the other hand, members' satisfaction perception towards Sharing of profit (dividend), Accessibility, Timely supply of goods and services, Courtesy of service providers and Commitment of leaders were under the satisfaction level of the members. The study also came out A total of 4 explanatory variables were considered in the econometric model. The result revealed that economic gain of members was significantly influenced by total income; number of household; distance of the household resident from the consumer cooperative shop at 1% level of significance and, age of members were affect the level of participation at 10% level of significance. Whereas, gender and marital status were not significantly affect the economic gain.

Key Words: Consumer cooperative, financial performance, economic gain

Determinants of Women Labor Productivity in Flora-Culture Industry: The Case of Sebeta Area, Ethiopia, Asfaw Getachew Jebessa, St. Mary's University

Over the past few decades, relocation of global flower production from traditional hubs in Western Europe and North America towards developing countries has become recurrent in the global flower industry. The floriculture industry currently employs about 190,000 people throughout the developing world and every year, about 30 billion dollars is generated from the International flower industry. In line with this trend, Ethiopia has emerged as one of the hot destinations for flower production. Ethiopian floriculture industry was started in the early 1990s. It created job opportunity for about 25,000 workers. Among these more than 65% of the workers are women. The overall objective of this study is to analyze the determinants of women labor productivity in the flora-culture industry in Ethiopia Sebeta area. In this research cross-sectional survey data was conducted with 170 household's workers using two stage simple random sampling techniques. The researcher used both primary and secondary data. Descriptive statistics and econometric model were applied for analyzing quantitative data. Cobb-Douglas frontier model were employed to analyze determinants of women productivity on flower farm industry. From 15 hypothesized variables, eight variables (Age, Marital, Technology, income, additional income, distance, and training) are identified as statistically significant at 5% level of significance. This research work identifies the most relevant factors that improve the productivity of women laborers in floriculture industry that any government and nongovernmental stakeholders can make use of these determinants to enhance production and productivity of women employees in flora culture industries.

Key Words: women labor, productivity, Cobb-douglas model, Floriculture Industry, Sebeta area

The Determinants and Trend of Foreign Direct Investment in Ethiopia
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Many developing countries are competing to attract foreign direct investment with a belief that it can be a tool for poverty reduction. However, developing countries are not only lagging behind in attracting FDI, but also the pattern of FDI inflow to the developing countries is highly uneven. Numerous studies in recent years have focused attention on the determinants and trends of foreign direct investment in developing countries; however, previous studies conducted in Ethiopia were not adequate when it compared with the importance of the issues. This paper assessed the determinants and trend of Foreign Direct Investment (FDI) in Ethiopia. The study employed time series data from the period 2000 – 2017 to identify and assess the trend and potential determinants of FDI inflow, such as, market size, market potential, macro-economic instability, infrastructural facilities, trade openness, exchange rate and government expenditure. The data were collected from relevant sources such as, Ministry of Finance and Economic Cooperation (MoFEC), National Bank of Ethiopia (NBE), Ethiopian Investment Commission (EIC) and Central Statistics Agency (CSA). The study first discussed the trend of FDI growth rates. In addition, data were also analyzed using regression analysis to identify the cause - effect relationship of dependent and independent variables. The result disclosed that there is no consistent growth of FDI in the country. Hence, inflow of FDI to the country can easily be affected by various macroeconomic variables. It is observed that FDI is distributed unevenly throughout the different sectors of the country with the highest share going to the manufacturing sector (68%). The evaluation of the regional distribution of FDI shows that despite the many reforms made to encourage FDI flow to less developed regions, the performance of these regions in attracting FDI is quite low and high number of FDI is concentrated in Addis Ababa city administration and in proximity town around Addis Ababa. The findings of the study further showed that economic growth, Trade openness, exchange rate and infrastructural development have significant positive impact on FDI inflows, while macroeconomic instability such as, inflation, government expenditure, and low level of market size have negative impact on FDI inflow. The study recommended that it requires a thoughtful commitment to address all variables having negative impact on the inflow of FDI, as these factors increase the transaction costs of doing business in the country and affect the image of the country in the eyes of potential investors. As a satisfied investor is an important promoter for potential investors, the government should also support the existing investors by introducing an aftercare program aims to identifying and resolving the problems encountered by the existing investors.

Keywords: Foreign Direct Investment (FDI), Market Size, Trade Openness, Macro-economic Stability, Exchange Rate, Ethiopia.

The Impact of Human Capital on Economic Growth in Ethiopia: Evidence from Johansen Co-Integration Approach, Befekadu Bezabih, St. Mary's University, rakmo.smu@gmail.com

Using a time series data from 1974-2015, this study employs the augmented Solow human-capital-growth model to investigate the impact of human capital on economic growth in Ethiopia. Expenditure on public health and education were taken as proxy variables for human capital development in order to see their impact on economic growth. The Augmented Dickey Fuller test is employed to test for stationarity and Johansen Cointegration technique is used to validate cointegration among variables as a sign of long run relationship. The error correction model is used to adjust for the short run error correction. Further tests of autocorrelation and residual normality distribution were done. The result of the ADF test has shown that all variables are non-stationary at level I (0) and stationary at I (1). There are two cointegrating equations implying convergence. The result of the error correction model show that the model is adjusting at a relatively stable rate of 35 % towards the long run equilibrium. The result of the short run causality tests show public expenditure on education, gross fixed capital formation and GDP have significant effect while labor force growth rate, public expenditure on health and inflation have shown to have statistically insignificant effect.

Key Words: Human Capital, Economic Growth in Ethiopia, Johansen Co-Integration Approach

**Macro-Economic Determinants of Tax Revenue in Ethiopia:
A Time Series Analysis, Dilante Mengistie, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to investigate the major determinants of tax revenue in Ethiopia from the period 1985 to 2016. Descriptive statistics and time series econometrics model were used to analyze the data. The descriptive statistics, results were found to be in line with different literatures. Accordingly, GDP, industry share %GDP and trade openness have a positive relation with tax revenue collected. Whereas, agriculture share %GDP and inflation rate are found a negative relation with tax revenue. The study employs a Vector Error Correction Model (VECM) to co-integration in order to investigate the long-run and short-run relationship of the dependent variable i.e. tax revenue with GDP, Agriculture share %GDP, Industry share %GDP, Trade openness and Inflation rate. The long-run empirical result using the Johansen test for co-integration tells that there is a long-run causality running from all the independent variables to the dependent variable. The short-run causality also checked by the model and the result shows the joint causality of each variable with different lag running from each independent variable to the dependent variable. Finally, the coefficients of equilibrating Error Correction Term (ECM) suggest that the speed of adjustment (feedback effects towards the long run equilibrium) takes few years for full adjustment when there is a shock in the system. Then it found convergence of the model to the long-run equilibrium. At last this research work suggests for the policy makers to encourage those independent variables to increase the growth level in order to maintain the growth of tax revenue. On the other hand, variables with a negative relation with tax revenue should be reduced to their minimum level to erode the effect on tax revenue.

Key Words: Determinants, Tax revenue, VECM, Johansen co-integration, World Bank, Ethiopia

The Contribution of Export to Ethiopia's Economic Growth
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This study empirically investigated the impact of export growth on economic growth in Ethiopia. The study employed theoretical framework of aggregate demand model developed by J.M. Keynes using annual time series data for the period 1960/61 - 2015/16 for Ethiopia. The ARDL approach is applied to examine both the short-run and long-run relationships between export and economic growth. The main finding of the study, at a broad level, is that the rate of growth of real export has a positive and significant effect on the rate of economic growth both in short-run and long-run. The effect of real export growth to economic growth is higher in long-run than in short-run.

Keywords: Economic Growth, Export, Autoregressive Distributive Lag Model, Ethiopia.

**An Analysis of the Performance of Large and Middle Level Manufacturing Industries:
The Case of Ethiopia (1991-2017)**
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The Ethiopian economy, during the period of command economy, was the weakest in sub-Saharan Africa. However, this has showed recovery due to the new policy the country has started to follow ever since EPRDF took over power after the failure of command economic policy, which was followed by dirge regime. Nonetheless, the share of the manufacturing sector's to GDP was still insignificant. This study analyzed the performance of manufacturing particularly the Large and Medium level manufacturing sub –sector in Ethiopia from 1961/62 to 2016/17 using the secondary data from CSA. The data provides number of labor, fixed asset employed and gross revenue and are adjusted by consumer price index deflector using the Growth accounting methodologically. The study adopted a descriptive analysis to measure partial factor productivity (productivity of labor and capital) and to give more explanation about the elasticity of the factors. The finding indicates existence of large inefficiencies that explains at least 14 percent of output variation among firms; the existence of decreasing returns to scale is an indication that firms are operating above their optimal scale (proportion of factors). From this study, it is recommended that both government and industry need to play their respective parts, with government as a facilitator and formulator of policies conducive for growth of industry and industry itself taking initiatives must include research and development, investment in to newer and more efficient technologies, improvement of existing facilities for better productivity.

Key Words: Ethiopian manufacturing, Growth Accounting analysis, TFP

The Impact of Foreign Aid on Agricultural Growth of Ethiopia
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Majority of the poor in terms of share and number, live in rural areas where the main source of income is agriculture. The agriculture sector is at the heart of economies of least developed countries like Ethiopia with less productivity of this sector, supporting this sector via foreign aid may lead agricultural development to stimulate growth in many poor countries. This study have an objective of whether Foreign Aid has an impact on agricultural growth of Ethiopia or not, with time series data of ranging from 1985 up to 2014 using vector error correction model in order to know if they have a short run and long run relationship. All necessary time series tests that is stationary test, co-integration test; diagnostic test and model stability test are taken. The result of the study reveals that Foreign Aid has a positive and significant impact on agricultural growth of Ethiopia in the long run while there is no association in the short run. Therefore accepting Foreign aid with efficient utilization to public spending in general and sector wise for the sake of agricultural as well as economic growth it is very important.

Key Words: Foreign Aid and Agricultural growth

Determinants of Capital Formation in Ethiopia
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In economic theory when high savings istied with high levels of capital formationlong-term economic growth can be realized. This study aims to investigate the determinants of Capital Formation in Ethiopia using annual time series datafrom1980/81-2015/16. To analyze data Error correction model was applied. Therresult of co-integration test indicated that there is a long run relationship amongvariables and error correction model used to estimate the short run dynamics. Therresult of the models revealed grossnational saving, Per Capita Income, Investment,and Consumption have significant role on gross Capital formation in Ethiopia in the long run. ButConsumer Price Index, Average Lending, Dependency Ratio, RealEffective Exchange Rate, Taxes and Money Supply, found to be statistically insignificant determinants of gross Capital formation in Ethiopia in the long run.However, in the short run, except Consumer Price Index, DependencyRatio, RealEffective Exchange Rate, Taxes and Money Supply the rest of the explanatoryvariables such as Gross National Saving, Per Capita Income, Average lending rate,Investment, and Consumption found statistically significant explaining gross Capitalformation in Ethiopia. Further, the findings of the study underlined grossnationalsaving; Per Capita Income and Investment, and Consumption are mostimportant factors that positively and significantly influence gross capital formationin Ethiopia. Therefore, In order to acquire maximum benefit from them concernedbodies have to put their effort to sustain the saving culture through financial literacy. The public authorities should encourage savings by enhancing Interest rate.The Government should be creating and enabling good atmosphere and providemore infrastructural facilities to cover way for investment which in turn will boostCapital Formation.

Key Words: Gross national saving, Gross Capital formation, ECM, Ethiopia

**Impact of Government Sectoral Expenditure on Economic Growth in Ethiopia,
Hana Fikru, St. Mary's University, rakmo.smu@gmail.com**

This study investigates the impact of government sectoral expenditure on economic growth in Ethiopia over the period from 1992 to 2017, with a particular focus on sectoral expenditures on education, health, agriculture, growth capital formation (infrastructure) and defense, by using Vector Autoregressive Model and Vector Error Correction Model to investigate the marginal effect of expenditure on each sector on economic growth. The study finds that in the long run expenditure on health and expenditure on education have positive coefficient and are statically significant at 1% significant level. But inflation rate has negative relationship with Real GDP Growth rate of Ethiopia and statistically significant at 1 % significant level. From a policy point of view, the results suggest that, to bring sustainable real GDP Growth rate, Ethiopia should develop and introduce policies that increase the level of expenditure on education and expenditure on health. Key Words: Economic Growth, Expenditure on Agriculture, Expenditure on Defense, Expenditure on Health, Expenditure on Education, Expenditure on Infrastructure, and Inflation rate.

Key Words: Government Sectoral Expenditure, Economic Growth, Ethiopia

The Role of Banks' Deposit Mobilization and Credit on Gross Capital Formation in Ethiopia, Hanna Mekonnen, St. Mary's University, rakmo.smu@gmail.com

It is established in economic theory that high savings, coupled with high levels of capital formation are prerequisites for long-term economic growth in any given country. National saving in macroeconomic theory is defined as the combination of public and private saving rates of a nation. Accumulated saving is the source for capital stock which leads to increase investment, output and more employment. Financial institutions play a major role of mobilizing saving or financial resources. Thus, the aim of this study is to investigate the role of bank deposit mobilization and credit on gross Capital Formation in Ethiopia using annual time series data from 1991-2016. The result of co-integration test indicated that there is a long run relationship among variables and vector error correction model used to estimate the short run dynamics. The result of the models revealed Public Bank Deposit (PUBD), Public Bank Credit (PUBC), Private Bank Deposit (PBD) and National Saving (NS) have significant role on gross Capital formation in Ethiopia in the long run. But Private Bank Credit (PBC), Bank Investment (BI), Real Interest Rate (RIR) and inflation (INF), found to be statistically insignificant determinants of gross Capital formation in Ethiopia in the long run. However, in the short run, except Private Bank Deposit (PBD) and National Saving (NS) the rest of the explanatory variables such as Public Bank Deposit (PUBD), Public Bank Credit (PUBC), Private Bank Credit (PUBC), Bank Investment (BI), Real Interest Rate (RIR) and Inflation (INF) were statistically insignificant in explaining gross Capital formation in Ethiopia. The overall findings of the study underlined public/private commercial banks deposits and public bank credit are most important factors that positively and significantly influence gross capital formation in Ethiopia. Therefore, in order to acquire maximum benefit from them concerned bodies have to put their effort to sustain the saving culture through financial literacy. Government also should empower private banks on their credit allocation like by revising policies of the imposed credit ceilings on private banks, which reduced the volume of credit.

Key Words: Gross capital formation, Financial Intermediaries, Bank Deposit and Credit, Ethiopia

Determinants of Micro Enterprise Performance in Addis Ababa, Ethiopia
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This paper examined the performance of Micro enterprise in Addis Ababa, based on cross sectional data type of 197 MEs selected from 3 sub cities of Addis Ababa namely Arada, Gulele and Yeka. The general objective of this study was to assess the performance of micro enterprises and its determinants in Addis Ababa. The methodology of the study involved multi-stage sampling technique. A regression model was used to identify the determinant factors that affected the performance of micro enterprises. The results of the regression analysis showed that 86.03% annual profit (performance) of micro enterprises fluctuation was explained by the included independent variables jointly and the rest which was 13.97% affected by other independent variable which was not included in the model and all the variables were statistically significant at 1, 5 and 10% significance level and had positive relationship with the performance of micro enterprises. Initial capital, number of employees, team work, finance, infrastructures, market and working place were significant at 1% significance level this was due to their strong interrelated effect on performance of micro enterprise. Age of the manager and age of the enterprise were significant at 5% significance level and this was due to reputation from time, products and services of the enterprise. Also the highest educational level attained by the manager, experienced managers and training were significant at 10% significance level and had positive relationship with performance of micro enterprises. The study also attempted to forward some possible recommendations. The good performance of micro enterprises in their filled of business was the result of generation of profit from their business. These among others developing culture and habit of team work, giving of training for enterprises on basic accounting and business management, kaizen, market creation for products and services and technology, strengthening market creation ability of micro enterprise, preparation of different market exhibitions and adjustment of bid system of the city to increase market access to the enterprises.

Key Words: determinant of micro enterprise, performance, and multiple linear regression models

The Determinants of Choice of Transportation Mode in Addis Ababa
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The main objective of this study is to investigate the determinants of choice of transport mode in Addis Ababa. The study hypothesized the effects of independent variables on the choice of transport mode. This research used primary data that collected from participants by using both open and closed ended questionnaire method and employed multinomial logit model. The study found out that traveler's characteristics (age, family size, income, occupation and educational level) and mode of transport characteristics (travel time, travel cost, travel distance, comfort, accessibility, safety and security) are statistically significant. From the findings, 53.8% of the participants used taxi, 25.2% of the participants used buses. Surprisingly, the number of participants who used/chose to use train and private cars is equal with 10.5%. So taxi is the most popular mode of transport used in Addis Ababa. To minimize the forces that push dwellers of Addis Ababa from choosing modes of transportation that have unsafe and insecure attributes, the government and concerned stakeholders should manage the transport system like Higer and Anbessa bus in their safety and comfort to make competitive to others transport modes. Moreover, to improve travel time, the government should invest on infrastructure to reduce traffic jams.

Key words: Addis Ababa, Transport Mode, Choice, Multinomial Logit, Odds Ratio

Determinants of Current Account Balance of Ethiopia Economy
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The purpose of this paper is to investigate the empirical linkage between current account balance of Ethiopia and macroeconomic variables based on the inter-temporal approach using recent econometric techniques from 1980 to 2015. Auto Regressive Distributed Lagged Model adopted to investigate the existence of short run and long run relationship between current account balance and set of macroeconomic variables. The model based on inter-temporal approach to current account considers current account as an inter-temporal phenomenon given that; it is the difference between domestic saving and investment. The result of the econometric analysis indicated that there is a long run relationship between current account balance and fiscal balance, real effective exchange rate, terms of trade, and Real GDP growth and statistically significant. Variable such as foreign direct investment, age dependency, financial deepening, trade openness and relative income found statistically insignificant in the long run. Among policy implication that comes out of this study is that large amount of government spending is needed in order to expand infrastructures which are supposed to increase private investment particularly for those participate in manufacturing and export sectors. In addition, devaluation of domestic currency that improves current account balance is appropriate but government should be careful in taking such measurement since it increases the cost of imported inputs and inflationary pressure on domestic price.

Key Words: Current account Balance, Inter-temporal approach, ARDL

**Determinants and Intensity of Adoption of Teff Row Planting In Minjar Shenkora Woreda
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Teff yield is low in Ethiopia. Adoption of teff row planting is one of the farming practices believed to enhance teff yield in the country. However, there are several household, socio-economic, institutional and socio-psychological factors that limit adoption of teff row planting. This study deals with magnitude and determinants of adoption of teff row planting in Minjar shenkora woreda, Amhara region. A total of 115 farmers were selected with random sampling technique and interviewed in the study area to generate primary data for the study. Focus group discussion was used to generate qualitative data. Logit model for determinants of adoption of teff row planting and Tobit model for intensity of adoption of teff row planting were employed. Out of a total of 15 explanatory variables estimated using the logit model 6 variables were found to be significant to affect the adoption of teff row planting. The tobit model estimated that 7 variables were significant to affect the intensity/magnitude of adoption of teff row planting. Age of the household, farmer's experience, total annual income, access to credit, training and perception are those variables that positively and significantly influenced the likelihood of adoption of teff row planting among farmers. Whereas, education level, farming experience, training, access to technology input supply and perception towards row planting positively and significantly influenced the intensity of adoption of teff row planting. On the other hand, while landholding size negatively affected the intensity of adoption of teff row planting, age of household head and land holding size negatively and significantly influenced adoption of teff row planting. The findings of this study indicated that any effort in improving the adopting of teff row planting technology should recognize the correlates of adoption of teff row planting. Providing education, sufficient training and extension services to farmers, and improving access of farmers to credit and technology input supply, will improve the tendency of farmers to adopt teff row planting technology.

Key Words: Teff row planting technology, adopters and non-adopter, logit model, tobit model, Minjar shenkora, Ethiopia

**Technical Efficiency of Dairy Farms in Ethiopia:
The Case of Sebeta Town and Selected Sub- Cities of Addis Ababa
Mulugeta Kebede, St. Mary's University rakmo.smu@gmail.com**

The purpose of the study was to analysis the technical efficiency of dairy farm milk producers on sampled area which located in Sebeta town and the sub cities of Addis Ababa town two woreda administrative neighbors to Sebeta. A sample of 530 target population was selected using purposive and random sampling techniques and among these 100 were sampled households were selected randomly using probability proportionality size following a simplified formula provided by Yamane (Yamane, 1967). Data were analyzed using the Stochastic Frontier Production Function (SFPP) to estimate the level of technical, efficiency of the dairy milk producers. Both primary and secondary data were collected and the data was analyzed using descriptive statistic and econometric analyzing method. The results of the model showed that two of the input variables in the production function: i.e. herd size and labor man-day's had a positive significant effect on technical efficiency level of dairy milk productivity. The result of the efficiency scores indicates that the mean of technical efficiency was found to be close 83.60%. The estimation of the Tobit regression model showed that age, education level, of farm owner, training service and marketing facility, were found to be statistically significant in explaining the variation in the level of technical efficiency of the dairy farm milk producers in the study area.

Key words: Dairy, Cobb Douglass, efficiency, Stochastic Frontier and Tobit

**Determinants of Sustainable Small-Scale Mushroom Cultivation in Addis Ababa, Ethiopia,
Seyifemichael Gutema Wolde, St. Mary's University, rakmo.smu@gmail.com**

Even though the climate in Ethiopia is favorable and there are lots of opportunities for mushroom cultivation, due to different factors the cultivation of mushroom in Ethiopia in general and in Addis Ababa in particular is incommensurate. Moreover, in Addis Ababa those who have already joined the business are facing the problem of sustainability so that they are withdrawing from the business. Thus, the main objective of this study was to find out the major determinant factors affecting sustainable small-scale mushroom cultivation in Addis Ababa. The study applied multi-stage sampling techniques, i.e. stratified and random sampling techniques. Using these methods, the study selected 154 sample respondents for the purpose of collecting primary data. 71 sample cultivators were those who are still in cultivation while the rest 83 were those who pulled out of the business. These respondents are legally registered and licensed by the authorized body and joined the business since 2005-2008 budget years. The study employed logistic regression model to analyze and find out the major factors affecting sustainable small-scale mushroom cultivation in the study area. And, according to the econometric result, out of 8 (eight) explanatory variables 4 (four) were found to have significant correlation with sustainable mushroom cultivation. These are: access to extension services, access to product storage, development-induced displacement (DID) and access to product promotion on bazaar while the remaining four explanatory variables namely; level of education, house-hold size, seed price and business experience were found to be less powerful in explaining variations in sustainable mushroom cultivation in the study area. Based on the core findings, it is recommended that the concerned body (every district's trade and industry development offices and micro and small enterprise development offices) should work very hard to enhance cultivators' awareness about extension services and should equally provide the services to all cultivators. In addition, all cultivators should be equally invited on bazaars to promote their products. On the other hand, Addis saving and credit association should facilitate a long term loan to cultivators so that they easily access to proper product storage. Moreover, micro and small enterprises should facilitate an alternative land for cultivation to those who displaced.

Key Words: Mushrooms, Cultivation, Small-scale, Sustainable

**The Contribution of Banking Sectors Development to Economic Growth in Ethiopia,
Seyifu Teshome, St. Mary's University, rakmo.smu@gmail.com**

In this study, to investigate the impact of banks 'sector development in the Ethiopian economic growth. Therefore, the study used secondary sources of data. It employs Vector Autoregressive (VAR) approach to asses the impact of bank sector development contributes to economic growth. It further used the granger causality test so as to find the direction of causality between banks sector development and economic growth and unit root test conducted. Thus, the study Impesaran-shin root test was applied. The result suggested that all variables were non stationary at level except loan and advance. whereas when they are first difference all variables were stationary. Moreover, the study conducted granger causality test to know causality among variables and found that loan and advance has granger cause economic growth, no casual relationship is found among economic growth and other remaining variable. The study adopted different analysis techniques include descriptive statistics and regression analysis. The study found that a positive and in significant relationship among economic growth and deposit and loan and advance. Whereas negative and in significant association ship between economic growth bank size i.e. asset. Furthermore, in relation to control variable the study has found positive and significant relationship between economic growth and government expenditures. Finally, to maintain and sustain economic growth all stakeholders to whom concerned should have to pay a paramount attention for banks considering their influence in the overall economic prospects.

Key Words: Vector Autoregressive, Granger causality, bank sector development, economic growth

The Contribution of Indirect Tax Revenue to Economic Growth of Ethiopia
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Today the role of economic growth for its effect on social welfare is undeniable. For this reason, the factors influencing the economic growth are taken into account by policy makers and researchers. Indirect taxes, as sources of nation's revenue, have been considered by most countries for its numerous advantages and benefits. This study investigated the relationship between indirect tax and economic growth in Ethiopia for the period 1990 to 2016. Time series secondary data on GDP, indirect tax revenue, total tax revenue excluding indirect tax revenue and inflation for the period 1990 – 2016 from Ministry of Finance and Economic Development of Ethiopia (MoFED), Ethiopian Revenues and Custom Authority (ERCA) and World bank (world development indicators) were analyzed using descriptive statistics and Johansen co-integration approach and vector error correction model. The finding of the study revealed that indirect tax revenue boosts economic growth in general. However, there is poor administration and unsystematic exemptions resulting in regressive outcomes. For the period under review the average ratio of indirect tax revenue to GDP becomes 6.4% and the growth rate of indirect tax revenue was 17.35%. The result from Johansen co integration revealed that 65.85% of the disequilibrium errors for the co-integrating variables are corrected in a time period. The result from vector error correction model also showed that, indirect tax revenue, total tax revenue excluding indirect tax revenue has a positive and significant effect on economic growth while inflation affected GDP negatively at 5% level of significance. Therefore, to be effective, it requires strong tax administration, cooperation of the tax payers with taxing authority and the government in general. In the study the literature claims that indirect taxes are one of the reasons for the gap between poor and rich classes of people that can be minimized by decreasing the dependency on indirect taxes and increasing the collection of direct taxes.

Key Words: Contribution of Indirect Tax, Revenue to Economic Growth, Ethiopia

**Factors Affecting Fdi Flow in Ethiopia: An Empirical Investigation,
Tamene Atoma Merga, St. Mary's University, rakmo.smu@gmail.com**

The study was carried out to establish the possible factors that determine the inflow of Foreign Direct Investment in Ethiopia. In this study, the researcher used secondary time series data from 1992 to 2015. Vector Autoregressive Model (VAR) and Vector Error Correction Model (VECM) estimation were used. The time series properties of the variables were examined in the process. It first tests for unit root using the Augmented Dickey Fuller (ADF) test and Phillips-Perron (PP) unit-root test. The VAR technique was employed to derive the long-run relationship. The result of long run dynamic model shows that infrastructure development, trade openness, external debt, market size and inflation rate significantly and positively affect the inflow of FDI. From a policy point of view, the results suggest that, to promote FDI, Ethiopia should develop and introduce policies that increase the level of trade openness, infrastructure development, macroeconomic stability and market size.

Key Words: Foreign Direct Investment, Long Run dynamic, External Debt, Growth Fixed Capital Formation, Openness, Inflation Rate and GDP Growth Rate.

**Assessment of Saving Behavior among Rural Saving and Credit Cooperative Members in
Ethiopia: - The Case of Yaya Gulele Woreda Northern Shoa Zone Of Oromia
Techan Tolesa, St. Mary's University, rakmo.smu@gmail.com**

Lack of financial funds is one of the leading problems facing rural savings and credit cooperatives. The aim of this study is to assess the level of saving behavior of rural saving and identify factors affecting the saving behavior of rural savings and credit cooperative members in Yaya Gulele woreda North shoa Zone of Oromia, Ethiopia. Simple random sampling technique was employed to select 96 sample respondents from four rural saving and credit cooperatives in the district. Both primary and secondary data were collected and analyzed using descriptive and econometric tools. Applying multiple regression models, the study found that, annual income of respondents' influence on the behavior of savings of RUSACCOs members. Whereas, age of respondents, the family size and amount of loan borrowed were also significant but had a negative influence on the magnitude of savings of members. Finally, the researcher recommends that policy makers' and implementers should boost the income of households in the lowest income group through diversifying- their agricultural activities, government and other stakeholders should train respondents on the importance of savings, strengthen informal education and professional or skill training. RUSACCOs should improve financial potentials through increasing membership; purchasing additional shares; increasing monthly saving amount and mobilizing saving. Non-governmental organizations should be given external credit to meet the loan demand of the members and implement other business activities through RUSACCOs.

Key Words: Saving, Rural Saving and Credit Cooperative Saving behavior

The Effect of External Debt on Economic Growth: The Case of Ethiopia
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External debt is considered as a significant source of income for developing countries. However, a group of sub-Saharan countries classified as HIPCs including Ethiopia, have continued to experience difficulties in managing and serving their huge stock of external debt. This paper estimates empirically the impact of external debt on economic growth in Ethiopia to determine the existence of a 'debt overhang' and/or 'crowding out' effects. This study investigates the effect of external debt on economic growth in Ethiopia using a time series data estimated for 1985 -2015. A vector error correction model has been used to estimate a long run relationship. The empirical findings reveal that real GDP is influenced negatively by the past stock of external debt and debt servicing and, positively by the current external debt inflows. This is indicating the existence of debt overhang problem and in Ethiopian economy. The findings of the study indicate both debt indicators; external debt to GDP ratio and external debt servicing to export ratio have a negative effect on GDP. While the other variables have a positive and significant effect on economic growth. Several policy implications emerge from the study.

Key Words: External Debt, Economic Growth, Ethiopia

Relationship between income inequality and Economic Growth in Ethiopia
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The main objective of this study is to investigate the relationship between income inequality and economic growth in Ethiopia. The study hypothesized the existence of long run and short run relationship between income inequality and economic growth. This research used secondary data for the years 2002-2017 and it employs Auto Regressive Distributed Lag Model (ARDL) in time series econometric framework. The study finds that in the long-run cointegration analysis income inequality is significantly and positively related to economic growth. The coefficient of Gini is 13.8 which is the income inequality elasticity of real GDP. It means that if we increase income inequality by one percent, real GDP will grow by 13.8 percent. In the short run the error correction model is statistically significant at the 5% significance level with negative sign which implies that the error correction process converges monotonically to the equilibrium path relatively quickly and such high significance of ECM (-1) is further a proof of the existence of established stable long run relationship between the variables. The positively relationship between income inequality and economic growth indicates that high income inequality increase growth which follow Kuznets hypothesis since Ethiopia is a low income country and this would make economic growth and income inequality to rise at the same time. To enhance the economic growth of the country, the government should address the dependence on rain-fed agriculture, enhancing the productivity of factors of production and the productivity of land, encourage foreign investment in manufacturing industry to achieve targets to become a low middle-income by transforming the country into a manufacturing hub as stipulated in the Growth and Transformation Plan II, and revenue generated from different sources should be used to improve the welfare of people in low income group.

Key Words: Ethiopia, Economic Growth, income inequality, ARDL, ECM

**Contribution of Multimodal Transport Operation System to
Performance of Ethiopian Shipping and Logistics Services Enterprise
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The multimodal system is an optimization process of the location, movement and storage of resources from the point of origin, through various economic activities, to the final consumer. The practices and developments trying to maximize or optimize the benefits of multimodal transport system vary in different parts of the world. In Ethiopia Multimodal Transport is considered as solution's for coastal access to Djibouti port, import and export, technology transfer, infrastructure development, employment opportunity, development of other sector, human capital, and others but much is not done physically on the ground. The objective of the study was to assess the contribution of MTOS with the aim of identifying the key benefits, potentials and constraints for optimization of its benefits for development of effective and efficient logistics system and trade competitiveness. To meet this objective, descriptive research methodology was applied and qualitative and quantitative assessments were made. Information from primary and secondary sources was used to carry out the assessment through interview, observation and questioners. The key identified contributions are combined state and private transport to solve import cargo mobility, employment and income opportunity to citizens, support foreign direct investors and improved financial performance of AEO, save foreign currency, decreased demurrage cost, Source of income, expand dry port and performance and improved cargo transport operation and reduced handling cost. The major factors that hinder operation of multimodal transport operations are foreign currency problem, lack of modern ICT and transportation infrastructure in size and number, lack of competent professionals in the organization, lack of good governance and absence of competition. The study suggests that in order to improve the services of MTS encourage competition between private operators and the ESLSE, the government or Ethiopian Maritime Affairs Authority is recommended to produce the possible new law or/and proclamation which requires private potential MMT Operators to be established at the national level for developing and maintaining competitive advantage.

Key Words: Multimodal Transport system, Ethiopian shipping and logistics services enterprise, Performance

**Determinants of Manufacturing Industries Productivity:
The Case of Firms Financed by Development Bank of Ethiopia
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Manufacturing sector is the heart and soul of any economy. However, the growth and contribution of the sector to the Ethiopian Economy is at its infant stage. Thus, in this study the determinant factors of manufacturing industries productivity is investigated by using panel data from manufacturing industries financed by Development Bank of Ethiopian (DBE). The study covers 388 operational manufacturing industries financed by DBE and categorized them in 14 sub sectors based on the manufacturing industries classification criteria of CSA. Based on performance data of the industries and related literature reviews, factors that can affect the performance on manufacturing sector were identified and their influence was analyzed using fixed effects regression model. The result of the data analysis indicated that there is overall improvement in the value added performance by 3.59% average annually growth. However, the performance trend is not similar for all industries and industries like footwear, luggage and handbags and tanning and dressing of leather has performing very well while the performance of some industries including textile, garment and wearing apparel which have resource based competitive advantage in our country are not promising. The fixed effect regression result prevailed that human capital and the ratio of imported to total consumed raw materials were the major determinants for productivity of the manufacturing industries. Moreover, the impact of capital intensity and capacity utilization level has limited effect on industries productivity even if it has positive relation. Therefore, in order to improve the performance of manufacturing industries, the industrial firms and the government should improve the educational and skill level of labor forces which has a multiple effect on industries productivity through intensive government efforts in addressing quality and skills of citizens on universities, technical and vocational educations. The firms should also improve the employee compensation trend since it is one factor for human capital development. In addition the government and the bank should initiate firms who engaged on manufacturing sector whose raw material can easily available at the local market.

Key Words: Value added, labor productivity, performance, manufacturing, industry

Estimating the Economic Value of Ecotourism Areas: A Case Study of Awash National Park, Ethiopia, Yidnekachew Ashim, St. Mary's University, rakmo.smu@gmail.com

Awash National Park is one of nature-based recreational sites in Ethiopia for its impressive landscape and diversity of fauna. But this park has been in danger due to heavy settlement by farmers, declining numbers of wildlife population, widespread deforestation and continuous reduction in recreational qualities of the site. Furthermore, the site has been unable to improve the qualities of ecotourism experience and expand the types and variety of its recreational services for a long time because of lack of sustainable income from internal sources. Moreover, the value of the park in terms of its recreational service to the society is not known. Thus, there is a need for valuation of the park to know how much value the people attach to the park so as to demonstrate how the site managers can extract revenue so as to improve the qualities of the national park and expand the types and variety of the services. These in turn enables to establish a sustainable and efficient level of operations for the maintenance of the park. In doing so, to attach quantitative estimates to the on-site recreational benefit of the park, the study applied two standard procedures of Environmental Economics, i.e. travel cost and choice experiment methods, using primary data collected from a survey of 195 on-site visitors at Awash National park. By applying the Travel Cost Method the study estimated the demand function for the site using the amount of money and time people spent in getting to the site, which in turn was used to calculate recreational benefits associated with the site. Accordingly, the expected aggregate annual recreational economic benefit gained by visitors of the site is estimated at ETB 4,987,965.14 out of which the site authority capture only about 12.1% of the true economic recreational benefit of the site. On the other hand, the Choice Experiment Method was used to estimate the value of improvement of the site's quality in terms of the attributes selected (namely; wildlife population, afforestation and additional service to visitors) and one monetary attribute (gate fee). Multinomial and random parameter logit models were used for estimation and from this the marginal willingness to pay and welfare impact of the visitors were estimated. The finding indicate that all the attributes included were significant factors in affecting the probability of choosing an alternative scenario. The results of this study indicate that even the conservative estimate of the economic value of recreation benefit from the site is very big and it also indicates that the domestic recreation demand to the site is high. Therefore, it can be suggested that alleviating the major problems that reduce the quality of the site and supporting improvement and expansion projects by extracting revenue out of the excess benefit are essential.

Key Words: Travel cost method, Choice experiment method, Economic Value, Marginal willingness to pay, Environmental valuation, Awash National Park, Ethiopia.

**Factors Influencing Loan Repayment Performance of Micro and Small Scale Enterprises
Borrowers: The Case of Addis Credit and Saving Institution
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Micro and small scale enterprises (MSEs) have vital contribution to the economic development and creation of wider employment opportunity in developing countries like Ethiopia. However the growth of these enterprises has been impeded by many factors of which financial constraint is a key challenge. Microfinance institutions (MFIs) were, therefore, established to fill the gap in the financial services by providing credit services to these enterprises. However, repayment problem is an obstacle to microfinance institutions (MFIs) that offer microfinance based lending methodologies to provide loan to micro entrepreneurs. And hence this overarching challenge initiated a research with the objective of examining and identifying factors that influence the loan repayment performance of micro and small scale borrowers in one of the biggest micro finance institution in Ethiopia named Addis Credit and saving institution (ADCSI). In order to achieve this objective, primary data were collected from 100 randomly selected clients (50 defaulters and 50 non-defaulters) by using structured interview. Moreover secondary data were obtained from the record of ADCSI. For the data analysis, descriptive statistics including mean, standard deviation, frequency and percentages were used to describe the socio-economic characteristics of the borrowers. Moreover, a binary logistic regression model was used to analyze the socio-economic factors that influence loan repayment. A total of 13 explanatory variables were included in the regression. The results show that ten variables were found to be statistically significant to influence loan repayment. Of this education, Sales volume, other source of income, business & credit experience, loan monitoring and supervision and being woman have increased the probability of non-default significantly, Whereas Dependency ratio, loan repayment size and loan size decrease the probability of non-default significantly though the level of significance differs. Therefore, consideration of these factors is vital as it provides information that would enable to undertake effective measures with the aim of improving loan repayment performance. It would also enable lenders and policy makers as to where and how to channel efforts in order to minimize loan defaults.

Key Words: Micro finance, micro & small scale enterprises, loan repayment, loan default, & Binary logit model

Impact of Foreign Capital Inflow on Domestic Savings in Ethiopia
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The purpose of this research was to analyze the impact of capital inflow (FDI, foreign loan and foreign aid) on domestic savings. A Time series data of 33 years ranged from 1982 to 2015 were employed. To analyze the data, Vector Error Correction Model was employed and all the required procedures were applied. The results of the study show that loan, foreign aid and FDI had both long and short run effect on domestic saving. However, government expenditure had only a short run effect on domestic saving; Conversely, GDP had only long run effect. Government should strive to increase its domestic saving via loan, as well as aid. Apart from the aid the government should encourage FDI into other sectors of the economy in order to support the domestic saving apart from the aid.

Key Words: Capital Inflow, Domestic Saving and Vector Error Correction Model

4. Computer Science

Hybrid Mobile Learning Architecture for Higher Education
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Mobile phones are primarily designed for enabling communication over wireless network infrastructure like cellular network through audio calling. In addition to this, now days, they are getting smarter and becoming the center of entertainments by running different applications for gaming, playing audio to video data formats with facilities comparable to PCs. As the devices are very much portable to the day to day activities of the public, their usage can further be exploited in the education industry. This can be realized by designing a specific architecture for developing apps like Mobile learning applications. Technically, the mobile learning concept is one aspect of mobile computing applied in the education domain. This approach was attempted to make the traditional classroom confined learning experiences very flexible and independent of time and location. According to literatures in the area, through distance learning and electronic learning, there has been a significant effort of extending learning delivery out of a classroom. Since e-learning was primarily intended for higher capacity computing nodes like desktops and laptops via wired network, it is mostly location dependent. To overcome this issue, the usability aspect of mobile devices in their wireless connectivity, popularity and mobile nature have been tried to be utilized through native and client-server architecture based mobile learning apps. In this study, hybrid architecture is proposed for higher education mobile learning scenario. This architecture is used to combine the strength of both the native and web apps in order to make the mobile learning app on time through push notification. Basically it includes mobile devices, mobile app, mobile devices optimized web app, cloud services and data based server as major component. Mobile apps developed in hybrid architecture are installable and can pull content from Internet independent of browsers. Generally, by designing the whole systems physical architecture, a prototype implementation was made in agile process model. Finally the prototype was evaluated and validated to perform well for the core functionalities stipulated as usage scenarios.

Key Words: Mobile Learning Architecture, Mobile Learning, Higher Education

Conceptual Security Framework for Mobile Banking Key Authentication and Message Exchange Protocols: Case of Ethiopian Banks
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Many people are using their mobile devices such as smart phones to access various online services on a daily basis. In particular, mobile banking applications are increasingly becoming popular. Despite popularity however, there seem to be some very genuine concerns on the security issues revolving around it, particularly in regard to man in the middle attacks. Many banks in Ethiopia are offering mobile banking services which allow bank customers to check balance in their personal account and to transfer money between accounts at any time by simply using mobile banking applications installed on their mobile devices. According to the survey analysis we made all banks in Ethiopia implementing Mobile Banking services we motivated to facilitate some security landscapes focusing only on the bank - side and believed that customer - side security is up to the customer to worry about. However, it has been identified that the major security threat is social engineering and its loopholes are customer - side security related. The current situation observed in the Ethiopian Banking industry is that the technology of mobile banking applications are far from totally clean and mature. This research demonstrates that there is a strong pressure on mobile banking application developers to take care of not only users' privacy but also the banks security. The result of this research will help Ethiopian banks to revisit their focus of attention in constructing and implementing customer side security to reduce from man – in - the - middle attacks logically tied to this channel of banking service. It is shown that, the functionality of the proposed framework will help to reduce risk scenarios for mobile banking key authentication and message exchange protocols.

Key Words: Mobile Banking, Security framework, E-Banking, Man in the middle attack, Authentication, Key Message exchange

Breast Cancer Classification Using Image Processing Technique and Support Vector Machine Biruk Worku Tachbela, St. Mary's University, rakmo.smu@gmail.com

In women world, according to Cancer Prevention and Control (CPC) breast cancer is the second largest cause of death next of lung cancer but if it is diagnosed early it is also one of the curable cancer. Radiologist reads mammography image manually which is a tedious and confusing task making them over sight errors to fail to detect the cancer. This research aims to investigate the possibility of detecting and classifying breast cancer using image processing technique. For better image detection, first the quality of the input mammography image improved at the preprocessing stage by removing noises and enhancing the contrast of the image. Next, thresholding, which is one of the level set methods, is used to obtain the region of interests (ROIs) for each mammogram. Refining the segmentation process is achieved using image masking and image filtering technique. Then, geometrical features are extracted from the ROIs. Finally, Support Vector Machine (SVM) is used as a classifier to distinguish mammograms as normal and abnormal. MATLAB environment is used to train and test the proposed approach using percentage -split (70% for training and 30% for testing) evaluation method. In this study, the experimental result shows that 82.14% and 78.95% overall accuracy achieved using level set method with linear SVM classifier which are applied on 98 (lcc and lml) images and also on 193 (all images) local dataset mammography images respectively.

Key Words: Breast Cancer, Mammography, Level Set Method, SVM

**Integration and Application of Mobile Technology into Malaria Control and Intervention:
The Case of Indoor Residual Spraying (IRS) Operation**
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The dynamic nature of information communication technology especially mobile and wireless technologies have greatly contributed to the improvement of health care and service delivery in developing countries. Countries where limited resources and remote locations with reasonably organized telecom infrastructure are the main reasons for using mobile phones, Therefore, implementing mHealth system in the health sector specially for malaria prevention and control intervention is not only a good choice for a country like Ethiopia with around 46 million mobile users [1], but also with its low cost and universal availability, now a days mobile bases data collection for public health programs become crucial for progress tracking and intervention monitoring and mHealth recognized as an important piece of communication technology in health service delivery. Real-time data collections, summary and reporting are essential for early correction and decision making purpose during indoor residual spraying operation. In Ethiopia there are many mhealth initiatives operated by institutions to supplement their program activities However, the existing mHealth implementations in Ethiopia needs standardization and framework to follow. The main objective of this study is to investigate how mHealth help the implementation of IRS and develop mHealth system implementation framework with a prototype mobile based application to aid IRS supervision. A cross sectional study was carried out with purposive sampling research method to select representative districts. The data were then collected by using pre designed questionnaire, observational checklist, government policies and document review. Though there are significant institutional level mHealth projects going on for different health programs via support from local and international non-governmental organizations but there is no mHealth implementation identified working for IRS activity. It is also learnt that these projects are facing many challenges. Amongst them intermittent network coverage, limited technological literacy of implementers and users, dynamic nature of host application platforms and high users turnover are taking the lead. Developing user-friendly system, revising periodically, pilot assessment and having framework are some lessons taken from some of mHealth projects. As many of the mHealth initiatives published shows success in their small scale implementation and the impact addressing the target the researchers largely agreed that mHealth projects have a significant impact in delivering robust healthcare services. And the initiatives should consider the implementation coverage, technological design, and capacity of target users to be monitored and evaluated against their initial target.

Key Words: Integration, Application, Mobile Technology, Malaria Control and Intervention:
Indoor Residual Spraying

**An Integrated Software Test Process Framework: The Case of
Selected Ethiopian Software Companies**
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Software testing is an important phase for quality software development. It constitutes up to 50 percent of the software development time and cost. Although huge amount is invested on software development and software testing is mandatory, most software testing lack formalized processes with the real power and flexibility necessary to adequately test software systems. This is one of the outstanding issues that need to be further explored. In addition, by considering the criticality of software testing and the significant time, effort and cost required, an integrated framework needs to be developed to determine what constitutes an ideal and effective test process in order to ensure quality software product given a resource constrained environment. Although prior studies identified different challenges and proposed solutions, none of them have dealt with developing software testing framework that can guide software testers towards conducting effective and efficient software testing process in a resource constrained environment. By applying mixed method research approach the study assessed the existing practices, processes and challenges of software testing in the Ethiopian software companies and proposed Software Testing Improvement Framework (STIF) which is applicable in a resource constrained environment. The framework is structured in three major areas of challenge having four sub-categories with proposed activities divided in three phases. The framework introduced phased approach of software testing practices involving non-costly activities at the initial phase, implementation of testing with minimalist approach at the second phase and full-scale implementation at the third and advanced phase. This framework has both practical and theoretical contributions.

Key Word: software testing, integrated software testing framework

5. Quality and Productivity Management

**Success and Failure of Business Process Reengineering Implementation and the Way
Forward: The Case of Mughher Cement Factory
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The purpose of this paper is to investigate the success and failure of BPR implementation in Mughher Cement Factory and map out the way forward. Change management and culture, management competency and support, organizational structure, project planning management, IT infrastructure and BPR drivers are major factors dealt in this research. All these factors are catalysts of BPR success factors if properly managed but these can be potential causes for BPR failures if not managed properly. Mughher Cement Factory (MCF) is a leading public enterprise in the industry playing a significant role in national development by producing and supplying to the market mainly two types of cement products which are needed for construction industry in the country. From 1473 total population 142 respondents are taken as a sample size of which 86% are working more than ten years in the factory and three directorate directors are considered for investigation. The researcher used questionnaire, interview, secondary documents and observation. These methods are used to collect data related with BPR factors and map out the way forward. The quantitative data gathered through questionnaire were analyzed by employing the computer software known as Statistical Package for Social Science (SPSS version 20). Moreover, qualitative data is analyzed thematically. Even if workable documentation was prepared by BPR teams and consultants, due to misunderstanding and misapplication, BPR project in MCF was remaining unsuccessful. However there are very important values left by this terminated program, like well installed IT infrastructure, well trained employee and well arranged office layout which can be used to elevate the company to its former leading position if integrated with properly designed process based organizational structure and pre implemented quality and productivity improvement programs (ISO, BSC and KAIZEN).

Key Words: BPR Implementation, Critical Success factor, Critical failure factor, Internal drivers, External drivers and Mughher Cement factory

**Servqual and Servperf Model to Assess Service Quality and Customer Satisfaction:
The Case of Bank of Abyssinia Share Company
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The purpose of this study was to investigate customers' expectations and perceptions of banking service quality and attempts to measure and compare service quality and customer satisfaction in Bank of Abyssinian S.C. (BOA). The significance of the study is to give sufficient information on the impact of a number of relevant concepts that influence customers' satisfaction. In addition, this study will help BOA to improve its service quality for better customer satisfaction. The research used a descriptive form of research design and quantitative approach to collect data. The total population and sample selected were 554,333 and 400 of BOA customers respectively. The research used questionnaire data collection procedure; and the questionnaire developed for this study was based on a modified SERVQUAL and SERVPERF models. The software used to analyze and interpret the data was Statistical Package for Social Science (SPSS). The findings revealed that the level of service quality had negative discrepancy between BOA customers' expectations and perceptions but the overall customer satisfaction was at mean ≈ 2 (high level). The study results show that service quality is at the root of customer satisfaction. Finally, this research concludes that Assurance is the dominant service quality dimension which affects customer satisfaction and recommends BOA should get experience sharing with best customer service performing companies. SERVQUAL and SERVPERF are suitable instruments for measuring service quality in the retail banking sector in Ethiopia.

Key Works: Service Quality, Expectation, Perception, Servqual, Servperf, Customer, Satisfaction

Assessment of Perception and Implementation of Balanced Score Card in Quality Management Frame Work: The Case of Berehanena Selam Printing Enterprise
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The purpose of the study was to assess the perception and implementation of BSC with perspectives of quality management framework at Berehanena Selame Printing Enterprise. The study will provide some insight about balanced scorecard implementation in the framework of quality management to the management of Berehanena Selam Printing Enterprise and helps the researcher to acquire knowledge and practical experience about balanced scorecard. The research designs were used descriptive approach. Accordingly, survey questionnaire and interviews questions were prepared and pilot tested and administered to a sample of 163 employee of BSPE in which only 149 were fully completed and returned. The sources of data were primary and secondary. The study has been conducted by designing open-ended, five-point likert scale questionnaires and structured and unstructured interview questions. Researcher were used both stratified random sampling and purposive sampling. And the data collected was analyzed by excel software and SPSS version 21 software and interpret the data. The findings of the study indicated that BSC implementation in quality management framework brings improvements on financial, internal business, customer and learning and growth perspectives. Employees have concept and understanding about BSC & QM but it is not sufficient As a result of the existing communication system in BSPE have not sufficient two way communication. The performance evaluation system does not fully satisfy, applicable, differentiates effective performer from non-performer. Key performance indicators used in BSPE but it is not significantly measures individual as well as the organization and also targets given to individuals are unachievable. The working environment is not enough suitable for carrier development and improvements. Based on the findings of the study the researcher proposes some recommendations BSPE will give more attention to excel the level of employees understanding and importance of BSC implementation in QM framework by facilitating training and workshop regarding BSC and QM by creating interactive two way communications,

Key Words: Balanced score card, key performance indicator, performance evaluation system, perspectives target, Quality management

**Assessment of the Success and Failure of Kaizen Implementation in Mughher Cement
Factory in Respect of Productivity (Between 2015- 2017 Year)
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The purpose of the study is to assess the success and failure of kaizen implementation in Mughher Cement Factory with respect to productivity. To address the issue back ground of the study has highlighted and research questions and objective of the study was formulated emphasizing on the way of testing the level of implementation of policies, principles and tools of kaizen in the case company. Theoretical and practical significance of the study is stated in respect of kaizen roadmap and its practical applicability in more effective way. Efforts have made to review relevant literatures and hypothetical model has proposed for effective kaizen implementation. Major factors that contribute for success and failure for the kaizen implementation project has indicated. Primary data are collected using questioner from 62 teams from population of 100 kaizen team using judgment sampling method. Discussion was held with selected management team. Relevant internal and external materials have reviewed. Data gathered has analyzed using descriptive and SPSS statistics and presented using tables, pie chart, bar cart, Pareto diagram. Gap on the implementation has clearly indicated pointing on such factors as absence of kaizen strategic planning, prioritizing of implementation area, lack of management commitment, misconception of kaizen. Conclusion and recommendation has forwarded that can help for future improvement and better kaizen project implementation at cement manufacturing sector.

Key Words: Kaizen Implementation, Mughher Cement Factory, Productivity

Factors Affecting Effectiveness of the Ethiopian National Quality Infrastructure
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National Quality Infrastructure (NQI) is a combination of standardization, metrology, accreditation and testing. A fully functional NQI is essential for quality improvement actions within the country as well as to facilitate trade with international partners. Despite a number of studies that have been conducted to understand the opportunities and challenges of the National Quality Infrastructure (NQI), detailed work is needed to understand the factors affecting the current NQI performance. This study is, therefore, intended to investigate factors that can affect the effectiveness of Ethiopian NQIs and give a base to identify measures that can lead to an improvement for NQI activities and performance in the future. In this study, basic questions like, to what extent do the services provided by NQIs contribute to the performance of NQIs and what are the factors affecting the development of NQIs in Ethiopia are raised and analyzed to know the causes that can affect the NQI effectiveness. Both qualitative and quantitative research is employed in the study for the collection of data. To analyze the data, both descriptive and inferential statistics were used. Results of the findings were presented both in qualitative and quantitative manner. The statistical result shows that the overall NQI achievement was found on an average level. In general, results revealed that poor knowledge management, poor resource allocation and poor equipment utilization as well as frequent failure and inefficient maintenance activities have retarded the implementation of NQIs. In connection with these findings it was recommended that NQI institutions need to improve their ICT and technology utilization; improve motivation of employees; strengthen international collaboration and recognitions etc. Moreover, it is suggested that NQI need to improve coordination, leadership commitment, and provide resources to overcome the barriers that prevent the NQIs to perform its activities in an effective manner.

Key Words: National Quality Infrastructure, organizational performance and effectiveness

**The Effect of Kaizen Implementation on Organizational Performance of a Service Provider
Public Institution: The Case of Ethiopian Management Institute
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The purpose of this study was established the correlation between kaizen implementation and organizational performance improvement in Ethiopian service provider of public institution. It sought/required to find out the extent of kaizen practices implementation in this institute as well as the challenges faced by institute in implementing kaizen. A survey questionnaire was used to collect data and interview from institute's 12 directorates' director or their equivalents in that have implemented kaizen. Descriptive statistics was used to evaluate the extent of implementation of kaizen practices and the challenges in kaizen implementation. Institute's performance measures were regressed against the set of kaizen practices to evaluate the relationship between the two. A correlation and regression model was used to evaluate the overall association between kaizen implementation and organizational performance improvement. The results from the study show that kaizen practices have varying degrees of implementation in Ethiopia Management Institute; from the perspective of success factors employee empowerment and customer focus; from the perspective of technical factors kaizen principles and teamwork; from the perspective of performance factors cost saving and profit generate having the excellent extent of implementation and on the other hand all variables under the main three factor variables are good and very good level of implementation. On challenges faced in kaizen implementation, traditional management system; lack of interest for change tools, employee attitudes and misconceptions about kaizen techniques, tools whereas. The greatest opportunity was top management commitment and support. Results from the descriptive statistics, correlation and regression analysis show that implementation of kaizen practices in Ethiopian Management Institute is significantly related to organizational performance improvement. This study has provided insights into the extent of adoption of kaizen in, Ethiopian Management Institute and provides further evidence that kaizen implementation is significant in enhancing organizational performance improvement.

Key words: Kaizen, Organizational Performance, Management Institute

**Effectiveness of Integrated Management System in Food Manufacturing Industries:
The Case of Fafa Food Share Company
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The research conducted into the effectiveness of IMS in Food Manufacturing Industries has identified that the case company has implemented IMS composed of ISO 9001 and ISO 22001 for more than four years period. It was also identified that the integration of the management systems was not at all levels of the organization - structure and activity level. Based on this, the satisfaction of employees on the implemented IMS was found to be in the range of medium to high. Results have also shown that the process temperature and time control for Drum Drier CCP was out of control indicating that the temperature and time variations were out of the set upper and lower limit while for Probate Roaster and Fluid Bed Drier CCPs found to be in control indicating that the variations were within the set upper and lower limit. However, in all the three processes, C_P and C_{PK} were found to be less than one indicating, respectively, that the processes were not able to produce products as per the set specification and the distribution of temperature and time variations were not centered. Similarly, results were identified that the quantity of product return in terms of non-conforming (defective) from the distributed products for sale was small compared to the volume distributed. The trend of return products has also shown drastic fall in 2015 but again showed a smoothly rising trend starting 2016 and onwards. Herewith, the top ten contributing factors for IMS effectiveness were identified and ranked based on the scale and score obtained from the responses of respondents. The objective of the research was identifying the effectiveness of IMS in food manufacturing industries in Ethiopia and the contributing factors for its effectiveness in meeting customer and regulatory requirements, international standards, effectiveness and efficiency in resource utilization, market competitiveness, income and profit maximization. Descriptive research methodology was used to conduct the research in which quantitative and qualitative research data were used from primary and secondary data sources. These requirements were not met to the expected level as the results of the research indicated. Therefore, based on the research findings, recommendations were made to the case company in order to rectify the identified drawbacks.

Key Words: Integrated Management System, IMS, Effectiveness, ISO 9001 and ISO 22001, Food Manufacturing Industries

**Quality Management and Sustainable Service of International Civil Society
Organizations in Ethiopia**
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The purpose of this study was to explore the existing practices of Quality Management System (QMS) in international Civil Society Organizations (CSOs) in Ethiopia with the aim of assessing and evaluating the existing trend, practice, knowledge and skill in relation to the context of Ethiopia. The significance of this study was answering questions related to the context of CSO sector in relation to quality management system in Ethiopia; the factors (internal and external) affecting CSOs to use or not to use QMS; and what can be done to enhance quality service. The study employed mixed method research design and targeted international CSOs (foreign charities) for two reasons: one because they are the second largest CSO in the country next to resident charities; and second because they work in partnership with resident charities thus high possibility of applicability of the research output for resident charities. Primary and secondary data were used. In the primary data Thirty-six CSOs responded to the survey, four KIIs conducted with case CSOs; three interviews were conducted with donors and ChSA. SPSS, excel, fishbone diagram, SWOT and Civil Society Diamond were used for data analysis. The finding of the study indicated that there is gap in practice of QMS in CSOs. The gap emanates from internal and external factors. The findings from case CSOs indicated that the use of QMS has multiple positive outcomes such as attracting more donors, be efficient and effective, increased service quality, attaining strategic goals and mission, and enhanced sustainability of service. Based on the identified gaps QMS scenario assessment tool was developed to be used by CSOS to assess the current practice and to take action based on the assessment. The study contributes to the knowledge base both in the academia and in the practical- CSOs, donors and mandated government bodies.

Key Words: QMS, CSO, Sustainability, Quality service provision

**Model Development/Selection for Quality Management System in
Ethiopian Private Higher Education Institutions: The Case of Selected Universities
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Like any other sector, the education sector especially the private higher education institutions is facing quality problems. In Ethiopia, leadership (lack of poor leadership and commitment with respect to customer, lack of quality policy and objective, lack of responsibilities and authorities for relevant roles within the universities), support (shortages of resources like human, material and financial resources), infrastructure necessary for the universities processes (building and associated utilities, and equipment), planning (poor planning on actions to address the risks and opportunities, poor planning of changes), operation (poor planning, implementation and control of the work processes), and improvement (actions regarding nonconformity, corrective actions, poor attention on continual improvement.) are the major challenges for the sector. This study is therefore, conducted to propose suitable quality management model for the sector. In order to achieve this study, different QMMs already tested in different HEIs have been studied in detail by reviewing various literatures including their success and failure story in the sector. Some of the models studied in detail under this study are: Massy's six quality process domains model, and Generic Model for quality management in higher education. In addition, the current practiced quality management issues and if they have any model to achieve the quality of education are also assessed by the questioner from the sample universities. The major parameters that have been seen within the selected PHEIs are general quality at organization level, leadership and commitment, quality planning, resource, operation, customer communication, performance evaluation and improvement. Furthermore, the above mentioned quality issues in the selected private higher education institutions are investigated with different types of questions in the questioner. The analysis is carried out the overall perception and practiced quality parameters by both the employees and students shows poor. From all quality parameters, only resource and other quality related issues score the mean value of 3.08 and 3.14 respectively. The other parameters score below 2.5. Furthermore, as observed directly, most of the private higher education institutions are not initiated by themselves rather they are enforced by the governing bodies like MoE and HERQA.

Key Words: Quality Management Model, Quality Management System, ISO 9000

5. General Management

**Assessment of Deposit Mobilization Practice: The Case of Dashen Bank,
Abebe Demissie Abebe, St. Mary's University, rakmo.smu@gmail.com**

The objective of commercial banks in Ethiopia is to make profits and thus satisfy the needs of their respective owners. The making of profits and even staying on board of these conventional banks depend on the strategies adopted by each bank to mobilize deposits from the public that is an input to earn income for most conventional banks. In order to make good strategies, however, the banks should assess real practice of Deposit Mobilization activity in the bank. This paper then explores the theoretical as well as empirical analysis of Deposit mobilization study as a subject. The researcher collected the relevant data from annual reports , from questionnaires and interviews made to selected Dashen Bank customers and the data is analyzed through Micro soft excel software.Descriptive method particularly survey design approach was adopted for the study. Those having three years and above experience city and outline branches and head office employee and customers were selected for data collection. The research has used 120 and 60 questionnaire for employees and customers of Dashen Bank and structured interview discussion for the management of Dashen Bank. The target population of the study is 500 Managerial and supervisory staffs of Dashen Bank and Sampling method of the primary data is stratified random sampling, and reviewed four years annual report of Dashen Bank. S.c. The study identifies that Dashen Bank is registering a continuous deposit growth for the last few years. From three major types of deposit saving deposit accounts the majority of the total deposit. The findings of the study show that Dashen Bank is operating in a dynamic and highly competitive environment doesn't offer different products to its customers.The study reveals that the branch expansion, the money supply, and foreign currency availability are significant factors of deposit mobilization activity. The study also exposes that the deposit mobilization activity is becoming challenging, its associated costs are escalating and the competition is also becoming stiff-the outcome of the competition favoring the big size state banks. Beyond that the government policies are also favoring the latter in an effort to mobilize huge fund for a national development activities. The research recommends that banks have to do much in branch expansion studying potential deposit areas and studies as to how to mobilize foreign currencies that indirectly support the deposit mobilization activities.

Key Words: Assessment of Deposit Mobilization Practice: The Case of Dashen Bank,

The Effect of Motivation on Employees' Performance: The Case of Universal Medical College, Abebual Teklu, St. Mary's University, rakmo.smu@gmail.com

The purpose of the study is to determine the effect of motivation on employee performance in the context of Universal Medical College. The study has been guided by six research hypothesis. In order to achieve the desired outcome descriptive as well as explanatory research designs have been applied and quantitative research approach is adopted. The populations for the study were employees of UMC since this is the organization under the research. The study population comprised of a total of 101 employees from various functions. Descriptive statistics including frequency tables is used to present the results of the study. Correlations and regression among the variables were calculated using Statistical Package for Social Scientists (SPSS) version 20.

Key Words: Employee motivation, Employee performance and Universal medical collage

Factors Affecting Agent Banking Deposit Mobilization: The Case of Lion International Bank S.C. Abyot Mulu Ejigu, St. Mary's University, rakmo.smu@gmail.com

Agent banking has increasingly gained importance in developing countries over the last two decades. However, the extent to which agent banking can be used as a tool to mobilize deposit in the banking sector remains largely unknown and the true benefits of the agent banking model to customers, the banks and the bank agents also remains largely unstudied. The main objective of the study was to assess factors affecting agent banking deposit mobilization in case of lion international bank s.c. The study was conducted among 1,300 recorded agents with a respondent sample of 306 agents. Stratify random sampling technique was used to select the respondents who were requested to fill the questionnaires. The study used both descriptive and multiple regression analysis. The study concluded that agents had low facility fulfillments on hello cash mobile and agent banking deposit mobilization. Furthermore, the regression result showed that hello cash mobile and agent banking and accessibility have a positive effect on their deposit mobilization. Besides, the study found that as per as mean and standard deviation results showed that agents deposit mobilization from bill payment or business customers were having moderate extent. Finally, the study recommended that, Lion international bank should be assign more agents who are accessible to the customer to mobilize deposit at a grass root level and also to create awareness the customers where the service is found and how to serve from hello cash mobile and agent banking service.

Key Words: Agent banking, mobile banking, bill payment, deposit, hello cash mobile and agent banking

**Assessment of Factors Influencing Strategic Plan Implementation: The Case of National Tobacco Enterprise (Ethiopia) S.C,
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The strategic plan implementation is the focal point of any organization subsequent to the formulation of the strategy. In all types of organization strategic plan implementation requests the best integration of resources and commitment to achieve the desired results for it is concerned with translation of strategy into action. The main objective of this study was to assess factors influencing the implementation of strategic plans, the case of National Tobacco Enterprise (ETH) S.C with emphases on strategic plan implementation practices and challenges of strategic plan implementation. The study employed exploratory research design with mixed research approach. Out of 61 intended sample frame primary data were collected from 59 employees working on management member positions using questionnaire thus, the response rate being 96.72%. The interview was held with two key management members and the responses were analyzed qualitatively. Quantitative data were analyzed using frequency, percentage, as well as regression analyses by SPSS version 20 statistical tools. The study observed that there were deficiencies in organizing task force, establishing strategy evaluation model, policy, procedure and accountability. In addition, the nature of the business, lose monitoring and evaluation practices, lack of well organized resources, culture and leadership were found to be main factors that affect strategy execution. The result indicated that establishing task force, proper implementation model, strategy supportive technology, proper internal and external communication, strategic plan management policy, rules, procedures and providing proper leadership needed as major input for successful strategic plan.

Key Words: Strategic Plan Implementation, Organizational Structure, Organizational Resources, Organizational Culture, Leadership

Assessment of Reward Management Practice and its Effects on Employee Performance of Ethiopian Revenue and Custom Authority: The Case of Addis Ababa Kality Customs Branch Office, Mitikie Tafere Tegegne, St. Mary's University, rakmo.smu@gmail.com

The objective of this study was to establish the influence of reward management practices on the performance of employees at Addis Ababa kality custom office branch. A total of 69 questionnaires were administered and the study managed to obtain all 69 completed questionnaires representing 100% response rate. The questionnaires contained questions that addressed the objectives of the study. The collected data was entered into the Statistical Package for Social Sciences (SPSS) for analysis. Descriptive statistics such as mean and standard deviation were used to analyze the data. Regression analysis was used to test the relationship between the variables under study in relation to the objectives of the study. Analysis of variance was used to confirm the findings of regression. The study concluded that both financial and non-financial rewards have a positive effect on the performance of employees at Addis Ababa kality custom office branch. However, non-financial rewards had a greater influence since they involve rewards such as recognizing high achievers and excellent performers of the company and giving them promotion on merit, providing employees with a good working environment, offering employees training programs to its employees as well as giving them opportunities for career advancement and rewarding responsibilities. All this either equips the employee with the skills and motivation needed for excellent performance or creates a conducive environment for them to work. The study recommended that the management of Addis Ababa kality custom office branch should carry out a benchmarking activity against the best players in the country as a way of improving their employee performance. The study also suggested that a similar research should be done in future but all the organization in Ethiopia should be included so as to enable the researcher to draw adequate conclusions.

Key Word: Reward management, financial rewards, non-financial rewards, employee performance, custom office, employee satisfaction

The Effect of Compensation on Employee Motivation: The Case of Huawei Technologies Ethiopia Plc, Biniam Teklu, St. Mary's University, rakmo.smu@gmail.com

The general objective of the study was to assess the effect of direct and indirect financial compensation on employee motivation in the case of Huawei Technologies Ethiopia PLC. To undertake this general objective, five specific objectives with their underling research question were designed and assessed by quantitative research design. To respond the research question the theoretical, conceptual and other related literatures were reviewed and most of the literature finding implies that direct and indirect financial compensation has a significant and positive influence on employee's motivation. The required data for conducting the research was obtained through structured questionnaires. The structured questionnaire was adopted from two prior related studies. To check the reliability of the adopted instruments, the Chronbach's coefficient alpha test was carried out. HW Ethiopia has only 83 local employees and the research was conducted on the entire population by excluding those staffs that have less than one year service in the company. A total of 70 questionnaires were distributed to the targeted employees, among these 62 were returned, which means 8 responses were remained unreturned. Thus, 62 returned questionnaires (i.e. representing 88% of response rate) were analyzed using statistical package for social science (SPSS version 23). In this analysis, descriptive statistics, correlation, regression and multiple regressions analysis were performed. The descriptive finding of the study showed that HW local employees don't have a positive feelings towards the existing method used to determine employees compensation in terms of its good balance of pays between the employees within and outside the company, adequacy of compensation for use of skills in the job, incentive for gaining new skills or knowledge, compensation decision making, and on salary survey practice. The correlation analysis result also indicates that direct and indirect financial payments have direct, positive and significant relationship with employee's motivation. Moreover, the finding of multiple regression analysis indicated that both direct and indirect financial compensations have significant factor on motivation of employees at Huawei Technologies Ethiopia. The overall analysis revealed that the positive acceptances of direct financial compensation are giving satisfactory results in improving employee motivation at HW. Therefore, it is recommended that, the company has to continue implementing direct financial compensation and give more emphasis on improving the indirect financial compensation.

Key Words: Direct compensation, indirect compensation and Motivation

**Assessment on The Use of Internet Marketing Small and Medium Sized Enterprises in
Bole Sub City Administration, Bruktawit Sirak, St. Mary's University
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The growth and spread of internet with an extraordinary pace over the last few decades has resulted in its increased use for marketing purpose; this is internet marketing. This Study was intended to assess the use of internet marketing by small and medium enterprises in Bole Sub City. The purpose of this study has been to assess the use of internet marketing by SMEs. This study will be significant for other researchers, policy makers, SMEs and key stakeholders. The study mainly deployed Descriptive research design and used qualitative approach by sourcing primary data through questionnaire, interview and observation. SMEs have been clustered in nine major business sectors as per Bole sub city administration. The total population size in Bole sub city was 18,401 and from these 357 samples had been took through stratification and population proportionate sampling. The collected data had been analyzed using frequencies and percentages. This study focused on the use of internet marketing; the benefit gained, and challenges faced in implementing internet marketing have been assessed. The Study established that only 38% of respondents use internet marketing as a tool. This implies that the SMEs have not a culture of using internet marketing for promotion and commercial activities. Common challenges that are faced by many of the SMEs businesses sectors are; inadequate financing to invest more on internet marketing, firms lacking skilled ICT personnel, inadequate connectivity, internet connection usage charges expensiveness and difficulty in integrating internet marketing with their current operation were the most stated challenges.

Key Words: SMEs, Internet Marketing

**The Relationship between Machinery Maintenance and Production Performance:
The Case of East Africa Bottling Share Company
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The aim of this study is to investigate the relationship between machinery maintenance and production performance. In addition to this, it describes the challenges of machinery maintenance and the range of maintenance practices performed in achieving production goal to enhance production performance in the case of EAB SC. This study used a descriptive research design and the potential respondents include maintenance managers, maintenance planners, maintenance technicians (Electricians and Mechanics), production operators, production team leaders and top managers who are directly part of the job in both the production and engineering department. The study used a primary data of Questionnaire and interview questions and secondary data collected from a SAP (system application and process software system) to analyze and interpret the relationship between machinery maintenance and production performance as well as the maintenance challenges and practices employed in EABSC. The quantitative data collected was analyzed by the use of descriptive statistics using SPSS while the qualitative data was analyzed using content analysis. The survey was done in the four production plants of EABSC found in Addis Ababa. Spearman's ranks as correlation coefficients were used to know if there are any relationship between maintenance cost/expenditures, machine efficiency with that of production performance. Findings revealed that there is a negative correlation between maintenance costs with that of production performance. On the other hand, there is a positive correlation between machine efficiencies with that of maintenance cost. Therefore, the conclusion is a huge amounts of maintenance cost not necessarily brings an improvement in sustaining the performance of the equipment but the focus towards maintenance practice such as autonomous maintenance and predictive maintenance brings an improvement on production performances and in turn sustaining company production objectives. It is recommended that EABSC in particular and CCBA plants in general should monitor and aim at improving the maintenance policies and strategies, maintenance planning and proper execution of maintenance activities, implementing an autonomous maintenance through operators involvement and use of predictive maintenance technologies through training and giving attention to details to PM tasks which improves the efficiency and in turn maximizes the production performance of the factories.

Key words: Maintenance practices, Maintenance cost, production performance and Machine efficiency, East Africa Bottling sh.co, Ethiopia

**Comparative Advantage of Newly Reformed Ethiopian Coffee Market Value Chain
over the Market Chain of Ethiopian Commodity Exchange Etsubdink
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The Ethiopian Commodity Exchange (ECX) was established in April 2008 with the objective of improving market efficiency by better linking smallholder farmers to markets, encouraging reliable trading relationships and increasing market information. In December 2008 it became mandatory to trade all coffee through the ECX. However, recently the Ethiopian coffee and tea authority has formulated a new reform on Ethiopia coffee market value chain over the ECX in the assumption to ensure traceability, profitability among actors, reduce illegal trade and increase foreign currency. This paper examines the comparative advantages of the newly reformed Ethiopian coffee market value chain over ECX. Multistage sampling techniques were applied to collect both qualitative and quantitative data. Accordingly, the results of this study showed that, the newly reformed Ethiopian coffee market value chain has many advantages than ECX such as it reduces the volume of coffee illegally traded, more traceability, create a room for exporters to buy a coffee based on its grade as per the buyer's choices. Furthermore, an integral parts of the respondents also indicated that the newly reform coffee market chain solve the problem associated with warehouse, benefits sharing and wastage of time for delivering the commodity. Therefore, the research concluded that, the newly reformed Ethiopian coffee market value chain brought a significant number of benefits for the actors in the value chain.

Key Words: ECX, newly reformed coffee market chain, challenges, benefits

**Determinants of Employee Turnover Intention: The Case of Ethiopia Shipping and
Logistics Service Enterprise, Eyayaw**

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This study assessed the magnitude and cause of employee turnover at Ethiopian Shipping and Logistics Service Enterprise with the objectives of identifying different causes that are affecting and aggravating employees' turnover. Descriptive Research Design and Mixed research approach was used to describe the situation. Both probability and non-probability sampling were used to select respondents and data gathered from both primary and secondary sources. Stratified & Simple random and purposive samplings were used to select the study participants. Questionnaire and interview were used for data collection. Descriptive statistics such as percentage, mean value, frequency were employed for data analysis. Based on the data analysis the following findings were forwarded. The finding shows trend of employee turnover rate in the last few years was increased. From this perspective, the major activities of the enterprise were affected through employees' turnover. When well experienced, competent and skilled employees left the organization it affects the organization's performance decrease productivity, increase different cost like training, recruitment and individual inefficiency because of work load. The main finding shows market opportunity, mismanagement, lack of career development, unfair reward and promotion system, absence of clear reward system based on performance, lack of opportunity for job training and career advancement, absence of clear job description and specification and absence of conducive work environment were the most significant causes or reasons for employee turnover. In general, the researcher recommended that the enterprise should be applying the strategy set attractive salary and different benefit package as much as possible, create / develop an opportunities for career development, providing fair reward and promotion system based on employee's performance, developing scientific management system which can avoid the poor management system, developed clear job description and specification for each position to retain skilled and competent man power in the organization along period of time.

Key Words: Turnover, Human resources management, Employees

**The Impact of Motivation in Fostering Organizational Commitment:
The Case of Ethiopian Shipping and Logistics Service Enterprise
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The purpose of this study is to investigate the impact of motivation in the fostering of organizational commitment of employees. The research used cross-sectional survey and explanatory design. The research approach applied for this study was quantitative approach in nature. The target population of this study was employees of Ethiopian Shipping and Logistics Service Enterprise specifically at head office. From 500 total populations at head office the study used 300 employees as target population, excluding management members and clerical work employees. From which 171 employees were selected as the sample of the study. Stratified sampling and simple random sampling method was used to the respondents. For descriptive aspects frequency, percentage and mean were used and for inferential part correlation and linear regression analysis were used to analyze the gathered data. The results of the study indicate that employees were satisfied with intrinsic factor of motivation and dissatisfied with extrinsic factor of motivation practiced by the enterprise. The study result shows that motivation factors were a significant positive relationship with employees' organizational commitment. Intrinsic and extrinsic factors of motivation used in this study have significant positive relationship with organizational commitment of employees. Intrinsic factor of motivation has significant relationship with the three organizational commitment levels (affective, continuance and normative) and extrinsic factor of motivation was significant relationship with continuance and normative level of commitment but no significant relationship was found with affective level of commitment. The regression results show that motivation factors have significant contribution for variability of organizational commitment. In this study, intrinsic factors of motivation were the most predictor of organizational commitment of employees than extrinsic factor of motivation. In general the result of the finding indicates that motivation factors have significant impact on the development of organizational commitment of employees in the enterprise. It's been recommended that to develop organizational commitment of employees the enterprise should improve working environment, focusing more on training programs, establish clear organization policy, procedures and rules. Moreover, the enterprise should establish proactive strategies as to how employees motivate.

Key Words: intrinsic motivation, extrinsic motivation, organizational commitment

**Assessment on Possibility and Challenges of Public Procurement:
The Case of Yeka Sub-City Administration
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Public procurement is the major government function in which the concerned entities acquire goods and services to improve service quality and maintain good governance in service delivery sectors. The research was undertaken to assess possibilities and challenges of public procurement in Yeka sub-city administration. The study was conducted only in the sub-city level in three procuring entities (executive head pool, land development and management pool and public service pool). The research aims to help policy makers, beneficiaries to understand the problems on the issue and other researchers who want to study on similar topic as a reference material. Descriptive research design and mixed research approach (both qualitative and quantitative) was implemented in the research. Stratified random sampling method was used with proportional allocation of data to each stratum. Office heads, team leaders and ordinary employees were the research participants. The sample size considered in this study is 166. Consequently, detail analyses conducted by collecting relevant data that comprises primary data, through questionnaire, and interview. SPSS version 20 was applied for the analysis of data. Mean, frequency and percentage were assigned for the response gathered from respondents. Reliability of the instrument was tested for internal consistency. Ethics in public procurement, competency of procuring staff, implementation of basic procurement objectives (quality, quantity, time, suppliers and source) are the major variable up on which the assessment was made. Accordingly, intensive literature review was conducted to identify important variable and views of other authors from global and local on public procurement practice. The study revealed that, there is violation of ethical principles of procurement, lack of skilled staff, absence of follow up by respective office heads, mal practice of five procurement objectives (delay of purchased item, quality problem with purchased item, wrong suppliers, disparity of items purchased and its corresponding quality), generally poor performance of procurement are the major finding of the study. Recommendation is also forwarded for the problems.

Key Words: Competency, Ethics, Public procurement

**The Impact of Organizational Culture on Employees' Creativity
At Anbesa Shoe Factory
Habtamu Aschalew, St. Mary's University, rakmo.smu@gmail.com**

The objective of the study is to assess the impact of organizational culture on employees' creativity at ASF. The concern is to examine the four organizational culture practices and how they affect employee's creativity. The study provides a review of the current organizational culture practice and offer suggestion for future investigation. Data was collected through simple random sampling method. Questionnaire was designed using structured questions to collect primary data from employees of ASF. The total sample size was 187 out of which 142 questionnaires were completed and included in the analysis part. The responses of respondents were analyzed using descriptive statistics and narrated. SPSS software was used in analyzing the collected data and multiple regression analysis was used to determine the impact of all independent variables on dependent variable, employee's creativity. For the study, the researcher deployed explanatory research design and quantitative research approach. The results show that the four traits measuring organizational culture were all positively related with employee's creativity. Moreover, involvement is the most contributing organizational culture trait that to employees' creativity. The research also shows that if employees are involved in work and share the same norms and values as per the organization, it could increase the level of employee's creativity. The study suggested that an emphasis should be given on ASF's involvement, working place atmosphere and organizational encouragement practices in order to enhance the level of employees' creativity.

Key Words: organizational culture, organizational encouragement, innovation/risk taking orientation, involvement, working place atmosphere, employees' creativity

**The Assessment of Training on Public Prosecutor's Performance: The Case of Attorney General of The Federal Democratic Republic of Ethiopia,
Hana Alebachew, St. Mary's University, rakmo.smu@gmail.com**

The purpose behind the study was to investigate the effect of training on employee performance in public sector organizations in Addis Ababa: The Case of Attorney General of the Federal Democratic Republic of Ethiopia. Training is a planned process to enrich attitudes, knowledge or skills and behavior through learning experience to achieve effective performance. The study was done based on primary and secondary data sources. The objectives of the study were: to assess the roles of training and its relationship with employees' performance, to evaluate whether the training programs have had impact on employee performance, assess the effect of the training programs in enhancing knowledge, skills and performance, and to examine if the training programs are systematically designed and implemented accordingly. Data was obtained through questionnaires distributed to employees with a target population of 172 staffs, and an interview schedule guide for 20 managers and team leaders of Attorney General of the Federal Democratic Republic of Ethiopia. Data analysis was done through descriptive statistics. The study identified that though Attorney General of the Federal Democratic Republic of Ethiopia provides trainings for its staff, the trainings given are unplanned and not systematically designed. The study recommends that: Attorney General of the Federal Democratic Republic of Ethiopia should conduct Training Needs Assessment in all departments; management should provide balanced and planned training opportunities for staff in order to keep them updated, and improve their knowledge and skills. In addition, the organization should create an environment where the trainings bring about better performance.

Key Words: training design, employee motivation, employee performance

**Reservation of Ethiopia's Banking Sector to Local Actors:
Assessing Its Implications on The Foreign Currency Flow of The Country, Henock
Demissie Kidane, St. Mary's University, rakmo.smu@gmail.com**

This study is conducted to analyze the implications of Ethiopia's policy of reserving its banking sector to local actors on the foreign currency flow of the country. An exploratory study was employed so as to achieve the research objectives. The target population includes foreign bank representative offices, branch managers and economists from National Bank of Ethiopia, Ethiopian Economics Association, National Planning Commission, Ministry of Finance and Economic Cooperation and the World Bank. To select sample from the population, purposive sampling technique was used. In order to get relevant data from the target population qualitative approach was used. As a result, semi structured interview was used to gather data from the sample subjects. Nine individuals from six institutions were interviewed. The data collected from the respondents was then put into different categories based on similarity and analysis was made. The findings of the study generally indicated that liberalizing Ethiopia's banking sector would facilitate trade, allow more FDI to flow into the country, enhance the efficiency and competitiveness of Ethiopia's exports. The study shows how liberalization could lead to outflows of foreign currency and damage the economy. The study also shows that the importance of the country's government regulatory and supervision capacity and the country's overall political climate. Finally, the study forwarded some possible recommendations in order to improve the country's foreign currency shortage by building a strong export sector and regulatory capacity as well as strengthening the local banks by placing policies that are friendly to the sector.

Key Words: Banking Sector, Foreign Currency, Foreign Banks, Liberalization

**Assessment of Service Delivery Quality and Core Banking System in Bank of Abyssinia
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Organizations strive to launch different technologies to improve their service delivery quality which in turn leads to win customer loyalty. Banking sector is shifting from manual area to technology because of technological shift, as Banks are under increasing pressure to offer better services to their customers, with the new technology aiding globalization and integration of the world's financial market with the drastic increase in the expectation of customers for newer products and alternative delivery channels that meet their specification i.e. is delivering quality service at anywhere and anytime. Thus, the study focused on assessing service quality and core banking system in Bank of Abyssinia. This study used descriptive-correlational research design and quantitative approach in which questionnaires were distributed to 291 sampled customers' and analyzed using SPSS version 23. This study used tables, frequency, percent, charts, mean and standard deviation in displaying the results. The computed mean scores of service delivery quality through service quality dimensions which helps to measure their rate of service delivery quality of the bank; majority of respondents rate of the service delivery quality dimensions are rated as good and there is no much variance of the respondents' response since the standard deviation results are almost near to zero. majority of the respondents show their strong agreement that CBS benefited customers and users by reducing error on transactions, enhancing security of account information, facilitating speed of services, improving the way of business, reducing waiting time, providing more flexible services, reducing transaction cost and quick transfer of funds. On the contrary, a few respondents indicate that there is lack of network infrastructure, lack of ICT and skilled personnel and fear of cybercrimes or security and trust factors. It also used Pearson's correlation coefficient to analyze the relationship between core banking system and service delivery quality. The study revealed that core banking systems have significantly contributed to service delivery quality and there is a strong and significant relationship between core banking system and service delivery quality.

Key Words: core banking system, service delivery, service quality

An Assessment of the Corporate Social Responsibility Performance in A Profit Making Enterprise: The Case Of The Motor Engineering Company Limited of Ethiopia
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The study is an assessment of the Corporate Social Responsibility performance in a profit making enterprise that is, the Motor Engineering Company of Ethiopia Ltd (MOENCO). The objective of the study was to determine if there is any significant relationship between social responsibility cost and corporate profitability in the selected business firm. The study was based on the stakeholder theory of social responsibility which emphasized the need for a corporate organization to satisfy the requirements of various interest groups. Descriptive research design was employed together with correlation method to test the relationship between social responsibility cost and corporate profitability in the MOENCO. The research used both primary and secondary data of the company for a period of five years spanning from 2012 to 2017. The various data are collected through interviews and focus group discussions and the study addressed content validity through the review of the relevant literature. Findings revealed the relationship between social responsibility cost and corporate profitability. Therefore, the study concluded that social responsibility is vital to organizational performance. It is recommended that firms in Ethiopia endeavor to increase their commitment to social responsibility by allocating funds proportional to their income in social responsibility schemes. Business organization should make efforts to organize and assign a responsible section and staff to carry-out and periodically report status to internal and external stakeholders. Government authorities and civic groups should periodically assess the CSR activities of business operations to ensure adherence to various laws and guidelines.

Key Words: Corporate social responsibility and corporate financial performance

Prospects and Challenges of Workforce Diversity:

The Case of Medecines Sans Frontiers-Holland

Ethiopia Mission, Kelali Alene Arefaine, St. Mary's University, rakmo.smu@gmail.com

The subject matter of this paper is Workforce Diversity. The study were conducted to explore how organization manage workforce diversity and its consequences to the organization existence as well as examine how organizations deal with challenges that comes with employees from diverse cultural backgrounds. The research therefore answers the question has Workforce Diversity contributed to organizational success. Because diversity covers a wide range of human attributes and qualities, the research is limited to the required tools for managing workforce diversity and its prospects/advantages and disadvantages of managing a diverse workforce. Together the required data for this thesis, the writer has mostly used the current material that contains Human Resource Management studies. Qualitative research method supported by Quantitative research has been used to gather and analyze the data on the organization's Workforce Diversity using the social science tool (SPSS). To answer the research question as well as obtain practical and relevant information on the organization, the researcher used self-administered questionnaire and conducted an interview on this organization. The result of this study shows that workforce diversity plays an effective role in this organization. However, inadequate mentoring and guidance could cause organization low productivity. For this reason there must be regular improvement in ways to effectively manage a diverse workforce as the world keeps advancing. In the conclusion, the findings of the thesis were indicated, which states that workforce diversity has contributed to more productivity but some factors such as lack of knowledge among the managers on the area could hinder its successful implementation and hence organizational success.

Key Words: Diversity, Workforce Diversity, Diversity Management

**Assessment of Credit Management and Collection Policy:
The Case of Berhan International Bank S. C, Kiros
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This research has disclosed the study on assessment of credit management and collection policy in case of Berhan international bank S.C. The main intention of the Study is to examine customer's satisfaction with credit amount and term approved, and collection techniques, critically evaluate the credit accessibility with various applicants' credit requisition purpose, to assess credit officer's job satisfaction, credit analysts and credit monitors competency with the needed credit management know-how. The study was conducted by using descriptive type of research; descriptive research has included surveys and fact-finding enquiries of different kinds depend on the study credit management department respondents were selected into a sample population by judgmental or purposive sampling from the population of employees due to the specific needs of the topic which required people who were directly involved in the credit administration and procedures of the bank. The researcher has used Non- probability sampling method specifically convenience sampling method. The result of the study refers most number of bank's borrowers were dissatisfied in connection with credit amount and its term approved. The collateral estimation is also very low compared to the real market value of the collateral. A rigid credit policy and week analysis which will take for long period is other factor for credit customer dissatisfaction. The bank should use qualified and experienced work forces to enhances competence, even if its majority of employees are degree holders and highly experienced, the company should do more to enables the bank to accelerate its service delivery and become competitive in the growing stiff competitive industry right now; to meet its vision ""To be the radiant and trustworthiness bank in excellence". Based on the finding the researcher also provides some remedial actions such as the banks credit process should be flexible, review its credit policy and procedure, provide training program in the form of regular, formal and continual basis for its staffs on credit related issues, alongside with the usual collection techniques critical issues should be incorporated as rely on a single source of information.

Key Words: credit management, collection policy, Berhan international bank, and Share Company

Contribution of Instructors' Motivation And Engagement on Commitment in Selected Higher Education Institutions in Addis Ababa

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The main purpose of this study is to assess the employee motivation, engagement and commitment in selected higher education institutions in Addis Ababa; with particular focus on trends, challenges and implications for quality. The nature of the research design of this study is descriptive survey design. Concurrent triangulation mixed design (Quan-Qual) is the research method employed whereby, questionnaire, and interview guides were employed as tool for collecting data. The research was conducted on selected universities in Addis Ababa (St. Mary's University, Kotebe Metropolitan University, Unity University and Addis Ababa Science and Technology University). The population of the study encompasses academic staff of the aforementioned universities. Stratified sampling was used for recruiting 307 respondents to questionnaire with the assumption of heterogeneity in terms of experience, department, and other parameters. Though the leading source of data is primary source, the study also integrates and entertains secondary sources as well. In the qualitative design, data was gathered using interview. The survey questionnaire instrument contained three sections: motivational factors, work engagement and organizational commitment scale. The items for measuring the variables were adapted from different sources of various previously used tools. Likert type scales were adapted for constructing questionnaire. Interview guide questions were developed by the researcher. Tabular and graphic demonstrations serve as back up for descriptive presentation of the analysis. The researcher computed to determine if there is correlation, ANOVA, linear regressions are used to make analysis on variables. Above all, narrative thematic analysis method with logical flow is also executed for qualitative data. The finding has revealed that there are challenges emanated from emotional disengagement. It has been found that the "say, stay, and strive!" parts of engagement are not being explicitly disclosed especially in the private higher education institutions.

Key Words: Motivation; Engagement; Commitment; Quality Education

Assessment of Human Resource Planning Practices: The Case of Enat Bank Sc.
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The purpose of this study was to explore current HRP practices in Enat Bank Sc. and to recommend how these practices can further be developed. The study considered all departments at the head office and all 39 branches of the bank. All department and branch managers were part of the study. Purposive sampling was used to select the participants of the study and mixed research approach was the approach used for the study. The data were gathered using questionnaire and face-to-face semi structured interview questions. The questionnaires were distributed to all department managers at the head office and all branch managers of the bank and the interview was conducted with the human resource and support serviced department manager of the bank. The results from the questionnaire were analyzed using descriptive statistics and the results from the interview were narrated and qualitatively analyzed. The findings highlight that the HRP practice of the bank has constraints that contributes to the rising employee turnover currently experienced by the bank. More specifically the findings indicated that the HRP practices of the bank has limitations in maintaining a good record of the number and quality of staffs; in following a systematic approach towards forecasting future human resource needs, in using qualified personnel with technical skills relevant for HRP and in giving enough emphasis to internal sources when the matching of human resource needs and human resource supply is done. To improve these problems, it was recommended that, the bank needs to maintain a profile for each and every individual personnel by performing HR inventory, apply a standard human resource forecasting technique in identifying its future human resource needs and also in identifying internal and external supply of potential qualified personnel, upgrading the skills of HRP practitioners and make HRP policies and procedures comprehensive and clear to all parties.

Key Words: HRP practices, Strategic Plan, HR inventory, Demand Forecasting, Supply Forecasting, Enat Bank Sc.

**Determinant Factors That Affect Employees Attitude and Behavior towards their
Organization: The Case of Commercial Bank of Ethiopia
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The main purpose of this study is to assess the determinant factors that affect employee's attitude and behavior towards their organization in Commercial Bank of Ethiopia. This study deployed descriptive research method as well as both qualitative and quantitative research approaches. The researcher also adapted this research method and approaches based on their purpose to describing the factors that affect employee's attitude and behavior. The total population of the research is 14,768 including employees and the management staff, while 393 samples out of the population were taken to conduct this study. This study has descriptively analyzed the determinant factors of employee's attitude and is enriched by combining methods of research instruments such as questionnaire survey and interviews. An aggregate of 351 returned questionnaires were analyzed by using SPSS (Statistical Package for Social Sciences) version 2016 software. Furthermore, interviews with 5 Bank Management members were conducted. Major findings of this research revealed that CBE employee's widely held views that salary and benefit packages, succession and development, inadequate training, management related issues, working condition/environment; bank procedure and working cultures are determinant factors that affect employee's attitude and behavior. An organization cannot prosper well, succeed, grow and become competitive without adequately addressing and building the issue of employee's attitude and behavior. This study provides useful insights and practical implications to the management of CBE as a matter of priority, to formulate intervention and policies to that effect.

Key Words: Attitude, Behavior, Benefit, Job satisfaction and Performance, Commercial Bank of Ethiopia

**Assessment of Corporate Social Responsibility Practice and Challenges:
Enat Bank S.Co
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This research titled Assessment of Corporate Social Responsibility Practice and Challenges - Enat Bank S.Co was conducted in order to assess the practice of CSR and how the bank has performed so far. The researcher aimed to analyze EB-WFSD performance from CSR point of view and in order to do that the researcher used descriptive research design. Relevant data was collected using questionnaire which was prepared separately for employees, management and customers of Enat Bank S.Co. Both close and open ended questions were included in the questionnaire. The data was analyzed using SPSS16 by incorporating six aspects of CSR like CSR concept, CSR policy and practice, CSR strategy, Challenges of CSR, Communications and contribution of CSR. The results of the data are interpreted and discussed using tables, frequencies, mean, standard deviation and percentages. The major findings of this research indicate the bank is in right track in the practice of CSR and the community recognizes it from its CSR activities. The drawback is the bank lacks proper communication channel for its CSR practice. Recommendations were suggested to develop formal communication channel to address its CSR activities.

Key Words: CSR-Corporate Social Responsibility, Concept of CSR, CSR, EB-Enat Bank , WFSD-Women Financial Services Department

Assessment of Vat Compliance Factors: The Case of Addis Ababa No.2. Medium Tax Payers Branch Office

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The general objective of this research was to assess the VAT compliance factors the Addis Ababa No. 2 Medium taxpayer branch office. thus it is a descriptive type of research and quantitative data analysis techniques were used. Primary data were obtained with the help of questionnaire from VAT tax payers. Random sampling techniques were used to select appropriate and representative sample size from VAT registrants as results from 2,500 VAT registrants 345 samples were selected. From this 345 samples 266 questionnaires was returned and analysis took place which have a response rate of 77% rated as very good. From the outcome of the study the major determinants (factors) of VAT compliance are Administrative capacity, Compliance cost, perception and awareness, understanding and knowledge, VAT law and regulation affects the VAT compliance of the branch office. Concerning the administrative capacity of the branch office the study found that the branch office administrative are incapable for effective VAT collection in terms of human resource with sufficient technically competency in executing their duties and responsibilities, and there is inadequate control measures of fighting corruptions and embezzlements in branch office administration system. And also the studies found that proper utilization of collected revenue by the government will motivate taxpayers to voluntary comply. If taxpayers perceive the government as corrupt or not utilizing collected revenue well, they might feel betrayed and attempt to evade. To create more awareness and knowledge among the taxpayers the following should be considered; A multi-media approach to sensitization should be adopted to get taxpayers informed. Administrators should mainly communicate through meetings, seminars, radio programs, televisions, taxpayer visits and posters should as well be used to reach all eligible taxpayers and get them to appreciate the importance of VAT and been registered under the VAT law. In addition the study also recommends the office should recruit skilled manpower, multi-media approach to create awareness, prepare or design a reward for those business people who are performing highest VAT compliance.

Key Words: VAT, VAT collection performance, VAT compliance

**Challenges of Employee Performance Appraisal:
The Case of Abay Bank Share Company
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This study examined the challenges of performance appraisal in Abay Bank Share Company. To address the research objective stratified sampling was used and 294 sample employees were selected based on lottery techniques from each stratum. Besides, the researcher was undertaken interview with Human Resource Manager. The collected data were analyzed by descriptive statistics such as frequency and percentage using SPSS Version 23. On the basis of the data obtained from the respondents; Less effective performance appraisal criteria, subjectivity, absence of system based evaluation, low knowledge performance evaluators, absence of due attention from the management side, nonexistence of employee participation and absence of ways of appealing for inaccurate and wrong feedbacks are the main problems of performance appraisal system of Abay bank S.C. This implies that the primary purposes of performance appraisal are missing and the criteria performance appraisal was not well articulated. Therefore, the study recommended that the concerned managements should gear their efforts to mitigate the outlined challenges, to redesign right performance appraisal criteria and arranging training to raters so as to meet intended purpose of performance appraisal system of Abay bank S.C.

Key Word: Performance Appraisal

Assessment of Factors Influencing Consumer Buying Behavior: Towards Selected Fast Moving Consumer Goods (Fmcg) in Addis Ababa
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This research focused on assessment of factors influencing consumer buying behavior towards selected fast moving consumer goods (FMCG) in Addis Ababa. With the intent of studying consumers who are at the core of everything marketers do, this study was directed at the fast-moving consumer goods (FMCG) segment. Through the development of a conceptual model that contains five independent variables (Product Quality, Price, Advertisement, Availability, Brand Equity), this study tried to probe the buying behavior of consumers in three FMCG products. The objective of the study is primarily aimed at distinguishing the most important factors affecting the consumer's decision and buying behavior within the various sub categories of FMCG. The study employed a mix of research designs to attain its objectives. An extensive review of the literature and previous studies has been undertaken to develop the conceptual framework or model which was deployed into the empirical test. This is followed by a descriptive analysis of the cross-sectional primary data collected through questionnaires to accomplish the objective of presenting the profile of FMCG consumers as well as most influential sources of information for brand awareness in Addis Ababa. This study was undertaken within the conceptual model developed through the exploratory study and focus group discussion between marketing, research and brand managers in the market. These methods resulted in a conceptual model based on the adoption of Kotler's black box model with product quality, price, availability, advertisement and brand equity as the independent variables influencing buying behavior. Differences were reported between the influencing variables and the magnitude of their impact on buying behavior across the sub-categories. Advertisement was not accepted as a significantly contributing variable within the buying behavior of laundry bar soap and packaged milk products, while it was one of the significant predictors in the toothpaste subcategory. The FMCG business is growing because of the integration of the country in to the trend of consumerism, which is a result of urbanization and modern life style as well as with the entrance of big FMCG's in to the market. FMCG marketers should also be wary of the specific target markets of their different products and brands. An important strategy or pathway that should be adopted by the FMCG marketers in this environment is to take the issue of brand awareness as one of their top priority.

Key Words: Consumer Behavior, Fast Moving Consumer Goods, Brand Choice

Factors Determining Profitability of Insurance

Companies in Ethiopia, Roman Mekcha, St. Mary's University, rakmo.smu@gmail.com

The main objective of this study is to examine the internal and external factors that determine profitability of Insurance Companies in Ethiopia. Profitability in terms of Return on Asset (ROA) is taken as a dependent variable while age of company, volume of capital, leverage ratio, tangibility of assets, liquidity ratio, loss ratio inflation and economic growth are taken as independent variables. From the total seventeen insurance companies, nine insurance companies which have ten years data were selected based on purposive sampling method. Ten years (2007-2016) Secondary data obtained from National Bank of Ethiopia (NBE) and financial statements of sampled nine insurance companies are analyzed. By conducting Random effect regression model, liquidity, loss ratio and GDP growth Rate are identified as the most important factors that determine the profitability of insurance companies in Ethiopia. Liquidity has a positive while loss ratio and GDP growth rate have a negative and statically significance impact on profitability. In contrast, Age, leverage, tangibility of Asset, volume of capital and inflation has insignificant relation with profitability of insurance companies in Ethiopia. Based on the findings of the study, insurance companies need to give prime emphasis on liquidity, loss ratio and GDP growth that have significant influence on their performance. The Ethiopian Insurance Association has to be strong to coordinate all insurance companies to work together on their common interests and in creating public awareness about insurance by preparing workshops and different researches regarding insurance sector. The supervisory body (NBE) is recommended to focus on ensuring the healthy competition of insurance companies by setting regulation that control unfair competition and price cutting.

Key Words: Insurance, Profitability Determinants, Return on Asset (ROA)

**An Assessment of Credit Management Practices: In The Case of Bank of Abyssinia S.C.
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To explore the credit management practice of the banks this study conducted under the title Assessment of credit management practices in the case of Bank of Abyssinia S.C. The main objective of the study is to assess the credit management practices by taking a case study on Bank of Abyssinia S.C. To achieve the objective of the study, primary and secondary data were collected through questionnaire from BOA branches that are found at Addis Ababa area, mainly from the head of credit department. Questionnaires were distributed for ninety-nine respondents. The study adopted stratified, purposive and simple random sampling methods to select respondents. The data collected through questionnaire were analyzed using descriptive statistical analysis method and SPSS as a tool of data analysis. The result of the study indicated that, the bank most of the time identified qualified borrowers by gathering information from different financial organs. Concerning the bank, ask guaranteed materials the study indicates that the bank highly depends on the collateral capacity of the customers and loan history of the creditors. Based on the findings of the study, the researcher forwards some major recommendations like; the bank should focus on profitability of the business and the customer's capital rather than focusing only strength of collaterals. Because some collaterals may exposed or damaged naturally or deteriorated and also to minimize late repayment the bank can use rewarding on time payment applicants and strengthening follow up procedures to observe & ensure that loan is used for the intended purpose only, the bank advisable to implement & strength strong policy manual to control and manage its credit management system.

Key Words: Credit management, loan repayment, diversification of fund

**An Assessment of Performance Management System of Commercial Bank of Ethiopia
East Addis Ababa District
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The purpose of this study is to assess and describe the performance management practice on employee performance in Commercial Bank of Ethiopia East Addis Ababa District (CBE EAAD). The study tries to address the basic questions of alignment of organizational goal with that of the branch and individual goal, how the planning, execution, assessment and review process was handled and to what extent the performance of the staff comply. The result of the study by arriving at different indicators will enable to measure the desired alignment. To answer these questions a survey has been undertaken by using quantitative research approach. The total number of staff at CBE EAAD branches was 1500 and for this study simple random sampling technique was used by taking 150 employees to fill in the self-developed questionnaire. An interview was also conducted to 13 managers of EAAD branches to use as one of data collection instruments. The data gathered from the questionnaire were compiled by using SPSS software. Descriptive statistics method was used for analyzing data obtained from questionnaire and data gathered from interview document analysis were analyzed contextually. The result of the analysis was presented using tables and graphs. In general the finding of the study revealed that organizational goals were aligned with departmental and individual goals but as to the participation of employees in the planning stage of performance, management did not involve the staff; lack of regular feedback, lack of uniformity in gathering information about employees' performance and lack of data tracking system for employees' performance, these are the major problems noted in the study. Having this in mind the researcher concluded that even though CBE EAAD has some good qualities in clearly defining the mission, vision and values and developing strategy map but a lot has to be done in making performance management system to be more useful for the organization. In order to fill the identified gap, recommendations were forwarded to improve the level of employees' participation in the PMS process, to enhance the awareness of employees about the purpose of PMS, goals should be set in mutual agreement, letting employees to assess their own performance using self-appraisal method, gather information about the performance of an employee from different sources. Finally, it is hoped that CBE—EAAD would be able to strengthen the performance management practice of its employees by making use of the recommendations of this study.

Key Words: performance system, evaluation, appraisal, planning, strategy, target, bank.

Factors Affecting the Profitability of Private Commercial Banks in Ethiopia
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Due to significant contribution of private commercial banks in the economic progress of Ethiopia, this study examines factors affecting the profitability of private commercial banks in Ethiopia by using panel data of banks over the period of 2005-2015 for the total of six private commercial banks. The explanatory research design and quantitative research approach was applied in the study. Using multiple linear regression model and t-static analysis on yearly data collected from the annual reports of those sample private commercial banks in Ethiopia. Profitability is measured by return on assets (ROA). The bank-specific factors, which were incorporated into the models, were credit risk management, cost efficiency, capital adequacy, size of the bank, liquidity, deposit amount and loan amount; and external variables included in the model were inflation rate and GDP growth. It was found that loan amount with positive relation, and deposit amount, cost efficiency and liquidity has statistically significant effect on banks' profitability in a negative relationship. On the other hand, variables like capital adequacy, bank size, credit risk management, inflation and GDP were found to have statistically insignificant. As a result, the study recommended that private commercial banks should on focusing and reengineering the banks alongside the key internal and external drivers and this will enhance their performance and to improve their profitability.

Key Words: profitability, ROA, determinants of profitability, private commercial banks

The Practice of Supply Chain Management and Its Relationship with Organizational Performance: The Case of Ethiopian Marble Processing Enterprise
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To be successful, organizations must look into their performance in supply chain management. Much emphasis on strategic supplier partnership, customer relationship, level of information sharing and internal lean practice are important for effective organizational performance, because many researchers have shown that supply chain management has a positive effect on organization's performance. The study was conducted on the supply chain management practices and challenges in the case of Ethiopian Marble Processing Enterprise, Addis Ababa. The general objective of this study was to examine supply chain management practices and challenges. The design of the study was descriptive in nature. Primary data and secondary data were used in this study. Since the total populations of employees were known, the student researcher used stratified random sampling techniques for the study. The student researcher conducted the research by taking the sample determination method developed by Carvalho (1984). Accordingly fifty employees were selected and presented them with closed-ended questions. However unfortunately, seven employees hadn't returned the questionnaires. And an interview was conducted with the manager. The techniques of analysis used in this study are descriptive (frequency, percentage, mean and standard deviation) and inferential analysis (regression & correlation). The finding of the study shows that there is strong relationship between SCM practices and organizational performance. Besides, SCM practices and challenges have an influence on organizational performance. Therefore, in order to enhance organizational performance, it is better for the organization to give due emphasis to the SCM practices and challenges.

Key Words: Supply chain management practice, organizational performance

Factors Affecting Employee Motivation in Ethiopian Roads Authority
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Motivation is one of the best essential elements in the area of Human Resources Management. Most employers nowadays would like to have their employee's motivated and prepared to work, but do not know about what truthfully motivates a person. Companies could be more efficient if the employees had deployed the effort in the future of the company. There are essential needs come across for a person, particularly an employee, to be successful in the workplace. The most important theories include: Maslow's hierarchy of needs, Herzberg's two-factor theory, and the different theories of factors affecting employee motivation. Each factor is related in the fact that there are needs for all people to meet. To this end, the purpose of this research is to examine factors affecting motivation among the employees of the company. The questionnaire survey was embarking on undertaken among 86 employees of the company to analyze their perceptions relating to motivation in workplace and also investigating the opinions of the leads, team leaders and also with managers about the same issue. In this study the researcher used a concurrent sampling in which quantitative probability and qualitative purposeful sampling are combined in this research. Purposive or judgmental sampling is used to extract qualitative data and stratified sampling is used to draw samples for the quantitative data. Moreover the researcher used descriptive and explanatory research design with 5 Likert scale to measure variables, and data were quantitatively and qualitatively collected through close-ended questionnaires and semi structured interview respectively. Data was analyzed through correlation and linear regressions using SPSS (Statistical Package for Social Sciences) version 20 software. According to the study, it was found out that non-finical factor, job security and work condition are the most influencing factors. Generally, the company should focus on employee's motivational factors particularly non-finical factor, job security and work condition.

Key Words: Motivation, Ethiopian Roads Authorities, employees, non-finical factor, and Job security

**The Effect of Employee Training on Organizational Performance: The Case Study of
East African Agri-Business PLC
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Human resource is the most valuable assets of any organization. With the machines, materials and even the money, nothing gets done without man-power. A human being is dynamic in nature, staff training & development is a necessity to keep them in track with the current competitive situation. Employee performance is the important factor which increases the performance of overall organization. A good training and development system ensure employees in every organization to understand what business the company is in what condition and keeps updated on the skills they need to possess to perform their day to day job so it brings confidence and improves performance. The objective of this study is to investigate the effect of training & development on organizational performance of EAAB. The concern is how training & development would help increase the technical capacity of employees. The paper provides a review of current training & development effects & offers suggestions for future investigation. An extensive review of literature interns of research findings from studies that have been done to measure & understand the impacts on employee's productivity. Data were collected from 168 employees chosen through random sampling technique. Questionnaire was designed using structured & open ended questions to collect primary data from employees of EAAB. Personal interview were held with HRM & Executive Manager of the organization. The result indicated that most of the employees have the view that training was effective tools for both personal & organizational performance. Since, the training program designed in EAAB is not based on the requirement of the job, most of the employees were motivated but not satisfied to do their job. The finding also reveals that training activities are not measured & monitored during & after training & it was recommended that monitoring & measurement activities should be taken during & after training. The training should be also based on the requirements of the job. The study concluded that for a better effectiveness & performance, possible changes should be made in the future. This will have a benefit both for employees & the organization.

Key Words: Training, Development, Employees & Performance

Employees Turnover and its Causes: The Case Study on Ethiopian Revenues and Customs Authority

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This thesis assesses employees' turnover and its causes in the case of Ethiopian Revenues and Customs Authority. The study adopted a descriptive and causal research design to identify the employee turnover causes. Both quantitative and qualitative methods were used to gather information through the utilization of a questionnaire and interviews. A pilot study was conducted to test the questionnaires. Random and purposive sampling techniques were used to select samples according to Kothari formula (2004, p. 179) from the population and interviews were used for data collection. The respondents were drawn from the existing and ex-employees of the authority. Eighty three (83) questionnaires were issued to the ex-employees and seventy (73) were responded respectively. Documents that were received from the department were helpful in determining the turnover trend. Descriptive statistical and qualitative analysis method were used for data analysis. The study showed that the major causes for professional employees' turnover to be salaries and benefits, orientation, work environment, workload and fairness, relationship of management and supervisor with their subordinates, job satisfaction and related factor, and intention of existing employees to leave or stay. In overall, the research investigated the reasons why employees leave Ethiopian Revenues and Customs Authority and the reasons why they stay in the authority. The study further revealed that the authority does not have attractive salary and benefit package, the employee employer relationship was not good, there is job security problem, the employee reward program was not competitive, the work place were unfavorable, employees were handled unfairly and irrespectively . All those factors influence most ex-employees to leave and increased the intention of existing employees to leave the authority. The study recommended that the authority need compensation policy, retention scheme policy, modify promotion policies to implement zero-discrimination, implement more aggressive reward and recognition program, try to meet intentions of employees and create conducive working environment to retain its experienced and qualified employees.

Key Words: Employees, Turnover, Retention, Ethiopian Revenues and Customs Authority

Assessment of Reward Management Practices: The Case of Commercial Bank of Ethiopia, Tigist Abera, St. Mary's University, rakmo.smu@gmail.com

Reward system exists in order to motivate employees to work towards achieving strategic goals which are set by entities. Reward management is not only concerned with pay and employee benefits (financial rewards). It is equally concerned with non-financial rewards such as recognition, training, development and increased job responsibility. This study focused on assessment of reward management practices in Commercial Bank of Ethiopia and tried to assess the current reward management practices that the company is using to attract and retain employees focusing on employee's perception. To this end, descriptive research method was used. Questionnaires, unstructured interview and review of documents were designed based on the objectives. Up on analysis the research was used cluster sampling to distribute 99 questionnaires to employees of CBE where all were filled and returned. This completed questionnaire were processed and analyzed by using table, graph, pie chart and textual write ups. The findings of the study illustrated the reward management system practice. Respondent's response based on equity, transparency, consistency and alignments as well as overall rating of reward management practices of the bank was used. The data was analyzed using Statistical Package for Social Sciences (SPSS). The company's reward system mainly consists of financial rewards. Besides results have shown that respondents have felt unfair and injustice in the company's reward system. Employees like to be consulted what they need most when they perform better. The company's organizational culture resembles restrictive organizational culture. Finally, lack of prior experience in conducting systematized research and also lack of awareness among our society to fill out questionnaires with due care and return on time and absence of prior works on the subject matter in Ethiopian context would have some impact on the results of the study that will call up for other researchers to prove the reliability of this study.

Key Words: Reward management, Human resource Development

**The Effect of Reward Practices on Employees Retention in Selected Garment Factories
in Addis Ababa: The Case of Bole Lemi Industry Park**
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Rewarding employees is critical in this era of competition due to the fact that organizations need to survive, grow and develop. Consequentially, reward has become an issue of strategic importance. The present study was undertaken to investigate the effect of selected reward practices on Employee Retention in the Garment companies of Bole Lemi Industry Park. Questionnaire was an instrument for the primary data collection. It is a quantitative study. Descriptive statistics based frequency tables were used to provide information on the variables. The results were investigated in terms of descriptive statistics followed by inferential statistics on the variables. A total of 347 questionnaires were distributed to the employees in the concerned garment companies and a total of 334 employees completed the questionnaire properly. Hypotheses were formulated to test the relationship of all the independent variables (salary, benefit, promotion, recognition and working condition) and the dependent variable (Employee Retention). The findings obtained indicated that reward practices have a positive influence on employee Retention. Especially the benefit package like Insurance, Medical care, Education Opportunities and Loan policies influence employees retention at most. Furthermore, it provided suggestions to overcome the problems related on the employees' retention. Garment companies must clearly communicate its reward policy and procedure to its employees and they should include both financial and non-financial rewards with appropriate mix by considering employees demand. In addition, timely offer and improvement of its reward practices must be considered.

Key Words: Effect, Reward, Salary, Benefit, Promotion, Recognition, Working condition, Employee Retention, Human Resource Management

**The Application of Customer Relationship Management Practice and its Effect on
Customer Loyalty: The Case of Dashen Bank S.C Addis Abeba Branches**
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The purpose of the study was to examine the effect of CRM on customer loyalty. And the study will have significance for Dashen Bank S.C to identify the dimensions of CRM which are done properly and which need further improvement to a successful implementation of CRM. Accordingly the study investigates four determinant variables by collecting data from 308 customers using structured questionnaire and convincing sampling technique to select the sample. Both descriptive and inferential statistics methods used to analyze the data. And the analysis has two parts, the first part deals with descriptive data using mean and standard deviation ,while the second part were test of dependent and independent variable relation using correlation and regression analysis. And the study was presented in quantitative approach. In overall, the results of the correlation analysis revealed that all of the identified determinant factors affect loyalty negatively except technology based CRM practice of the bank. Furthermore, multiple regressions also identify which determinant variable more affect CRM practice of the bank in creating loyal customer; accordingly, Organizational culture of CRM, CRM related to customer Knowledge management and CRM based on Focusing on key customers highly and negatively affect customer loyalty. Based on the findings the study recommend, that, overall CRM of organizational culture should consider providing effective rule and regulation how CRM practiced in the bank, specifically, the bank should improve key customer management practice for instance, increasing its ability to meet its promises, fulfilling obligation, providing consistent quality services and finally the study recommend that, the bank should improve knowledge management practice.

Key Words: Customer Relationship management, key customer focus, CRM organization, knowledge management, technology based CRM.

Budget Management and Control: Special Emphasis on Ethiopian Road Authority
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Budget management and budget implementation involve the process of identification of public needs and the determination of the quality of goods and services to satisfy this need through the political process, by economic analysis with the overall developmental plan objective. This paper assesses the effectiveness of budget management and control in Ethiopian road authority. The researchers investigate the effectiveness of budget management and control and descriptive statistic used to analyze the data from the survey. The methodology employed for data collection is primary source and secondary source. The result revealed that the budget department staffs lack knowledge in order to develop effective budget management and control. The study result also shows that there is a lack of participation of all responsible staffs and other stakeholders in budget preparation and management. In addition to that corruptions in budgets one of the causes of poor performance of budgeting in Ethiopian road authority. The research work therefore, recommend that regular training of the staff of budget, finance and audit departments is necessary to sharpen their skills of implementation of necessary budget procedures. The stakeholders at all level should be adequately participating in the organization budget system. Finally, the budget related corruption should be prevented and controlled to mitigate financial performance weaknesses.

Key Word: budget management, budget control and road authority, Ethiopia

Measuring the Performance of Multimodal Transport System in Ethiopia: The Case of Ethiopian Shipping and Logistics Services Enterprise
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As trade and transport networks were taking shape through series of developments, together with the growth of containerized transport and improvement of cargo transfer system between different modes, modern transport practices such as Multimodal Transport has significantly affect current transport systems by providing reliable, shortening dwelling time and cost effective. ESLSE has to enhance the performance of multimodal transport system most importantly knowing what factors have significant influence on the overall performance of multimodal transport system. Hence the objective of this research was to measure the performance of multimodal transport system and ranking factors based on their level of importance. In order to achieve this objective, the researcher has used quantitative research methods which always used to gather numerical data. To collect data from respondent and other sources, this study used primary and secondary sources of data. In order to analyze and present the collected data, descriptive and econometric models were used to make fair presentation of results. The study used linear regression model to see the effect of independent variables, which were the factors under study, on dependent variable overall performance of multimodal transport system using SPSS software. The findings from hypothesis testing showed that mobility, reliability, infrastructure and cost have positive and statistically significant relationship with the overall performance of multimodal transport system. However, safety and security has positive but statistically insignificant relationship with the overall performance of multimodal transport system. In addition to this, the findings from regression analysis coefficients of β (beta) showed that reliability was the most determinant factor followed by cost, infrastructure, mobility and safety and security system on the overall performance of multimodal transport system. Therefore, the researcher has recommended that ESLSE should give due emphasis to those driving factors to appropriately address performance issues.

Key Words: Dwelling time, reliability, infrastructure, mobility, safety and security, cost

**Assessing the Effect of Core Banking on Service Quality and Customer Satisfaction:
The Case Study of Commercial Bank of Ethiopia North Addis Ababa District
Yared Shewabe Berta, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study was to: examine effect of core banking system in Ethiopia; with a title of the study (assessing the effect of core banking on service quality and customer satisfaction) under the emphasis on North Addis Ababa district. This research was carried out using a descriptive survey design. The target population of this study was all the commercial banks in Ethiopia North Addis Ababa District by considering North Addis Ababa the whole representation of the commercial bank of Ethiopia. The research instrument for this study was a questionnaire and interview, Data was collected from customer, operational manager, district manager of commercial banks in Ethiopia. This data was analyzed using SPSS Version 24 and manipulated through descriptive statistics such as frequency, percentages, standard deviation, correlation, regression and mean scores. Findings also indicated that implementing modern core banking systems has a contribution to the quick and fast service delivery, Based on the above findings, the following recommendations were made. First, banks need to be mindful of the challenges associated with core banking deployments. These challenges, once understood should be mitigated, so the bank should focus on service quality and customer satisfaction therefore there could be better tomorrow.

Key Words: Core Banking, Customer satisfaction, Service delivery, Service quality

**Assessment of Marketing Strategy
Practices of East Africa Bottling Share Company (Eabsc)
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One of the core activity in profit oriented Company to stay in a business is having a well-developed marketing strategy. The success or failure of a company depends on its marketing strategy. Having this in mind, this study has been designed to assess the marketing strategy practices of East Africa Bottling Share Company (EABSC). The main objective of the study was to assess the marketing strategy of EABSC. The research was carried out through the use of case study design employed by using both qualitative and quantitative approaches. Both primary and secondary data collection instruments were used to collect data. Open ended questionnaire survey along with interview was used for the purpose of data collection. The selections of the respondents were carried out by using purposive sampling technique because it is believed that marketing department staffs have more exposure about the marketing activities of the company than other departments and the researcher took all the respondents of marketing staffs as a total population of the study. The findings show that the company has identified its target market and uses all the 4ps of marketing mix element in the marketing strategies. The price of the company's products and services are affordable And its products and services availability and accessibility are good with the practices of both direct and indirect channel distribution strategy. On the other hand, the company's communication effectiveness between marketing department and other departments were not effective. Ineffective communication and lack of coordination were found to be affecting the implementation of the strategy. Based on these, it is recommended that EABSC should investigate its marketing strategy and revisit its current performance against the problem.

Key Words: Marketing strategy, Target marketing, Market segmentation, Positioning and marketing mix

Assessment of Customer Service Officers Training Practices in Commercial Bank of Ethiopia, Yordanos Tamiru, St. Mary's University, rakmo.smu@gmail.com

Employee training is the most important thing in banking industry. The basic thing in banking is service delivery. Successful delivery of service can be maintained through employee training. The main purpose of this study was to assess customer service officer training practices of CBE. The research achieved the objective of the study through questionnaires' for CSO and interviews with human resource development department (HRD) of CBE. To analyze the questioner the research used descriptive analysis; frequency table, mean and mode. The descriptive analysis reveals that there is no successful training practice in CBE, some of the reasons they mentioned, there is no clear criteria in selection process, one type of training program given for each employees several times, there is no follow-up ship method, the need assessment program is not taken before the training and there is no clear evaluation system before and after the training. From the analysis the research distinguishes, there is no well-organized training practice for CSOs and the service delivery of employee is not good enough. From the result it is noted that to deliver successful service for customer of CBE; there must be effectual CSO training practice. When the training is given for employees there must be need assessment program, clear criteria of selection, effective follow-up ship method and well organized evaluation system.

Key Words: Human resource development, Practice, Customer Service Officer

**Assessment of Budget Utilization and Budget Control Practices: The Case of Ethiopian Postal Service Enterprise
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This study was conducted on assessment of budget utilization and budget control practices in the case of Ethiopian Postal Service Enterprise. The lack of research, especially under the Ethiopian Postal Service Enterprise context, coupled by the sign of improper budget management has been a major motivation to carry out this study. Thus, the general objective of the paper is to assess the budget utilization and budget control practice of the Ethiopian Postal Service Enterprise. The study employed a descriptive survey method and questionnaires were used to gather the data. The Sampling technique used was a nonprobability sampling specifically purposive sampling. Frequency count, percentage, mean and standard deviation were used to analyze the data. All 22 departments heads 30 team leaders and 19 zone managers, 3 planning experts and 3 audit experts with a total of 77 respondents were taken in collecting primary data through close ended and open ended questionnaire. The Statistical Package for Social Science (SPSS) version 20 was used to analyze the data obtained from primary sources. The study finding revealed that there was lack of adequate and experienced budget and audit experts, poor follow up on budget utilization, no accountability in budget utilization and there is weak market oriented cost estimation practice. Therefore, in order to improve budget utilization and control in Ethiopian Postal Service Enterprise, it calls for taking any possible and remedial actions in the subsequent years.

Key Words: Budget Utilization, Budget Control

6. HRM

The Impact of Pharmaceutical Promotion on Physician's Prescription of New Brand Medicines: The Case of Tikur Anbessa Specialized Hospital and Addis Hiwot General Hospital, Woinhareg Yemiamrew, St. Mary's University, rakmo.smu@gmail.com

Promotion for prescription drugs in most pharmaceutical industry is different from the traditional marketing approach in that it is directed towards physicians who are professionally and legally allowed to prescribe instead of towards the final consumers/patients. Some studies conducted outside Ethiopia pointed out that pharmaceutical promotion is one factor influencing physicians to prescribe brand medicines. So, this study, considering the Ethiopian context, aimed to assess the relationship and impact of pharmaceutical promotional strategies being implemented by drug representatives/promoters on physician's (working in Tikur Anbessa Specialized Hospital and Addis Hiwot General Hospital) brand medicine prescription decision. A cross sectional descriptive explanatory study design was used to execute the study. Without any sampling, all the study population (all physicians working in the two hospitals mentioned) was invited to participate in the study. Out of the invited 213 physicians, 174 physicians were able to respond to a self-administered structured questionnaire. The study found out that majority of physicians believe that both generic and brand medicines have similar contents and equal health treatment effects in addition to the generic medicines having lower price in the Ethiopian market. What is more is that implementation of pharmaceutical detailing and a new drug advertisement strategy is found to have significant impact on brand medicine prescription while sponsorship promotion techniques have almost no significance. The study concluded that pharmaceutical promotions has a positive relationship with brand medicine prescription and can influence physicians to prescribe more of new promoted brand medicines than those of generic medicines. Finally, the study recommended the need for continuous awareness program for physicians regarding the influence of promotions and how to deal with drug promoters, and for ministry of health and hospitals to control and enforce the implementation of the national drug policy regarding pharmaceutical promotion and prescription practices.

Key Words: Pharmaceutical promotion, brand medicine prescription

**A Thesis Submitted to St. Mary's University School of Graduate Study in Partial Full
Filament of The Requirement for the Degree of Masters of Art in Human Resource
Management, Gatachew Balcha, St. Mary's University, rakmo.smu@gmail.com**

At the current situation organization are operating in a very dynamic and highly competitive environment. To exist relevant in the market, they have to be able to respond quickly to ever changing human resource demands. Recognition and satisfaction management is one of the ways used by organization for attracting and creating suitable employees as well as facilitating them to improve their performance. Awash bank is an organization that offers suitable banking services in Ethiopia. The management has established recognition in their organization in pursuit of increasing employee performance so. As to ensure promote (to assist) quality service. This research therefore aimed at assessing the practice of recognition and satisfaction. At Awash bank specifically, the study sought to determine the extent to which the recognition adopted at the bank has influenced employee's motivation and satisfaction. The study adopted quantitative research design. Data was collected using questionnaires. Self-administrated questionnaires were distributed and employees responded. Descriptive statistic (frequency tables, percent) were used to present data. Data were analyzed with the help the statistical package for social science (spss) computed programs. The findings of the study showed that recognition practice of the bank is found less effective to motivate its employees. This activated more ineffective criteria and imbalance forms and ways of recognition. The organization should focus on creating a balanced recognition system emphasizing more on the form, way and criteria of recognition which is the least cost but the most effective way of encouraging employees. This will increase employees' autonomy, belongingness and responsibilities.

Key Words recognition, standard criteria, employee motivation, form, way of recognition

Training Practice of Ethiopian Economics Association (Eea): Effects and Challenges
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This study assesses the existing practice of training programs of EEA; identifies the effects of training programs on trainee's performance and competence/KSA; and identifies the associated challenges of training programs from the perspectives of both trainees and EEA. In the attempt of answering the objectives of the study, the concurrent, identical sampling design- generated through the joint use of simple random and purposive techniques were employed to obtain a sample size of 169 out of which 135 (79.88%) responses have been obtained and analysis was conducted based on obtained responses. Self-administered questionnaires and face-to-face interview had been conducted to collect data. Data obtained from the questionnaire had been analyzed with descriptive statistics (mean and frequency) and inferential statistics (General Linear Model-MANOVA) had been used to identify the existing relationship between training program (independent variable) and trainees' performance (dependent variable) and competence (dependent variable). The study revealed that main effect of training programs increasing performance and competence/KSA is significant, there by proving that training programs have positive effect on performance and competence/KSA. Moreover, training programs are found to result in increasing task accomplishment and technical proficiency aspect of trainees' performance as well as increasing the knowledge and skill of concept aspect of competence/KSA. On another note, the most prominent challenge related with acquiring KSA resulting from training programs of EEA is related with KSA transferring process whereas the short timeframe allotted for the training program is found to be the most prominent challenge of implementing the acquired KSA as perceived by both the trainees and EEA. The study concluded that the training programs of EEA increase the performance and competence of trainees. Therefore, it has been recommended that EEA take corrective measures to eliminate the existing challenges accordingly; works towards strengthening adequacy of man power of its research wing-EBTI to meet trainees' demands; improve participant selection process of the existing training practice and develop incentive schemes to motivate research staffs and attract professionally capable manpower.

Key Words: Training programs, performance, competence

Assessment of Employees' Job Satisfaction in Addis Ababa Water and Sewerage Authority Rahel Seyoum, St. Mary's University, rakmo.smu@gmail.com

The general objective of this study was to explore job satisfaction of Addis Ababa Water and Sewerage Authorities. To achieve the objectives of this study, observation was made and self-administered questions were distributed to 95 respondents and 91 respondents returned the questionnaires; hence the rate of return was 96%. The respondents were selected using stratified sampling technique and within each stratum simple random sampling techniques was applied. The data collected from the questionnaire were analyzed using statistical tools such as mean and standard deviation. The result of this study illustrates, the employees were found least satisfied with promotion, benefits and nature of work. However demographic characteristics have insignificant association with job satisfaction. Based on the findings of the study, the researcher forwards some recommendations to the management of AAWSA to achieve employee job satisfaction by improving scheme of promotion and update organizational benefits based on the current market for similar skills and professions. Because the satisfied employee is a productive employee and more concerned to the work and the organization itself.

Key Words: Compensation, contingent reward employee, job satisfaction, working condition

**The Effect of Compensation on Employees Productivity in Walta Media and
Communication Corporate Addis Ababa**
Tersit Gashaw Asradew, St. Mary's University, rakmo.smu@gmail.com

In the general terms, this study was about the effects of compensation on employee's productivity in WMCC. As reward and compensation is a steering instrument in maintaining the organizational efficiency and productivity as well as takes the lion's share in motivating the employees to act in the best interest of the organization, the objective of this study was investigate the effect of compensation on employee's productivity in WMCC. The study used descriptive research design. A sample of 107 respondents was selected out of the population of 215, this represented a 50% percent of sample of the whole population and 105 employees responded, and the response rate was 98.1%. A structured questionnaire was used to collect data from the respondents. The data was analyzed using through Excel and SPSS software. It was interpreted in frequencies and percentages. The findings were presented using tables' pie chart, graphs and figures. Based on findings the study concludes that many of the respondents believed and agreed that a well-organized and efficient compensation system in the corporate and the existing reward and compensation system is applicable in WMCC. Majority of employees believed that the existing compensation system in the corporate is enough to influence the performance of the employees, majority of employees does not agreed about the additional inputs of the employees get rewarded by the corporate, highest number of employees agreed by a promotion system in the corporate affects the morale of employees. The reward system in the corporate is poorer than what operates in other organizations and the corporate does not allows subordinate to participate about compensation decision making. Highest number of employees believed that the corporate compensation and reward system has improving employee productivity and employees believed that compensation can increase the productivity of employees. Almost all employees are sure about compensation can increase the productivity of employees and only half of employees believed that proud to work in the corporate. Only half of employees who confirmed that really satisfied with criteria listed in employee's compensation and reward systems in the corporate, about fairness and equity of the compensation system in Walta is poor and the consistency of compensation system were too much low, relatively transparency and distributive justice has been good in the corporate. Majority of employees believed that the compensation system has been developing a high performance culture in Walta and all employees' agreed that a reward and compensation within the corporation take place only once a year. The general feeling of the compensation practices on the employee's level of motivation and performance who had been felt that the motivation levels were medium, and the only opportunities that are given by the corporation were bonus ones a year annually. Based on conclusion the study recommended that, to increase the productivity of employees, the compensation and reward system must be applying with a consistence manner in a corporate, and HRM should develop systems that will ensure that there is a proper compensation plan entailing proper job evaluation processes and pay structures in the corporate.

Key words: - Compensation, Reward, Walta, productivity,

7. MBA

2017-18

**Assessment of Balanced Scorecard (Bsc) Implementation at The
Ethiopian Shipping and Logistics Service Enterprise
Abera Tesfaye, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to propose improvement regarding BSC implementation in ESLSE by analysing the problems associated with it. BSC is one of the management tools that help an organization to achieve its vision by aligning the strategic goals and vision to every employee's activity. To collect data for the research, questionnaire and interview have been used and the method used is descriptive method. The questionnaire was distributed to 91 head office management members and employees. 73 of them are working at core and 12 of them are working at support processes. The interview was made with 24 middle management officials of the enterprise who work in Change Management, Planning and Business Development department, Freight forwarding, and Port and terminal Operation sectors. Out of the administered questionnaire, only 85 employees managed to return. The results that came from questionnaire and interview were analyzed using descriptive method of analysis and presented in the form of tables and graphs. The findings showed that ESLSE has relatively selected the right people (BSC teams) on designing the BSC program and conduct internal and external scanning, and define its mission, vision, and core values. Regarding the four perspectives all of them were exercised, but the level of cascading was not at equal level. A major gap has also been observed with regard to the development of performance measures together with its thresholds made. Regarding to monitoring and evaluation, ESLSE periodically evaluate its strength and weakness and took corrective actions as needed. Thus, ESLSE should keep up its strength and should alleviate its short comings by applying the principles of implementing BSC practices properly.

Key Words: Balanced Scorecard, Ethiopian Shipping and Logistics Service Enterprise

Factors That Influence Succession Planning in Commercial Bank of Ethiopia
Abiy Simachew Yimer, St. Mary's University, rakmo.smu@gmail.com

The purpose of this research was exploring factors that influence succession planning program in commercial bank of Ethiopia. To realize this purpose the research primarily focused to address the pressures enforced the bank to develop succession planning program; criteria used to select the successor, factors that influence succession planning program and test association between selection criteria and factors that influence succession planning program. For this purpose all 82 respondents who are directly participating in the succession planning process were selected for the census survey. Structured questionnaire was distributed to them and unstructured interview for two managers. The data received from them was analyzed by using descriptive and inferential statistics. To test the research hypothesis two tailed t- test at 95% confidence interval was used and the associations between successor selection criteria and significant factors influence succession process were measured by using Chi-square. The test result and finding of the study indicates that: management support and assigned budget to the program were positively influence the succession planning program of the bank whereas problem on proper developing and mentoring program, use of advanced technology to support succession planning program and succession planning related organizational culture of the bank negatively influence the program. Except technological advancement there were significant association between selection criteria and significant factors that influence succession planning program of the bank. So that the bank should have looked all influential factors and make succession planning systematic.

Key Word: Succession planning, Successor

**Assessment of The Practices and Challenges of Street Vending Business in The Case of
Arada Sub City Administration of Addis Ababa City, Ethiopia
Abrha Haregot Etay, St. Mary's University, rakmo.smu@gmail.com**

This study focused on assessing the practices and challenges of street vending in the city of Addis Ababa, examined the main source of capital and identified the reasons why people are engaged in street vending business; A descriptive survey design was used and a purposive sample of two respondent groups, namely government officials and the street vending business participants was drawn. Data were generated through personal interviews and surveys questionnaires. The purpose of the interviews of the first respondent group was to discover their perception of the street vending business in Addis Ababa City in general and in Arada sub city in particular. Their perception was vital as this group influences government policies much more than the general public. The data collected from street vending business participants allowed to generate information related to practices and challenges of street vending business. Its level of operation and scope as well as the benefits and their success with a particular focus in Arada sub city. The results show that there were mixed feelings among the people in each of the two respondent groups. Although many of the government officials were positive, mainly because the government's policy of free enterprise and promote the formalization of the street vending business publicly, they still believe there is a need to control the sector's operations. More than 83 percent of the streets vending business participants are making a comfortable livelihood through their activities despite some difficulties. The lack of employment in the formal sector and the desire to survive were found to be the two pressing problems that enhance the growth of the streets vending business in Arada sub city. The participants could further expand their street vending business activities if access to credit facilities and working space were made available. However, further research is required on the size and contribution of this sector to poverty alleviation and economic growth.

Key Words: Informal Sector, streets vending business, practices, challenges and Addis Ababa, Ethiopia

Assessing the Electronic Service Quality in Selected Dashen Bank Branches
Adanech Alemu, St. Mary's University, rakmo.smu@gmail.com

Service quality is one of the most important driving factor for business sustainability and essential for corporate profitability and survival. This research paper was conducted to assess the electronic service quality of Dashen bank. Examining the efficiency, fulfillment either or item availability, assessment of system availability and privacy issues related to electronic banking were addressed as objectives of the current study. For the purpose of the study, explanatory study was conducted based on the frame work from the literature in order to examine the electronic service quality of Dashen Bank. Quantitative methods were used to test the significance of the factors to the electronic service quality. **Electronic Service Quality** model was implemented and for data collection random sampling method was used for questionnaire distribution purpose among randomly selected branches according to sample size. The data was encoded to SPSS software package and results were interpreted using qualitative and quantitative method in line with the research objective and question to show and interpret the results. Inferential statistics was deployed to assess the relationship between the variables also correlation and multiple regression analysis were used. Findings from these study shows that Dashen bank's electronic banking efficiency was found to be high with mean value of 3.85 followed by fulfillment factor on electronic service quality and system availability with mean value of 3.74 and 3.025 respectively. The overall level of privacy factor is the highest among all the factors in this study with a total mean range of 4.1. Even though the result showed high the researcher recommends the bank to maintain and held high the electronic service quality to keep and attract customers in the future because customers always need to be satisfied beyond their expectation.

Key words: e- banking, service quality, Electronic Service Quality

Assessing the Electronic Service Quality in Selected Dashen Bank Branches
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Key Words: e- banking, service quality, Electronic Service Quality

Assessment of Reward Practices of Nib International Bank S.C
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The purpose of this study was to assess the existing reward systems of Nib International Bank S.C. in Addis Ababa city, Ethiopia. The study used both primary and secondary sources of data. A quantitative research approach of the data collection was used. The study used descriptive research design and surveyed 161 employees from Nib International Bank S.C. Addis Ababa city at head quarter and branches, using self-administered questionnaire. Stratified sampling method was used and employees were selected from each stratum with a random sampling technique. The data was analyzed with descriptive statistics and presented as frequency (percentage) distribution tables. The study found that Nib International Bank S.C. has incorporated financial (salary, bonus, mortgage and automobile loan, medical coverage and etc.) and non-financial (promotion, recognitions, training and etc.) rewards to its employees. However, employees were not satisfied with the current reward packages and salary level was viewed low, didn't differentiate high performer, and didn't give additional rewards to high performer and the existing reward system was not capable of retaining skilled and experienced workers. The study further indicated the non-financial rewards were not satisfactory to employees.

Key Words: financial and non-financial reward

**Assessment on Automatic Teller Machine Service Quality in Ethiopian Private Banks
Customers: The Case of United Bank and Wegagen Bank
Ashenafi W/Aregay, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to identify, examine and analyze the level of service quality with respect to ATMs in the Ethiopian banking context, taking Wegagen and United Bank as point of reference, it emphasized in Automatic Teller Machine service quality. This is mainly because of the absence or rare presence of real e-services like mobile banking and internet banking other than ATM banking service that is on the verge of its renaissance. Furthermore, from all e-service based banking services; most customers prefer ATM banking due to many reasons. First, the infrastructure for other e-services is not yet well developed. Second, most of teller based banking services are given for only eight hours a day. In this research the researcher considered ATM banking service quality as a focus area from some selected ATM stations located in Addis Ababa to keep the course of the research flow in control. Therefore, this study measures the ATM service quality from the customer's point of view, using the five SERVQUAL dimension. Compare and weight each service quality dimension for users and provide some possible recommendations about the existing ATM service on banks in Ethiopia. In this study mixed method approach was employed to ensure effectiveness of the research process as the findings of the qualitative data enhance the findings of quantitative one and the vice versa for better understanding of the research problem than either of each alone. The study utilized a convenience sample of mainly business persons who use ATM card of domestic as well as international banks. A stratified sampling was used in selecting ATM stations from the two banks. According to the findings of the study one of the prime factors that customers give higher emphasis is reliability issue while choosing a bank for their ATM service need. Like availability of cash in the ATM, power issue, amount of cash limit to withdraw in a day, network issues and availability of all denomination in the ATM can be taken as the major ones and these banks should give higher emphasis due to the sensitivity issue for their customers with regard to ATMs and they should also take care of the negative response givers because they might spoil the bank reputation. On the other hand customers have doubt about the existence of qualified support staffs, the availability of 24/7 network at the ATMs and recovery speed while there is failure in ATMs for which items the satisfaction is very low. Therefore, banks need to employ qualified staffs that give prompt service for their customers at any enquiry and aware their customer those qualified personnel that the banks had already.

Key Words: Service quality, ATM, SERVQUAL, E-Service

Assessment of Motivation on Employee Performance in Edna Hotel Business Plc
Aynalem Engidawork, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study was to investigate the impact of motivation on employee performance in Edna Hotel Business Private Limited Company. Specifically, it was intended to establish the relationship between motivation and employee performance in the company and to identify how incentives influence workers approach to work and to perform. A structured self-administered questionnaire was developed and distributed to employee of the company to achieve these objectives. Interview was also conducted with five management members of the company. The completed questionnaire was processed and analyzed using descriptive statistics and presented with charts and tables. The findings of the study revealed that alongside monetary incentives, to involve them in the process aimed at attaining organizational effectiveness is found another key motivating factor because without their co-operation and support a great deal of managerial energy may be wasted. Based on the findings, the following conclusions are made. The greater motivation in Edna hotel business plc yet the performance of those respondents to take related responsibility is weak; the organization had an incentive scheme that was used to motivate good work done by individuals, good and conducive physical environment of the hotel has positively affected, motivated and encouraged the employees to perform better. If should must be with in the organization. The management of Edna hotel plc needs to devise strategies that takes job advancements, recognition, and promotion so as out of turn and cash rewards in to account. This situation demands the management to make the necessary endeavor to improve the working conditions of employees for better performance. The management of the hotel should sustain the reward practiced in the hotel, good salary payments so as to motivate the workers more. Views of customers have to be considered into their strategic planning so as to align the motivational packages and the strategies of the hotel. The management has to ensure that the environment is conducive for optimum staff performance because without that staff motivation will be low and this will have negative effect on their performance. Management should reexamine its motivational packages to meet the needs of employee who are not well motivated. Due to the responses of no motivation by some employee there is a need to investigate the reason. The management should investigate that and normalize the situation quickly. There is good support for training by the hotel management and more effort should be placed to sustain it.

Key Words: Motivation, Employee Performance, Edna Hotel Business Plc

**An Assessment of Professional Employees Turnover and Employee Retention Practices:
The Case of Ethiopian Revenues and Customs Authority, Eastern Addis Ababa Branch
Office, Bewketu Kebede, St. Mary's University, rakmo.smu@gmail.com**

The study assessed professional employees' turnover and retention practices in Ethiopian Revenues and Customs Authority, Eastern Addis Ababa Branch Office. Employees are main sources for organizations in meeting objectives in both public and private sector organizations. Therefore, giving emphasis for employees becomes a big issue for any organization. Professional employees' turnover in public sector organizations like Ethiopian Revenues and Customs Authority, Eastern Addis Ababa Branch Office is more common. This study was therefore conducted to assess how serious the problem is. Both quantitative and qualitative methods were used to gather information through the utilization of a questionnaire and interviews. In order to collect primary data, a questionnaire is designed and administered to both current and ex-employees of the organization. In addition, interview was conducted with the management of the organization and the HR department personnel. The MS-Excel spread sheets were used to process the primary data collected through questionnaire. The respondents were drawn from the existing and ex-employees of the organization. One hundred ninety six (162) and twenty one (21) questionnaires were issued to the current employees and ex-employees out of which sixty two (62) and fifteen (15) were properly completed and returned, documents that were received from the HR department were helpful in determining the turnover trend. This research investigated the reasons why professional employees leave the organization and the reasons why they do not stay in the organization. Hence, the study revealed that the employees leave organization due to lack of potential opportunity for advancements or promotions poor employee employer relationship was not good, the organization has no formal employees' representative, the employees has no sense of belongingness to their organization, insignificant terminal benefits and pension schemes provided to employees, less flexibility in working condition to retain employees were among the points revolved by the employees. All these factors influence most ex-employees to leave and increased the intention of existing employees to leave the organization as well. It is, therefore, recommended that the organization should improve its compensation policy, develop clear retention scheme policy, encourage employee involvement to implement zero-discrimination and create conducive working environment to retain its experienced and qualified employees.

Key Words: Professional, Employees, Turnover, Retention, Ethiopian Revenues and
CostumesAuthority Eastern Addis Ababa Branch office

A Comparative Study of Service Quality Provision between Public/Government banks and Private Banks: The Case of Commercial Bank of Ethiopia, Dashen Bank Share Company, and Awash International Bank Share Company
Bezawit Mekuria St. Mary's University, rakmo.smu@gmail.com

The banking industry in Ethiopia is now booming due to the liberalization policy, a total of nineteen banks are now licensed to give financial services in Ethiopia and the competition is becoming intensive so that banks are now trying to achieve competitive advantage by differentiating their service quality provision through implementing different strategies. In this study, an attempt was made to assess and compare the similarities and differences of private and public banks service quality provision as perceived by customers in terms of the tangibility, reliability, responsiveness, assurance and empathy service quality dimensions. Cross sectional in descriptive manner was employed to meet the objective of the research and data were collected using close ended questionnaires which incorporate demographic and service quality measurement dimensions adopted from SERQUAL model. A sample of 380 respondents was taken using systematic sampling technique from branches of Dashen Bank, Awash International Bank and Commercial Bank of Ethiopia found in Addis Ababa. The collected data from the customers was analyzed using descriptive and inferential statistical tools like Frequency, mean T-test. The results of the study revealed that there is a significant service quality perception difference among customers of the each banks on the reliability, responsiveness, assurance and empathy service quality dimensions by which Dashen Bank and Awash international Bank is higher than the Commercial Bank of Ethiopia. However, with regard to tangibility there is no significant difference between the Private and Publically Owned banks. Therefore, both banks have to understand the changing needs of customers, their aspirations and expectations to create value. The Banks should also have a strong customer relationship management and be able to understand the customers' needs while interacting with them.

Key Words: Customers, Services, Service quality

Assessment of Training and Development Practice in Satcon Construction Private Limited Company, Eden Hibret, St. Mary's University, rakmo.smu@gmail.com

Systematic training plays a paramount role in equipping employees with the required knowledge and skill in order to remain competitive in the dynamic society whether in developing or in developed word. The main objective of this paper was to investigate current practice and challenges of the training and development system of sat con construction private limited company. Samples of 196 questioners were distributed for the collection off data. Interview was also conducted with three managers. A simple random sampling technique been applied. The data obtained through questionnaire were presented and analyzed using SPSS such as frequency and percentage. While the data obtained from interview thematically. According to the data collected the findings shows that; Development program is not implement ,sat con not give attention for training program ,employees of sat con are not interested, satisfied and benefited on the training program of the company . Based on the findings, the researcher recommended, the institute to carefully revise its training practices for the success of training and organizational objectives.

Key Words: training, development, employee performance and Sat con Construction Company

**The Challenges of the Ethiopian Charity and Societies 70/30 Guidelines in Cso
Operations: The Case of Redeem the Generation and Hiwot Integrated Development
Organization in Addis Ababa,
Edmiebirhan Nigussie, St. Mary's University, rakmo.smu@gmail.com**

Civil Society Organizations have been playing an important role in the overall development effort of the country and their intervention has a significant impact on the lives of the poor and the disadvantaged. During each regime that ruled the country there was a law, which was enacted to guide Civil Society organizations on how to register and what is expected from them for operation. The recent proclamation is the “The Charities and Societies Proclamation No.621/2009” proclamation, in short called the CSO proclamation that was enacted in 2009 by the current government. The Objectives of the study is to assess the effect of the 70/30 guideline of the Charities and Societies Agency on the operational activities of the two selected Ethiopian Resident Charities named Redeem the Generation Ethiopia and Hiwot Integrated Development Organization. The two organizations have been implementing different project since 1999. RTG works for the empowerment of youth and orphan and vulnerable children to release their potential for a better life. HIDO works on four targeted program interventions namely child care and development, community based health care, livelihood and capacity building .In order to achieve the objective of the study, the research method used was descriptive case study approach. The research has gathered the necessary information through the use of primary and secondary data source. The finding shows that the 70/30 guideline issued in 2009 by the Charities and Societies Agency is found not to be as such comprehensive and it is generally considered less clear. In addition to this the participants responded that there are differences between the ChSA and the donor cost allocation. The respondents also mentioned that there are some costs which are considered as administrative like program coordinator and officers’ salary and benefit has not been included in the operation rather considered as admin cost; travel cost related to monitoring and evaluation considered as admin cost. Thus, the ChSA should work together with the charity organization and revisit the cost allocation. In addition, the donor community needs to reconsider their budget allocation in order to help the CSOs to meet the ChSA’s requirement.

Key Words: Civil Society organization, Charities and Society Agency & Ethiopian ResidenceCharities

**Assessment of Marketing Challenges and Opportunities:
The Case of Selected Pharmaceutical Manufacturing Companies in Ethiopia**
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The main objective of this study was to assess marketing challenges and opportunities of selected pharmaceutical manufacturing companies in Ethiopia. Descriptive and quantitative methods of research were used and data were collected by questionnaires and key informant interview to collect the data. Data was analyzed and presented using frequency distribution, percentage and graphs. Accordingly, the findings of the study revealed that almost all of the respondents have answered that local products have a price advantage than most of imported products i.e. the products are affordable. Furthermore, availability was the next most answered advantage. In addition to that locality by itself is an advantage as some of the pharmacy respondents responded. Faster supply and distribution could be used as opportunity if the manufacturers could be able to supply products as per their demand. Moreover, PFSA's exclusive tender are big opportunity for local pharmaceutical products as most of the companies respondents said. And also from this study found out that local pharmaceutical company major challenges are: consumers' negative attitude towards quality of local products, intensive promotional activities of competitors, lower price of competitors' products and limited product range. It is recommended that sense of belongingness created in the customers and consumers exclusively for local products if it's possible to build that image by providing products of high quality and competitive advantages. Local pharmaceutical companies should expand their product range and amount of production by expanding their capacity so that they will be able to take the biggest share of the market from competitors.

Key Words: Marketing, local pharmaceuticals, challenges and opportunities, EPHARM, CADILA JULPHARM and Ethiopia

**“Business Tax Payers’ Perception Towards fairness of the
Taxation System: The Case of Addis Abeba City: The Case of
Akaki Kality Sub City Category “B” Tax Payers”
Ermias Terefe, St. Mary’s University, rakmo.smu@gmail.com**

This study investigated the fairness perceptions of Akaki Kality sub city category “B” business tax payerstowards the taxation system. The investigation of tax payers’ perception towards fairness perception is conducted by investigating the themes of tax fairness. Personal fairness, exchange fairness, horizontal fairness, vertical fairness, administrative fairness, tax complexity and tax efficiency. The study adopted mixed method research approach to achieve general and specific objectives of the research. The data isplanned to collect from 198 business tax payers but 38 questioners were uncollected because of forget toreturn, leave the questioners blank and other related reasons. Statistical descriptive method is used foranalyzing the finding. SPSS is used for computing mean, std. and variance of the perceptions.The result ofthis study shows that akaki kality sub city category “B” tax payers perceived fairness of the taxationssystem neutral. This means fairness of the taxation system is not common or not similar in all themes oftax fairness. The fairness is fluctuated in the system. The finding shows that there is a problem ofimplementing rules and regulations of the taxation system.Finally this study suggested some measureswhich could bring better taxation system in the authority; Giving continues training and awarenesscreation activities, There must be sufficient provisions of social services by the government, Buildinggood governance in corporate level and in the authority, Design tax reform to strengthen governance,Conduct continues tax payer’s perception surveys, Pay attention to micro, smaller and middle –sizeenterprises.

Key Words: Business Tax Payers, Perception towards fairness, Taxation System, Abeba City, Akaki Kality Sub City

Assessment of Training And Development Practices: The Case of Berhan International Bank S.C. Estifanos Gedlu, St. Mary's University, rakmo.smu@gmail.com

The current trends and new business challenges have necessitated the adoption of strategic approaches to training and development. Training and development of employees ensure that the organization has effective employees to meet the demand of its dynamic environment. The purpose of this study is to assess the practice of training and development in Berhan International Bank (BIB) and thereby give practical recommendations on the identified gaps based on the findings. To this effect, the study examined the need assessment, program design, methods and systems, evaluation practices, and the effectiveness of training and development program. The research design appropriate for this study is descriptive research design with mixed approach. Data streams for the study are both primary and secondary source. A stratified and simple random sampling method is implemented to collect the data. Out of 202 employees 50% of the population is selected for the sample by using a proportionate stratified sampling technique. The data is collected through, interviews, questionnaires, and review of documents. For data processing both qualitative and quantitative methods are adopted. The study showed that the majority of BIB's employees have formal academic background in their areas of responsibilities. The average ratings for the rest of the three parts (needs assessment, program design and program methods and systems) are relatively in good status. However, from the four training and development program processes, the evaluation aspect is relatively weak. The effectiveness of the training and development program has a positive rating with vast majority employees claimed that their knowledge and skills have improved because of the training program. Therefore, it has been recommended that the program shall be designed in a way that is useful for the employees. The quality of the training material and the duration of the training sessions need improvement. Furthermore, the evaluation training program in BIB shall be done at each level and on a regular basis instead of assessing the immediate reaction of trainees in random manner. The outcome of this study would also be of great value to other companies that implement training and development practices.

Key Words: Training, Development, Effectiveness, Assessment

Perception on Factors Affecting Real Estate Price in Addis Ababa City Administration
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The Ethiopian real estate has been booming for much of this decade. In many areas, especially within the capital city, Addis Ababa, prices doubled and even tripled in a span of a few years. The main objective of this study is to investigate the direct and indirect factors that cause the price escalation of real estates in Addis Ababa. The study used survey data obtained through structured questionnaires. Sixty-two (62) questionnaires were distributed to selected real estate managerial personnel. Descriptive statistics was applied in order to analyze the data. Results show that among the managerial personnel of real estates in Addis Ababa it is perceived that real estate price has increased and that the affordability of these houses is mostly limited to the higher class. On one hand, location, physical characteristics of property and the accessibility of properties were identified as the major direct factors influencing real estate price. On the other hand, taxation, economic performance of the country and the non-availability of adequate construction technology were stated as the major indirect factors influencing real estate price. Based on the findings, the author recommends that it's important to monitor the real estate price increase, especially since the current real estate price seems to only target the higher class. Improving infrastructure developments that will improve real estate properties accessibility to transport and other important facilities, revision of the country taxation laws and regulation of the real estate sector and measures that could diminish inflation rate and bank loans interest rate might increase the real estate price affordability, especially to the middle and lower class. Finally, reducing construction costs by improving the number and the level of qualified personnel, by facilitating access to the latest construction technologies and through adopting alternation construction techniques which can reduce construction costs and limit the construction time periods will highly contribute to reducing the final real estate price.

Keywords: Real estates, price escalation, affordability, Addis Ababa, direct factors, indirect factors

**Assessment on Determinants of Deposit Mobilization in Private Commercial Banks:
The Case of Awash International Bank S.C
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The aims of this research is to identify determinants of deposit mobilization in private banks case study on awash international bank S.C. Descriptive research design was adopted for this study. The study was done based on primary and secondary data sources. Questionnaires were used to collect relevant information from selected 165 respondents among this 158 questionnaires are returned and analyzed, the collected data was analyzed by SPSS version 20 software using descriptive statistics and correlation analysis. Based on the result of the analysis the research found out that branch expansion is the most determining factor of deposit mobilization and the correlation analysis reveals branch expansion, convenience of branches, awareness of the society and services have positive and significance relation or correlation with deposit mobilization. The study recommended that the bank should have to do much on branch expansion, and apply premium window service for premium customers.

Key words: Deposit mobilization, branch expansion, convenience of branches, awareness and service

**Assessment of Customer Satisfaction and Service Quality in Kifiya Financial
Technology Plc A Case study of three selected branches
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The research was conducted to assess the service quality and customer satisfaction on the kifiya financial technology plc. The parameters used to assess the satisfaction level of customer were service quality determinants. To attain the objective, the study utilized quantitative data types. Quantitative methods like regression and correlation were used to show the relationship between dependent and independent variables. To execute the research objective three branches from 31 kifiya lehulu centers located in Addis Ababa were selected using simple random sampling. The survey questions were developed and 150 respondents were selected by using one of nonprobability sampling called purposive sampling and the selected respondents asked to rate their level of satisfaction across the parameters identified. The study mainly used descriptive research design; primary and secondary data were used for conducting the study. After data collection, the collected data was analyzed using frequency, means, regression and correlation on SPSS 20 and Microsoft Excel software packages. The data is then organized, tabulated, depicted and described in a way that can attain the objective of the study. Finally, the finding of the study uncovered that kifiya financial technology plc. Customers somewhat are not satisfied with the service delivery. Based on the finding of the study, recommendations have been forwarded to improve the customer satisfaction level of the company customers.

Key Words: service quality, customer satisfaction

**Servant Leadership Practice and Its Correlation with Employee Job Satisfaction:
The Case of Compassion International in Ethiopia
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Though the modern study of servant leadership may be traced to the revolutionary work of Greenleaf in late 20th, the concept of servant leadership can be traced back to the 4th century (B.C.). The servant leadership model as proposed by Robert Greenleaf seems suitable to providing employees with the empowerment and participatory job features that are related to both employee and customer satisfaction. Though there are considerable studies in the area of servant leadership globally, little or no literature is available in this particular area in Ethiopian context. The level and relationship of practice of servant leadership and employee job satisfaction was assessed using online questionnaire survey and structured interview in Compassion International in Ethiopia. The study involved all professional employees including senior and middle level leadership/management of the organization. Descriptive statistics including correlation and Chi-Square was employed to analyze the quantitative data collected. The findings from both quantitative and qualitative data analysis indicated that servant leadership style is practiced well at the organization and the organization is categorized as servant-oriented organization based on the Organizational Leadership Assessment (OLA) tool. Moreover, it seems that the level of employee job satisfaction of the organization is very high (94%) and it is exemplary for other likeminded organizations. Based on the correlation coefficient analysis finding, the relationship of job satisfaction with the overall practice of servant leadership style and that of the five dimensions of servant leadership was positive. In addition, the various independent variables such as respondents' organizational position, department, sex, service of year and age had significant associations with employee job satisfaction and the level of practice of servant leadership dimensions (with one or more of them). Finally, it was concluded that the leadership of this organization has proven and set the example of the prospect of practice of servant leadership in Ethiopia.

Key Words: Correlation/association, Employee job satisfaction, servant leadership practice.

The Impact of Implementing Quality Management System on Organizational Performance: The Case of National Tobacco Enterprise (Eth.) S.C
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This research has been conducted to examine the impact of QMS (Quality Management System) implementation on organizational performance in the case of National Tobacco Enterprise (Eth.) S.C. This is due to the reason that companies frequently assume QMS practices and ISO certification can improve organization performances. An explanatory research design and mixed approach has been employed to investigate the impact of QMS on the National Tobacco Enterprise (Eth.) S.C organizational performance. Financial statements & performance reports are used as secondary data and Questioners & interview are used as primary data. These data were collected from the case company managers, division heads, experts and staffs. Purposive sampling used to select the interviewees and respondents for the questionnaire. The collected data was analyzed using both descriptive and inferential statistics as well as tested for its significance using SPSS version 20 software. The results showed that Implementation of quality management systems has positive impact on the performance of the company. Organization performance dimensions such as business performance, product quality and operational performance are positively impacted by the quality management system practices. The research finding has also showed that the major challenges in the course of quality management systems implementation process are gaining the work force commitment, top management commitment, lack of ISO 9001:2008 QMS knowledge and experience, insufficient time and limited budget. This research has surfaced the impact of quality management system on organizational performance, and so the case company, researchers, practitioners, affiliated institutes and organizations will be benefited from the research findings.

Key Words: Quality management system, organizational performance, manufacturing industry

**Practices and Challenges of Management Development
At the Commercial Bank of Ethiopia
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The aim of this research was to assess the practice and challenges of management development programs of the Commercial Bank of Ethiopia. For this purpose a sample of 113 respondents were drawn through stratified random sampling technique. The respondents were middle level managers selected from the Head Office of the Bank, districts and branches located in Addis Ababa City. In this regard Self-administered questionnaires and interviews were used to gather data. Data obtained through questionnaires were analyzed with descriptive statics (percentages and frequencies). Moreover, the data obtained using interviews have been analyzed in line with the literature review and as well as against the data collected from respondents via questionnaires. The analysis indicated that there was no equal awareness among managers over the strategic business objectives of the Bank. In the meantime it was reported that there was less follow-up of the management with regard to the activities of the management development programs. Lack of competent resource persons/facilitators and unavailability of motivation among managers were a few limitations indicated in the findings too. The study further revealed that there were gaps in the views of the interviewees and respondents justifying the existence of bottlenecks in the management development processes. Inadequate management development needs assessment and poor design of programs was also prevalent. The majority of the respondents reflected their opinions that no MD evaluation was taking place. This position was supported by the interviewees as well. More than anything else, need analysis is the key to receive due consideration as it is the basis for all other MD processes. Given the solutions suggested for the success of MD programs in the recommendation part of the study, it is crucial for CBE to pay due attention for the preparation of a systematic and well-planned needs assessment. This of course has to be followed by setting of achievable objectives, elegant design, coherent delivery and effective evaluation system. In general to do this and get the most out of the MD programs, the full support and close oversight of the management is unquestionable.

Keyword: Management Development, MD Need Assessment, MD Design, MD Delivery, MD Evaluation

**Challenges and Opportunities of the Private Manufacturing Sector, in Addis Ababa
Ethiopia: The Case of Kality Sub City
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Good private manufacturing investment is a basic for the whole economy. However, many private investors in less developed countries are not participated in manufacturing sector. Since Ethiopia is one of these LDCs its Economy depends on Agriculture. Therefore, private manufacturing investment is essential for the local as well as for the whole economy. The study used survey data collected from 55 respondents randomly selected sampled of private investors and from kality sub city Addis Ababa. The survey responses were analyzed through descriptive analysis such as frequency, percentage and graphical interpretations. Therefore, this study aims to determine challenges and opportunities of private manufacturing investment in Addis Ababa kality sub city. Data collected has been analyzed using descriptive analysis techniques for the characteristic and demographic of the respondents. The results of the study showed that shortage of funds to finance, lack of advices and information regarding creating a business network, availability of inputs, weak infrastructural development, high price competition in the regional market and skill shortages are found to be the main key issues faced by private manufacturers' in kality sub city.

Keywords: Private Manufacturing Investment, challenges and opportunities, Addis Ababa, Ethiopia

Practices and Challenges of Business Process Reengineering Implementation at Dukem City Administration, Hawani Bake, St. Mary's University, rakmo.smu@gmail.com

The implementation phase of BPR pointed as the most challenging one. Thus, this study intended to identify the practices, factors that deemed as challenging and success factors of BPR implementation and performance improvement. Capacity building and land administration bureaus are representing Dukem City Administration. The data for this current study were obtained from primary source both quantitative and qualitative data collection methods were employed. The instrument used to gather quantitative data was Likert scale questionnaire whereas interview was used qualitative data. Major findings of the study include: challenges lie managing the human dimensions of change, weaker and inconsistent support provided by top management, no strong base line assessment. Based on the finding of the study the paper concludes that business process reengineering has failed to produce a significant impact on organization's performance improvement and was not gaining the competitive advantages expected from the radical change. It recommends that the organization, should setup its own methodology that best fit to their organization and helps in achieving its goals effectively and efficiently.

Key Words: Fundamental, Radical, Dramatic, Processes, value added

Assessment Of Profitability Of Motor Insurance Business: The Case of Berhan Insurance Company, Hailye Gerawork, St. Mary's University, rakmo.smu@gmail.com

Motor insurance is the most prevalent line of insurance in the world, and in Ethiopia the largest sector in non-life insurance. Despite the large proportion that motor insurance constitutes of all general insurance premiums, it is reported to be a loss leader for most insurance companies. This is the significant economic challenge the insurance companies face in Ethiopian: grow the business while improving the profitability of motor class of business. The study aim at identifying the main cause of the problems associated with motor insurance, its impact on the profitability of Berhan insurance company, factors contributed to high motor claims ration and giving recommendations based on the findings. It focuses on the data of insurance industry and Berhan insurance company for the past five years (2011/12 to 2015/16). Primary data was collected through questionnaires and in depth interview methods. Furthermore, Secondary data were also obtained from NBE, federal police commission and Federal Transport and financial publications of NBE were analyzed. Failure to charge equitable level of premium (inefficient in pricing); inability to select risk precisely; increased cost of claim; increased administration and acquisition costs; and low investment income; have been identified as a key determinants of the problem. This study recommends that charging equitable level of premium based on statistical data, reducing costs and expenses, and diversifying investment opportunities. Moreover, join coordination works with the stakeholders, lobby policy makers and legislative bodies to produce the required level of behavioral change in order to curb the growing problem in this regard.

Key Words: Motor insurance, profitability

**Assessment on Practice and Challenges of Professional's Employee's Motivation:
The Case Study in Commercial Bank of Ethiopia Head Office,
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The fact that Ethiopian commercial banks are providing their customers with undifferentiated service partly has contributed to intensified competition in the banking industry resulting in battle for the professional employees. Commercial banks are now struggling to ensure staff motivation to achieve their organizational goals. This study is undertaken to assess the practice and challenges of professional employee's motivation in Commercial Bank of Ethiopia head office. The study employed descriptive research design with mixed research approach. The study revealed that, management can make use of different strategies and policies to motivate employees in the banking environment. Employees are interested in enhanced salaries, fringed benefits, promotion, and car loans as motivating elements sufficient to push employees of the bank to give out their best. The research also revealed that the core duty of the bank is normally carried out by professional employees who are more than the supervisors and as such motivational packages should be geared towards the clerical workers to ensure that they delight the customers.

Key Words: Practice, Challenges of Professional's Employee's, Motivation, Commercial Bank of Ethiopia

**Assessing the Challenges and Prospect of Women Managers in Financial Sector:
The Case of Development Bank of Ethiopia
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The purpose of this study was to assess the challenges and prospects of women managers in financial Sector in the case of Development Bank of Ethiopia. The study employed a descriptive method and used both qualitative and quantitative approach. Using purposive sampling techniques 7 women and 1 human resource management manager were interviewed and 80 questioners were collected from women managers, Women senior officers and women officers. The data obtained were analyzed using SPSS version 20. Quantitative data were analyzed using descriptive statistics. The qualitative data were analyzed using narration. Challenges faced by women managers in the financial sector, in the course of their careers include social and cultural stereotypes, psychological factor, the problem of balancing reproductive and workplace functions, lack of networking, lack of updating their knowledge and HR recruitment and promotion practice. The study has intended to indicate an important area of policy interventions it will also allow decision makers to revisit and correct existing gaps and thereby facilitates situations to realize challenges of women in managerial occupations in financial sectors in general and DBE in particular. Further, the study suggested that DBE needs to design new policy concerning women managers to use the leadership style and sound decision making ability of women managers because the bank environment require these quality as it is serving many customers which requires sound decision making ability. The challenges and prospects of Women Managers vary from sector to sector depending on the organizational culture as the study was entirely delimited to study the issues of DBE, it does not represent the scene in other financial sectors. Thus, further research needs to be conducted to address this Women Managers challenges and prospects in other context.

Key Words: women, leadership, Development bank of Ethiopia, Challenge, prospect

Assessing the Implication of Intermediaries of Ethio Telecom Products in Addis Ababa Zones, Kassahun Legesse, St. Mary's University, rakmo.smu@gmail.com

Despite its impressive revenue contribution, the intermediaries channel of Ethio Telecom in Addis Ababa is full of administrative problems. The intermediaries distribution channel distribute mainly two products such as physical voucher card and SIM. In this intermediaries channel distribution the company on the one hand employs local distributors which are required to sell within their respective zone/region territory only and on the other hand national distributors which are free to circulate the products anywhere in Addis Ababa Zones as well as the nation-wide. The objective of this research is therefore to evaluate the best way of the current intermediaries channel of ethio telecom and recommend an optimal channel structure alternative. Accordingly, this study was conduct use descriptive research design by the techniques mainly 5 point likert scale questionnaires were distributed to three channel stakeholders namely Ethio Telecom staffs, distributors and retailers in Addis Ababa. 53 respondents of Ethio telecom employees are selected purposively to determine the sample size. In a nutshell, performance of the intermediaries distribution channel based on the primary data is poor qualitatively. The major poor performance areas are root terms of the distribution agreement (such as door to door distribution, territory confined distribution of the products) are not implemented, and Channel stakeholders indicated that it is impossible and not feasible to control territory confined distribution of Ethio telecom's products . It is impossible to avoid territory breach. Some retailers purchase Ethio telecom's products not from distributors in their territory which is a best prove of uncontrollability of the policy of territory limited distribution. Consequently, the researcher proposed/recommended alternative and optimal distribution channel design. The recommendation is that ethio telecom needs to waive the concept of territory limited distribution and employ few mega national distributors at upstream channel level parallel to the undifferentiated nature of Addis Ababa Zones market. The national distributors would organize themselves in all regional/zonal branch offices parallel to organizational structure of ethio telecom in Addis Ababa. Candidate distributors for this proposal are Ethiopian Posta Service Enterprise and Hidassie Telecom Share Company. These two candidate and strategic business partners of ethio telecom have more than ninety eight sales outlets together throughout Addis Ababa.

Key Words: intermediaries channel, national distributors, Local distributors

Assessment of Factors Affecting Employees' turnover in St. Mary's University
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The study was designed to assess factor affecting employee's turnover in St. Marry University. The purpose of this study to find out the major factors employee's turnover and to examine the consequences of employee's turnover and give recommend the relevance human resources retention strategy. The methodology used to undertake the study was both primary and secondary data collected instruments. The sampling techniques employed to collect primary data were random sampling. The respondents were drawn from the existing employees. The target population were consists 491 permanent academics and administrative employees in head offices of the university. Based on the stratum, out of the target population 48 respondents were academic and 87 were administrative staff (135 respondents participated in this study) selected by systematic probability methods and stratified random sampling. Whereas, questionnaires and interviews were used for data collection, Descriptive statistics such as percentage, frequency, cross tabulation as well as mean and standard deviation are used to analyze the data. The findings of the study revealed that employee turnover is prevalent in the organization mainly because of low salary and benefits, low chance for Growth and development of Employee's career, Improper HR Practices, Job Dissatisfaction and related factors, unfairness, poor relationship of management and supervisor with their subordinate, high intention of existing employees to leave, the availability of better job opportunity. The major consequences of employee turnover on the university are significant influences on its' efficiency and effectiveness, loss of Morales of the existing employees that inspiring them to leave, reducing the quality of service delivery and reducing customer satisfaction. The university has also incurred different financial costs such as for separation, advertisement and recruitment costs. Generally the findings show that the actual turnover & employee's intention to leave the university is higher which requires the university to take corrective action and employ different strategies to retain its employees.

Key Words: Factors Affecting Employees' turnover, St. Mary's University

Assessment of Service Quality with Special Reference to Selam Bus Line Share Company Kidane Hadush, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study is to assess the service quality with special reference to Selam Bus Line Share Company and the specific objectives are: determining the expectation and perception of customers and examining of the gap between expectation and perception of service quality. The research design of the paper is descriptive where the collected data have been thoroughly analyzed and described and on top of that, the researcher's incitements and observations are added so as to make the research more meaningful. The sources of data were primary and secondary and thus, for the primary data questionnaires were used while the secondary data were collected from books, published journal articles, websites and unpublished company documents. As the questionnaire has two parts, 333 copies were distributed to assess service quality expectation and perception of each respondent. 317 of the 333 distributed questionnaires have been collected back. Regarding the data analysis, SERVQUAL model with its five dimensions and 26 attributes was adopted and the collected data have been analyzed using the statistical package for the social science (SPSS) version 20. The major findings of the paper indicated that the five dimensions of SERVQUAL (tangibility, reliability, assurance, empathy and responsiveness) with their attributes have come up with negative gap scores of service quality which resulted in customer dissatisfaction. Generally, in this research, it has been seen that by realizing the gap between the perceived and actual service quality, customer satisfaction can be extremely improved.

Key Words: Service quality, Customer satisfaction, Bus transport

Budgeting and Budget Performance Evaluation
(In Case of Save the Children International- Ethiopia Country Office)
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In this research the researcher study budgeting and budget Performance evaluation in case of Save The Children International Ethiopia Country Office. In this research the researcher used quantitative research Approach with descriptive research type. Stratified sampling technique used and in those strata, the researcher use a random sampling techniques to select the needed samples. The study population is Save The Children International Ethiopia Country Office staffs within three strata's (i.e. budgeting unit team are 7 (seven), reporting unit are 8(Eight), and selected program team members were 142(One hundred forty-two), among those the researcher selected 119 participants for this study and distribute a pre-designed questioner and gets 101 complete questioners. The collected data is analyzed by using SPSS V.20 and the study results are presented by using tables. From the analysis result I have found that and the findings also imply that in relevance to budgetary preparation in Save The Children International Ethiopia Country Office; the budget preparation process starts by identifying the donor compliance requirements and always the budgeting process follows the donor requirement and template used for budgeting of each specific awards; Save The Children International Ethiopia Country Office internal requirements as well as Charity and Society Agency 70/30 and other country rules; but when we come to the staff participation/Involvement there limited staff participation. During implementation if there is a need for change to consider the existing context and there is also experience of doing an amendment. During budget implementation in Save The Children International Ethiopia; budget is affected by matching plan, inadequate funds allocation to various units which leads over/ under utilization; deferent budgeting guidelines of donors; late start of projects, late signing of Memorandum of understanding with local government, non-participatory budget preparation, delay in recording of actual expenditure in the financial system, unrealistic program detail implementation plan and the major Source of Variance between budget and actual in Save The Children includes delay in recording the actual expenditure in the financial system, knowledge of project staffs in preparing the detail implementation plan which includes the budget, Lack of appropriate match plan, over estimation of the budgeting figures. It is recommended that the Save The Children Ethiopia Country office champion the course of the budgeting information dissemination down to the project units, follow the existing standard in the organization during budget development and implementation, allocate sufficient funds to projects, provide training on the application of donors budgeting guidelines and on preparation of program detail implementation plan, increase the number of budget unit, ensuring budget availability before any payment/ activity, and allocating adequate number of professionals on preparation of plan and budget for a new award.

Key Words: Budget, Budget Performance, Budgetary variation, Budget preparation, Save the children

Assessment of Employee Promotion Practice at Commercial Bank of Ethiopia
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This study is conducted to assess overall employee promotion practices in the CBE from the bank human resource management strategies, policies and procedures point of view and also examine major challenges that hindering promotion in the bank and finally suggest possible solutions. A descriptive type of research design was employed to achieve the objectives of the study. In order to get relevant data from the target populations both quantitative and qualitative methods were employed. Primary data were collected from 320 purposively selected units through structured questionnaires, the other were collected through interviews from 26 experts. The collected data were empirically analyzed using different literatures, HR policy & procedure and descriptive statistics by means of SPSS statistical packages. The result of the study shows us there is existence of good employee promotion practices in commercial bank of Ethiopia. The bank vacancy announcement, selections process, recruitment and promotion method are clear, simple and fair to all employees and they believe that it is based on their performance. In line to that, employees have clear information on how employee's performances are evaluated, what they expected to achieve, and how their promotion process would be held, and they also believe that the bank encourages or rewards for better performer. They have also blame that the organization's employee promotion policy is overdue or outdated for a review; employee's promotion practices do not get quick decisions; and large number of respondents are not happy and proud to be CBE staff because and they are not happy on the existing benefit package and the promotion practices provided by the bank. On the adherence of bank human resource policy and procedure, majority of the respondents believe that the bank vacancy announcement, selection, rating, and notification process it is clear and transparent for applicants. They believe that the existing policy provides sound staffing strategy and most of them think that the existing policy provides establishment of special programs that expose employees to a variety of job experiences. In line to that, they still believe that the existing policies aligns with the bank future staffing needs and organizational resources; it shows their career paths clearly ; and it will enhances their career advancement of employees to sustain productivity and minimize the effects of job poaching. Although, the bank have good practices on employee promotions there are some challenges that has also been raised by the respondents. Finally, the study presented some possible recommendations so as to alleviate the problems and risks. The bank shall make the human resource procedure and policy very clear, simple and participatory for all employees; employee performance evaluation and promotion methods shall be transparent, performance and/or systems base; the bank shall create clear understanding among the employees about overall promotion process and shall develop communication channels; and the bank shall develop performance based promotions policy and all employees subject to comply the bank human resource development guideline, procedure or policies.

Keywords: Employee, Promotion, Commercial bank of Ethiopia

Practices and Challenges of Training at Nyala Insurance S.C
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The study aims at assessment of training practices and challenges of Nyala Insurance S.c. It looks how Training is conducted, how training designed, how it delivered and evaluated, and to find out the major challenges of training. Data were collected through a questionnaire and interview. The data received were analyzed by using descriptive statistics. The findings of revealed that limited training programs are conducted in the company by following the basic four steps which are assessing training needs, designing training programs, delivering training and evaluating the outcomes of training. Lack of TNA, unavailability of funding, lack of proper training plan, and difficulty in evaluating training outcome are mostly considered as the factors that hinder training programs from becoming successful. So in light of the above problems, the following recommendations were forwarded. Communicating professional development opportunities and training policy of the company, conducting a formal TNA by involving the employees in identifying their training needs, use both internal and external training methods in accordance with the benefits of the company, increasing employee motivation and increasing allocation of funds. Evaluation has to be also practiced all the way through the training programs using the various assessment techniques. **Keywords:** Training Need Assessment, Training Objective, Training Design, Training Delivery, Training Evaluation, Training Challenges.

Key Words: Practices and Challenges of Training at Nyala Insurance S.C

**The Effect Of Sales Force Automation Adoption On Job Performance: The Case Of
East Africa Bottling Share Company
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Understanding how technology investments create business value is a research priority in today's technology-intensive world; one of these technologies is the sales force automation (SFA) technology. The role of SFA systems on building and sustaining increased performance level of sales, effective customer relationships and the fact that most SFA implementations constitute a great boosting investment for the sales organization is well documented. In spite of their critical roles, research on sales force automation applications is very limited. The purpose of this research is to investigate the effect of technology usage of SFA on the job performance of sales people; the study also considered other factors such as experience, level of education, sex and salary as determinants of the performance of the company sales representatives at EABSC. The researcher used Simple Descriptive Statistics and Multiple regression model using OLS for the estimation purpose. To do this, the study takes on a quantitative approach and used secondary data from a sample of 142 sales persons in East Africa Bottling Share Company out of which 71 were SFA users. The key performance indicator taken into consideration to measure the performance of the sales representatives was Average Daily Sales of Boxes of Coca Cola Beverages. The result shows that those CSRs using SFA scored better sales volume. Factors such as education, salary, sex of the sales person and experience also showed a positive relationship with sales people performance. This implies that SFA usage brings about better sales person performance and is recommended that EABSC continue to invest on SFA hand in hand with availing trainings on SFA usage and user support programs.

Key Words: Sales Force Automation (SFA); Sales people; Job performance; SFA usage outcome

**Assessment of Information Security Culture in the Banking Industry: The Case of
Commercial Bank of Ethiopia**
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Information security culture is mainly considered as a set of information security characteristics that the organization values. In this paper, an attempt has been made to assess information security culture at commercial bank of Ethiopia. The study has employed descriptive research. The instrument (customized for the current study) incorporates statements that assess different issues in relation to information security by using 5-point Likert-scale questionnaire, distributed to employees and unstructured interview conducted with information security manager and selected through purposive sampling. To make the assessment Questioner were adopted from previous studies. A total of 257 questionnaires were filled and returned by employees. The analysis was made by making use of descriptive statistics. The empirical result shows that employee's level of awareness and knowledge towards information security is conducive and, the top management of the bank do commit enough time, money and people to protect information resource of the bank and also information security issues are not communicated and explained to employees as expected and information security controls and policies are applicable in CBE.

Key Words: information security, awareness and knowledge, top management commitment, communication and explanation.

**Factors Affecting Employee Job Satisfaction at Pharmaceuticals Fund and Supply
Agency Mekides Hailu Belete, St. Mary's University, rakmo.smu@gmail.com**

The main objective of this research study is to find the crucial problems, faced by the employees while working in organizations and find the ways how we make our employees loyal with their organization. The purpose of this research is to elaborate the key factors which are useful for the satisfaction of the employees i.e. workplace environment, reward and recognition, training and development team work, organization structure and communication with management bodies that affect employee job satisfaction and the current level of job satisfaction are discussed. and the paper is also investigate whether the employees turnover has any relation with job satisfaction at pharmaceuticals fund and supply agency(PFSA).Descriptive research was used to conduct the study because the researcher is interested in describing the existing situation under study. The study was holding quantitative and qualitative research method in order to address research questions and objectives set. The study was conducted in 2016 and covered 217 employees within the Pharmaceuticals Fund and Supply Agency.

Keywords: Employee job satisfaction, workplace environment, Reward and Recognition, Teamwork, Training and development

**Assessment on the Implementation of Saving Mobilization in Microfinance Institutions:
The Case of Specialized Financial & Promotional Institution and Meklit Micro Finance
Institutions, Melesse Girma, St. Mary's University, rakmo.smu@gmail.com**

The main objective of the research was to assess the implementation of saving mobilization strategy in Specialized Financial and promotional Institution (SFPI) and Meklit Micro Finance Institutions. The study specifically addresses the following issues; first, saving mobilization practices employed by SFPI and Meklit Microfinance institutions. Second the study tried to identify challenges facing MFIs when mobilizing savings. Third identify opportunities that enhance saving mobilizations. This study involved the use of qualitative and quantitative research approach and also instruments of questionnaires and interview were used during collection of data. Respondents were taken from two MFIs of SFPI and Meklit microfinance institutions. Questionnaires were employed to collect data from (88) respondents and interview was conducted only to five representative of MFIs. Findings reveal that the common type of saving mobilization strategies employed by Selected MFIs is product development strategy, promotion strategy, and incentive strategy. This study also finds that distance/proximity/ to financial institution, transaction cost, security, Anonymity, flexible product features are key factors from the perspectives of MFIs clients to mobilize savings. From the service provider perspectives this study noted that competition from experienced banks, competition among MFIs, cost of mobilizing small savings, meeting the liquidity requirements as per National Bank of Ethiopia (NBE) directives in a cost effective way as a key challenges. Findings also affirm that there is huge untouched demand for voluntary saving mobilization among the poor in the operational area of MFIs could be opportunities that enhance saving mobilization.

Key Words: Micro finance institution, savings

**Assessing the Effects of Service Quality on Customers' Satisfaction: The Case of Lideta
SubCity Small tax Payers Branch Office
Melkamu Tsehay, St. Mary's University, rakmo.smu@gmail.com**

Customer satisfaction is a curtail concept and regarded as a strategic weapon to compete and stay as an organization. Quality service has become an important factor for the achievement of customer satisfaction and fulfilling the complex needs and expectation of customers. The objective of the study was to assess the implication of service quality on customers' satisfaction in Lideta sub city small taxpayer branch office (LSCSTBO). To achieve the objective, appropriate research questions and hypotheses were postulated to guide the research. The study adopted descriptive research method. The SERPERF MODEL was modified and incorporated into a detailed questionnaire to acquire information from customers. Interview guides were redesigned to gather responses from some staff and management members. Secondary data was also collected from manuals and reports. The collected data was analyzed by correlation and multiple regression analysis with help of SPSS (20.0) tool. The result indicated that overall satisfaction, which is the upshot of service delivery, provided a positive result higher than the midpoint (3.46 out of maximum 5). Moreover; reliability, empathy and tangibility have the main predictors of customers' satisfaction. Assurance and responsiveness have a positive correlation but no significant impact on customers' satisfaction. It was also found that in LSCSTBO insufficient staff, problem of providing fast service, delay in answering questions and problems, and lack of awareness were among the problems. It was thus recommended that the revenue office should concentrate on implementing training programs, recruit sufficient and skill employees. Finally, prior focus and resource allocation should be given to reliability, empathy and tangibility dimensions which have greater impact on customers' satisfaction.

Key Words: Service Quality, Customers' Satisfaction, Lideta Sub City, Small tax Payers

Assessment of Sewage Removal Service: The Case of Addis Ababa Water & Sewerage Authority, Addis Ketema Branch
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The city of A.A has serious problems in the provision of sewerage service delivery. The AAWSA -Addis Ketema Branch authorized to give services in the area to the city residents. This study is assessing the sewage service in AAWSA-Addis Ketema branch. The study identifying indicators of sewage services in AAWSA-Addis Ketema branch. The collected data organized, summarized and analyzed service delivery made. Service standards are serving as a base for the accountability system in AAWSA-Addis Ketema branch service delivery. Explicit service standards and measures of performance help to realize accountability and transparency. From the findings, it concluded that setting service standards and making them known to public is a method to make work process transparent and ensure accountability in AAWSA-Addis Ketema branch. This study recommended that equipment and material facilities required for the work fulfill to deliver services that can satisfy customers.

Key Words: Sewage, Service delivery, Customer satisfaction

Assessment on Practices of Intrinsic Motivation at Commercial Bank of Ethiopia, Meron Abraham, St. Mary's University, rakmo.smu@gmail.com

The objective of this study is to assess the practices of intrinsic motivation at commercial bank of Ethiopia. The paper discusses the practices of intrinsic motivation at Commercial Bank of Ethiopia, the perception of intrinsic motivation in the eyes of employees and the degree of applicability of intrinsic motivation in the bank. The more intrinsic motivational tools such as Recognition, Achievement, Advancement, Challenging work, Responsibility and Work Freedom exist in the work environment the more employees would be motivated to accomplish their duties which will in turn benefit the bank to accomplish its targets. The targeted populations of the study were employees of commercial bank of Ethiopia from district offices and head office. The methodology used is descriptive through primary data. Structured questionnaire with five point Likert scale was a main tool. In organizing and analyzing the collected data, descriptive method of data analysis, that use tables, were used to explicitly show the practices of intrinsic motivation at Commercial bank of Ethiopia. The fact that intrinsic motivations are not practiced effectively were the major findings of the study. Thus the study concluded that Commercial Bank of Ethiopia does not give much attention to intrinsic motivators although the employees need and are aware of these packages. Challenging work is the intrinsic motivator that is most valued by employees of Commercial Bank of Ethiopia. Furthermore a strategy should be developed on how the organization should invest on focusing on practicing intrinsic motivators and get the best job performance is the key recommendation.

Key Words: Intrinsic Motivation, Challenging Work, Job Performance, Empower

The Practices and Challenges of Intrinsic Motivation at Commercial Bank of Ethiopia
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Banking industry is one of the greatest sectors in many countries that contribute significantly to the economic growth of the country. One of the most important challenges facing managers is the creation of motivated employee to achieve organizational goals. Employee's commitment and dedication is vital for the organization's profitability and sustainability. This study examined to assess the practice and challenges of intrinsic motivation at commercial bank of Ethiopia. This study used questionnaire, and document review as instrument of data collection. Stratified sampling method was used to select samples from the target population (employees who are working west Addis Ababa districts city branches) and uses convenience sampling to distribute questionnaires. The study employed quantitative survey research design to gather data from a total of 319 employees of the commercial bank of Ethiopia. In order to assess the existing motivational practice of the commercial bank of Ethiopia, the study emphasized on the issues concerning intrinsic motivation practices in terms of how promotion and recognition is applicable, how employee's achievement is appropriate in CBE, how job satisfaction relevant and work itself is suitable for employees. After the required data are collected descriptive (i.e. frequency, percentage) analysis were used to analyze the data using SPSS version 20. The results of this study revealed that most of the motivational practice of the bank is not appropriate well. Moreover, the overall motivational practice of the commercial bank of Ethiopia, are not effective as it should be. However this is due to the gaps that are seen in each motivational practice and these in return decrease the effectiveness of employee's performance. In order to have an effective employees' motivation, the commercial bank of Ethiopia should have to conduct each and every motivational process and practice properly.

Key Words: Intrinsic Motivation, Commercial Bank of Ethiopia, employee's motivation

Business Taxpayers' Satisfaction with the Tax Administration System in Western Addis Ababa Medium Taxpayer Branch of Ethiopian Revenue and Customs Authority
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This thesis examines business taxpayers' satisfaction with the tax system. The study focused on examining the satisfaction of taxpayers toward the tax taxpayers' services. The study adopted a descriptive method research approach to show the ERCA take e-filing and repayment to improve its tax administration system. The data was collected from western Addis Ababa medium business tax payers through questionnaire. The collected data was analyzed using descriptive data analysis. The findings of this study shows that business taxpayers are not satisfied with the existing tax systems. The ways tax authority provides tax information to taxpayers, Customer surveys should be introduced to find out the quality of service provided to taxpayers, the branch staff should be trained in customer care to improve their attitude and conduct towards and in dealing with taxpayers. Moreover the finding revealed that the tax system is so complex and unfair, discretionary treatment by officers and existent of lack of monitoring in the tax authority. Finally, the thesis suggests a series of measures which could be taken by the government in general and tax authorities in particular are; improving tax policy and administration issues; step up their duty of promoting tax awareness, Equip all employees with the necessary training and motivation to serve customers better as compared to other countries, tax officers should be given intensive and repetitive training to improve their attitude and promoting code of conduct with emphasis on ethical values and finally, tax refund procedure would be improved.

Key Terms: Customer satisfaction, Expectation, Perception, SERVQUAL

**Physicians' Attitude towards Promotional Activities of Pharmaceutical Companies:
The Case of Yekatit 12 Hospital
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This paper investigated physicians' attitude toward pharmaceutical companies' promotional activities in Yekatit 12 Hospital. The study uses a cross-sectional survey research. To collect primary data for this study all permanently employed physicians working in the Hospital were requested to respond to the questionnaire i.e. census was performed. The data from the survey was entered and analyzed with the Statistical Package for the Social Sciences (SPSS version 20). The finding of the study show that the overall attitude level of physicians is in the positive range but just a bit above the neutral point. The analysis of independent sample t test and one-way ANOVA on different demographic subgroups reveals that the average attitude score of age and gender group found different, but between groups in educational level is not. Finally, suggestions and recommendations are forwarded for different groups in the study including, pharmaceutical companies marketer, PSRs, and policymakers in the country for ensuring the effective and ethical pharmaceutical promotion.

Key Words: Pharmaceutical Promotion, Pharmaceutical sales representatives, Detailing, Sample drug, Gifts, Attitude, physicians, Ethiopia

**Assessment of Employee Training and Development Practice at Nib International Bank
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Training and development are required for employees to enable the company achieve its goal. The training and development function plays a further enhanced role and holds more importance as it deals with knowledge of workers. The training and development function holds a key responsibility by helping employees to upgrade their performance on a continuous basis. The study, therefore, sought to determine the training and development practice at NIB International Bank As a case study. The methodologies used to undertake the study were both primary and secondary Data collections. Convent method was applied to collect primary information. Accordingly, the data gathered were analyzed using descriptive statistics. Primarily the researcher used interview and questionnaire augmented by different literatures found in the organization to collect primary data. The back bone of this study is also the secondary data comprised of comprehensive literature review and documentary sources. The result shows that NIB training and development program effectiveness is not evaluated sufficiently, and the T&D plan and policy of the organization are not clearly stated .On the job training was mostly used by the company. The training impact assessment is not being applied properly. Results are strongly based on the literature review. Thus, the organization should keep up with their strengths and should alleviate their weaknesses by applying clear and scientific principles regarding human resource training and development. The paper ends by offering useful suggestions to the management involved in the operations of the organization.

Key Words: Employee Training, Development Practice, Nib International Bank

**An Assessment of Service Quality and Customer Satisfaction:
The Case of Dashen Bank S.C,
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The liberalization of the economic system in Ethiopia enabled the emergence of private banks and have created competitive environment in Banks. The purpose of this study focused on an assessment of service quality and customer satisfaction in the case three branches of Dashen Bank in Addis Ababa. The study used purposive sampling technique and employed the formula presented by Yemane Taro (1967). Accordingly, 390 respondents were selected. Likert-scale questionnaire was administered based on SERVQUAL's five-dimension model. The data were analyzed using SPSS version-20. Statistical tools such as frequency, correlation, regression analysis and ANOVA were used to answer the research questions. The findings showed that all the five service quality dimensions have direct relation with customer satisfaction. From the five dimensions, Responsiveness and Assurance have strong relationship whereas empathy and tangibility dimensions have relatively moderate relationship. The result also indicated that the overall service quality perceived by consumers was not satisfactory, meaning expectations exceeded perceptions and all the expected level of service quality demanded by customers. The findings suggested that Dashen Bank might be improved its service quality in the all dimensions.

Key Words: Service Quality, Tangibility, Reliability, Responsiveness, Assurance, Empathy and Customer Satisfaction

**Factors Affecting Employee Turnover Intention: The Case of Ethiopian Airlines
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The study determines the factors that impact turnover intentions in the case of Ethiopian airlines specifically on Human Resource (HR) and Finance department employees and examined the relation of demographic variables, on turnover intentions. The sample consisted of 150 HR and finance employees at head quarter. The data were collected using convenient sampling via self-administered questionnaire and from a total of 150 survey questioners 120 usable responses were collected and retained for analysis using SPSS version 23. The results hypothesized that job satisfaction and company commitment factors are negatively and significantly related to turnover intention. The study also found that demographic variables, company commitment and job satisfaction had a significant contribution and negative effect on turnover intentions. Furthermore, the study revealed that company commitment accounted for larger variance in turnover intentions than from job satisfaction and job satisfaction had more effect on turnover intentions than from other variables. Findings of the study reveals that all of the study variables (except stress) were significantly negatively related to turnover intentions furthermore, the variables commitment, perceived alternative employment opportunity and job satisfaction were found to be the most strongly correlated variables with turnover intentions.

Key Words: Turnover intention, organizational commitments, job satisfaction, Addis Ababa

**Investigation on the Effect of Product Supply Chain on Market Competitiveness:
The Case of Yes Food and Beverage Plc
Samson Melesse Tesema, St. Mary's University, rakmo.smu@gmail.com**

Effective supply chain management (SCM) has become a potentially valuable way of securing competitive advantage through enhancing operational and improving organizational performances since competition is no longer between organizations, but among supply chains. This research conceptualizes and develops five dimensions of SCM practice (strategic supplier partnership, customer relationship, level of information sharing, quality of information sharing, and internal lean practices) and tests the relationships between SCM practices, operational performance, and organizational performance. The data for the study was collected from 186 customers and 216 employees of Yes Natural Spring Water. The relationships proposed in the framework were tested using Pearson correlation, and the causal relations were analyzed using regression analysis. From the result of the analysis it is concluded that there is strong relationship between SCM practices, operational performance and organizational performance. Besides, SCM practices have an influence both on operational performance and organizational performance. On the other hand, operational performance has also an influence on organizational performance. Therefore, in order to achieve advancement in marketing and financial performance in the long-run through enhancing organizational performance, it is better for the organization to give due emphasis to the constructs of SCM practices and the measures of operational performance.

Key Word: supply chain management, operational performance, organizational performance

Provision of Non Audit Service to the Audit Client and Auditors Independency and Audit Quality, Seble Bzuneh G/Mariam, St. Mary's University, rakmo.smu@gmail.com

The independence of an auditor and maintaining audit quality has not only been viewed as an ethical issue within the auditing professional bodies like the International Federation of Accountants (IFAC), but also it is the cornerstone, which a successful audit is based. This paper examines whether provision of non-audit service to an audit client affects audit independency and quality. A questionnaire was used to collect data from seventy employees of ten private audit firms located in Addis Ababa. The responses obtained were analyzed using a quantitative and a qualitative approach with the help of SPSS. The researcher used purposive sampling technique, and the study had seventy-four total audit firms in the industry. In relation to the provision of non-audit service on auditor independency and audit quality the result shows that, the provision of NAS to audit clients was found to provide auditors with greater experience of the client's industry and greater access to the client's accounting system. Additionally, such an arrangement was considered to enhance audit quality, but simultaneously it was also believed that a separation of engagement teams, which carries out NAS from audit services, was desirable since auditors are perceived to have greater credibility when the demarcation is clear. The study recommended Accounting and Auditing board of Ethiopia should properly scrutinize the work of private audit firms concerning NAS, provide continuous trainings, and establish upgraded set of guideline based on the best practices.

Key Words: Non audit services, Auditor independence and Audit quality

The Relationship between Personality and Job Performance of Customer Service Managers in Commercial Bank of Ethiopia: The Case Study of Addis Ababa Region, Selamawit Nigussie, St. Mary's University, rakmo.smu@gmail.com

The purpose of the study was to examine the relationship between personality dimensions, and job performance of customer service managers in Commercial Bank of Ethiopia. In order to undertake this survey, a total of 103 questionnaires were distributed with a return rate of 97(94%). Structured questionnaire was used to gather primary data. In addition, one year and six months performance measurement result and relevant secondary data sources were also reviewed. Data were analyzed by using descriptive and inferential statistics. To facilitate the data processing and analysis software package of social science (SPSS) was used. The finding from correlation indicates that, openness has a significant strong relationship on job performance than other personality traits. Relative to other measure of personality trait, neuroticism has a weak correlation with employee job performance. On the other hand; agreeableness, extroversion and conscientiousness yield positive and significant correlation which supports that there exists a positive and significant association of Agreeableness, Extroversion, and Conscientiousness with customer service manager job performance. The finding also shows that, among the five explanatory variables, openness has the highest standardized coefficient followed by agreeableness, neuroticism, conscientiousness and extroversion. On the other hand, neuroticism has negative relationship with job performance. Finally, based on this research finding openness to experience, conscientiousness, extraversion and agreeableness dimensions predicts job performance positively therefore, the researcher recommends that Commercial Bank of Ethiopia should have to assign customer service managers with openness, conscientiousness, extraversion and agreeableness dimension of personality. On the other hand, the finding shows that personality trait especially openness has a highest positive impact and a good predictor on customer service managers job performance at CBE. Therefore, the bank should have training on personality traits that can directly affect job performance in order to make them effective workers to the organization.

Key Words: Agreeableness, Conscientiousness, Extraversion, Neuroticism, Openness and Job performance

**Measuring the Dimensions of Consumer-Based Brand Equity: The Case of Coca-Cola,
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Consumer based brand equity plays a vital role in contemporary marketing. Firms with high brand equity have the privilege of having higher consumer preferences, high stock returns, greater loyalty, less vulnerability to competitive marketing actions, less vulnerability to marketing crises and larger margins. This research study aimed to explore the most influential factors that are behind the brand equity of Coca-Cola in Ethiopia. The most common and widely used conceptual framework of Aaker was used. The model consists of five dimensions of brand equity namely perceived quality, brand awareness, brand association, brand loyalty and brand preference. Convenience sampling technique was used. A sample size of 470 Coca-Cola consumers were chosen for this study and sample size was determined using table developed by Kerjic and Morgan (1970). The data was analyzed using descriptive statistics, correlation and regression analysis. Although all the determinants of Customer-Based Brand Equity had a positive influence on the overall brand equity of consumers, the study also revealed that among the determinants of Customer-Based Brand Equity, Perceived Quality had the strongest influence in the Ethiopian Coca Cola industry case. Thus, Coca-Cola company should exert its efforts to increase the Perceived Quality of their consumers so that their Overall brand equity would accordingly increase.

Key Words: Customer-Based Brand Equity, Perceived Quality, Brand Preference

Perceived Cause of Employee Turnover: The Case of Shints Etp Garment Plc
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The quality of service delivery of any organization depends on the presence of devoted and well talented employees. Employees are the main sources for organizations to meeting the company objectives. Therefore, giving emphasis for employees becomes a big issue in any organizations. Having this in mind, the present study aimed to see the perceived causes of employee's turnover in Shints ETP Garment plc. Theoretical framework and models of other scholars were used by modifying in our country context to know the real causes of turnover. Qualitative and quantitative approaches are used. In order to collect primary data, a self-completed questionnaire was designed and administered to ex - employees of the organization. In addition, interview was conducted with HR manager of the company. The SPSS version 20 for windows is used to process the primary data was collected through questionnaire. This study adopted a descriptive methodology. The findings show that employee turnover is caused by uncontrollable and controllable variables including demographic factors. Therefore, the company should implement different strategies to retain their employees. In Shints ETP Garment the major finding is salary and it is controllable. Because of low salary the employees are derived to leave the company. Thus, the management should increase the payment by compared with company paying capacity and with other competitive company's it help to retain the employees in the company.

Key Words: Turnover, Salary, Employees, Retention, Shints ETP Garment

**The Impact of Relationship Marketing on Customer Loyalty in Banking Industry:
The Case of Bank of Abyssinia S.C,
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The purpose of this paper is to explore the impact of relationship marketing on customer loyalty in banking sector in the case of Abyssinia Bank SC. The study considered five construct dimensions of relationship marketing such as, Trust, Commitment, Communication, Conflict handling and competence, to measure the customer loyalty of Abyssinia Bank SC. The researcher used both qualitative and quantitative research design, where much emphasis has been given for the latter. Among the various quantitative methods, the researcher used explanatory study, where emphasis is given on studying a situation or a problem in order to explain the relationship between variables. Twenty representatives BOA, branches was selected out of the total population based on judge mental (purposive) sampling technique and customer of the Bank are selected based on convenient random sampling technique. 385 customers were selected based on statistical formula developed by Taro Yemane in (1967). The data collection instruments were adopted from some previous study Ndubisi & Wah (2005), which consists of 37 (Thirty seven) items. Validity and Reliability test was conducted to check the consistency and dependability of the instruments and accordingly, all the components of relationship marketing considered under the present study was proven to be reliable, scoring an Alpha value greater than 0.70. The Pearson correlation test conducted between customer loyalty and Relationship marketing components showed that, there is a significant positive association between them and the researcher also proved that the entire alternative hypothesis was well accepted. The regressions result confirmed that, the linear combination of all the components of relationship marketing considered under the present study was significantly contributed to the variance in the dependent variable customer loyalty. The ANOVA test result also confirmed that, the prediction powers of the RM components are found to be statistically significant.

From the Beta coefficient result, the researcher obtained that, commitment is found to be the most important variable in predicting the dependent variable customer loyalty, followed by, Communication, trust, competence and conflict handling.

Finally, the researcher concluded that in the case of Abyssinia Bank SC, components of relationship marketing has a significant positive impact on customer loyalty.

Key Words: Relationship marketing, customer loyalty, Trust, Commitment, conflict handling, communication, and competence.

Determinants of Credit Risk of Commercial Banks in Ethiopia
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This study was conducted to examine bank specific and macroeconomic factors that play in determining the credit risk of Ethiopian commercial banks. To achieve the intended objective this study employed explanatory research design. Deductive (quantitative) approach is used to test a theory or explanation by specifying narrow hypotheses and the collection of data to support or refute the hypotheses. Nonperforming loans was used as Credit risk measure. To this end, the researcher has selected seven senior commercial banks in Ethiopia as to which subjects best fits the criteria of the study. The study used secondary sources of data, which is panel data in nature, over the period 2001-2014. These data were collected from NBE and MoFED. Furthermore, fixed effect model was appropriate to examine the determinants of credit risk. The study shows a down ward sloping trend of credit risk for Ethiopian commercial banks within the sample period. The assumptions needed to be fulfilled for OLS were tested and the model was found fit for the purpose. Results using fixed effect panel regression exhibited that, loan growth, return on equity, bank size, capital adequacy, loan to deposit, managerial efficiency and gross domestic product have negative and statistically significant effect on banks CR. On the other hand, variables like state ownership have a positive and statistically significant effect on banks CR. Based on the findings, the study suggests that focusing the banks alongside the key drivers of credit risk could reduce the probability of loan default in Ethiopian commercial banks. Banks should be diversifying their lending activities to productive sectors to mitigate credit risk in order to reduce the level of credit risk. Besides, capitalized banks are good in absorbing more losses. Thus, the overall findings indicates that both macroeconomic and bank specific factors do have statistically significant effects on credit risk.

Key Words: bank specific factors, credit risk, macroeconomic factors, Nonperforming loans

**The Use of Travel Allowance and Per-Diem Rate as Motivating
Factor for Participants in Training/Workshops: Study on ICAP & Plan International
Ethiopia, Tesfaye Jote, St. Mary's University, rakmo.smu@gmail.com**

Per diems and allowances payments made to compensate staff for work-related travel or participation in staff development activities were recognized as an important factor in motivating workers in government and non-government organizations. A large portion of development aid was spent on seminars, trainings and workshops to enhance competence and efficiency in state administrations as well as in civil society organizations. While there can be little doubt that the government, non-government staff and civil society employees attending such training and awareness-raising events learn something and upgrade their skills. The purpose of this study is to examine the use of travel allowance & per-diem rate as motivating factor for participants in a training/workshopson two selected non-governmental organizations (International Center for AIDS Care and Treatment Programs and Plan International Ethiopia) staffs and their government partners'. In terms of the methodology the researcher used questioner &interviewtechniques for data collection, and employing sequential explanatory design with the view to using qualitative results to assist in explaining and interpreting the findings of a primarily quantitative study. The studywas found that per-diem and travel allowance rate hadan effect on motivating employees to attendtraining/workshop, therefore, the higher the per-diem rate and travel allowance the more employees motivated in training and workshop activities. Thefindings drive to a conclusion that the major purpose of per-diem was reimbursing travel expenses and not to remunerate staff. If the per-diem rate is more than actual cost, employees motivated to participate in unnecessary meeting or workshop. In contrary, if the rate of per-diem is not sufficient enough to cover the expenditure related with travel, the participants/employees pursue illegal mechanism to compensate their expenses like inflating the training days, manipulating /falsifying the documents. Based on the result of this study, it was recommended thatintroducing tighter financial control & enhancing transparency in policy implementation may help to reduce per-diem abuse.

Key Words: Per-diem, Travel allowance, Training, Motivation

Assessing the Preventive Maintenance Practice at Sheraton Addis
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Performing preventive maintenance is always the best long-term strategy to maintain equipment. A result-oriented hotel must then successfully tackle these challenges in the most effective manner possible. This study was designed to assess the preventive maintenance practices and identify availability of full resources, machine and equipment inventory, efficiency of computer maintenance management system and strict implementation of preventive maintenance program at Sheraton Addis luxury collection hotel. This study adopted a descriptive survey research design. The organization has total population of around 750 employees in 11 departments. From 11 departments, the researcher considered four departments namely; engineering, housekeeping, food preparation and stewarding using purposive sampling technique. The total population of these selected four departments was 275. The study sample was 163 respondents which consists of engineering management which is the policy makers, engineering non-management which is executer and user department of the preventive maintenance program. Questionnaires were the main data collection instruments and interview was held with the chief engineer of the hotel. Data was classified, edited and analyzed. The major findings are most the engineering management believe that there are available resources, complete machine and equipment inventory, computer maintenance management system is efficient and the total preventive maintenance program is effective while the engineering non-management and user department don't agree. Finally the study recommends that management should provide adequate spare part available for preventive maintenance, computer maintenance management system needs to be upgraded and the hotel must give an attention on training.

Key Words: Preventive Maintenance, Practice, Sheraton Addis

An Assessment of Non-Performing Loan of Commercial Banks of Ethiopia
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This study intends an assessment of non-performing loan of commercial banks of Ethiopia. The mixed research approach was adopted for the study. Survey was conducted with professionals engaged in both private and state owned Banks in Ethiopia holding different positions using a self-administered questionnaire. In addition, the study used structured review of documents of banks and in-depth interview of senior bank officials in the Ethiopian banking industry. The findings of the study shows that poor credit assessment, failed loan monitoring, lenient credit terms and conditions, aggressive lending, compromised integrity, weak institutional capacity, unfair competition among banks, willful default by borrowers and their knowledge limitation, fund diversion for unintended purpose, over/under financing by banks ascribe to the causes of loan default. The study suggests that banks should put in place a vibrant credit process that ensures proper customer selection, robust credit analysis, authentic sanctioning process, proactive monitoring and clear recovery strategies for sick loans; formulate a clear policy frame work that addresses issues of conflict of interest, ethical standard and check and balance in credit process; organizational capacity enhancement of banks; deliberate effort to develop culture of the public towards credit and its management by banks and ensuring prudent policies that govern bank loans.

Key Words: Non-Performing Loan, Commercial Banks of Ethiopia

Assessment of Internal Audit Practice in the Public Sector: The Case of Yeka Sub City Administration Office, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study examines internal audit practice in public sector in case of Yeka sub city administration office. The study investigates key problems in internal audit practices regarding competency of internal auditors, time /program/ of auditing, scope of audit work, independency of the auditor, the management perception about the internal audit, implementation of audit recommendation and the available punishments for violations of internal audit procedures effectively applied in the administration. This descriptive research is conducted by using mixed method approach. Data collection includes questionnaire with 81 internal auditors, documentary analysis and semi-structured interview with by taking purposive sample of internal audit manager, finance manager and general manager. With these research methods, the findings of the study revealed that competency in terms of educational background but lack of experience and number of staff, internal auditors is not independent, Management have not good perception about internal auditors and inadequacy of punishments for violation of internal audit procedures at different levels that lead ineffectiveness of internal audit.

Key Words: Internal Auditing Standard, Internal Audit Practices, Public Sector offices

**Assessment Of service Quality and Customer Satisfaction in Claim Service at Nyala Insurance Share Company
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This research aimed at assessing service quality and customer satisfaction in claim service at Nyala Insurance Share Company (NISCO). It also examined the influence of quality service towards customer satisfaction. The SERVQUAL model was used to determine customers' perception of service quality at NISCO. Both descriptive and correlation analysis were used in the study describe the existing situation and to understand the relationship between service quality dimensions and customer satisfaction. The researcher collected sample data from 285 client of NISCO chosen based on convenient sampling technique. Data were analyzed by descriptive statistics and Pearson correlation analysis. All the service quality dimensions showed a negative confirmation result indicating that the service quality at NISCO is below the customers' expectation. Moreover the study indicating that customers of NISCO are less satisfied by its service. The negative confirmation for tangibles is the highest score that calls for the NISCO managements' immediate action since the improvement in this dimension significantly changes the service quality and customers satisfaction as well. The researcher recommended that the insurance should invest on the knowledge and skill of personnel to enhance the skill and quality of the service providing staff. By doing so the insurance could have sustained competitive advantages as the human aspect of an organization is not easily imitated by the competitors. Secondly, it should also invest in the physical evidence of the service, the tangible dimension.

Key Words: Service quality, SERVQUAL, Customer satisfaction, Nyala Insurance S.C.

**Fund Management and Its Utilization: The Case of Organization for Social Services
(Ossa), Yonas Negussie, St. Mary's University, rakmo.smu@gmail.com**

The study was conducted on fund management and its utilization in the case of Organization for Social Services for AIDS (OSSA). Fund management and its utilization practice has got vital benefits for NGOs because it enables them to realize the main factors that hinders effective and efficient fund management and utilization practices which needs to be reduced. The gap identified in this research is the declining and fluctuating trends of fund utilization for the organization and the general objective of the study to assess fund management & its utilization, the study adopts descriptive research design and used mixed type of research approaches in which a combination of semi structured questionnaires, in depth-interviews and documentary were used as a means of data collection. Data were collected from 51 practitioners in all branches, sub branches including head office using the questionnaire. According to the results of this mixed research approach shows different kinds of internal and external factors influencing effective and efficient utilization of allocated fund. The findings of the study show that the organization is not financially sustainable because it is highly depending on one source of financing which is foreign donation, lack of monitoring & evaluation system, it utilizes its fund as proclamation 621/2009 and donor requirements. Besides the study recommends that the organization device strategy for fund sustainability by income diversification such as mobilizing local resources and involve in income generating activities (self-financing),the organization emplace a system for continuous monitoring evaluation system for the proper utilization of fund and continue its fund utilization practice as per the proclamation number 621/2009 and donor requirements and in addition the organization continue its fund management practice based on budget specification and as per financial grant agreement.

Key Words: fund management, fund utilization

**E-Commerce Challenge and Opportunity in Ethio,
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The rapid proliferation of the Internet gave rise to the concept and practice of electronic, which has become a common phenomenon in the world today. Internet-based economic structures and information groups are the new business reality, as organizations and individuals revel in the ease of purchasing commodities and services from foreign shores. Most developing countries, however, are far from experiencing this reality due to many factors which act as obstacles for e-commerce to flourish. This thesis aims to examine opportunities and challenges in Ethiopia with respect to the barriers which can influence a county from taking advantage of E-commerce system and expected benefits derived by adopting the system. A research framework developed based on technology organization environment framework and Technology acceptance model to guide the study. The result of the study indicated that, the major challenge Ethiopian ecommerce industry faces in the adoption of Electronic commerce are, security risk, lack of trust, lack of legal and regulatory frame work, Lack of ICT infrastructure and absence of competition. The study also identified perceived ease of use and perceived usefulness as a driver of adopting E-commerce system. The study suggests a series of measures which could be taken by the private industry and by government to address various challenges identified in the thesis. These measures include: Establishing a clear set of legal frame work on the use of technology in ecommerce, supporting ecommerce industry by investing on ICT infrastructure needs to be focused on technological innovation competition rather than traditional bases of retail commerce competition.

Key Words: E-Commerce Challenge and Opportunity in Ethio, Yonas Lemma

**Effect of E-Banking on Profitability of Commercial Bank of Ethiopia: The Case of
Addis Ababa Branches**
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Electronic banking refers to the provision of retail and small value banking products and services through electronic channels. The rapidly growing information and communication technology is knocking the front-door of every organization in the world, where Ethiopian banks would never be exceptional. The appearance of electronic banking in Ethiopia goes back to the late 2001, when the largest state owned, Commercial Bank of Ethiopia (CBE) introduced ATM to deliver service to the local users. Through reducing bank costs, electronic banking can increase bank incomes. In this research the effect of electronic banking (i.e. automated teller machines, bank card, internet bank, telephone bank, point of sale, etc) in increasing profitability of Commercial Bank of Ethiopia is studied. The statistical society of this research is the CBE's Addis Ababa Branches staffs. The research sample size was estimated 110. The research data was gathered through financial statements, data sheets, and questionnaire contains. The gathered data was analyzed through descriptive statistics (i.e. diagrams and frequency distribution tables) and inferential statistics (i.e. ANOVA test, T test, multiple regressions). According to the findings of the study; E banking services of CBE has positive impact on reducing transaction processing errors, saving time, reducing risk of caring cashes, and improving operational reliability of the bank. While the study reveals that there is relatively lower importance to attraction of new customers to the bank, reduction of human resource requirements of the bank, improvement of customers' loyalty to the bank. The empirical analysis shows there is a positive relationship between electronic banking and its five components (i.e. automated teller machines, bank card, internet bank, telephone bank, point of sale) with bank profitability.

Key Words: E-Banking, Profitability, Commercial Bank of Ethiopia, Addis Ababa Branches

Effect of Business Process Reengineering on Organizational Performance: The Case Study of Documents Authentication and Registration, Agency in Addis Ababa
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The purpose of this thesis is to gain an in depth understanding of exactly what BPR can play in Ethiopia development activities currently and how it becomes a good tool for improving performances of systems in the public as well as in the private sectors. Hence, the paper analyzes the relationship and significant changes in the performance of Documents Authentication and Registration Agency. The research discusses how BPR model was used to operationalize the improvement of service quality, and assesses the perception and attitude of employees to improve service quality that resulted from the comparison of perceptions with expectations. Qualitative data analysis has been utilized. The study used both primary and secondary data. Primary data were collected through questionnaire, unstructured interviews and personal observations. They were analyzed through descriptive statistics. Secondary data were also collected from published and unpublished documents and reports. The study has shown that DARA attempted to use Business Process Reengineering (BPR) approach to design new systems so as to improve its performance. The main achievement of BPR is that service delivery time has reduced dramatically as a result of the new work flow and change of employee attitude. The findings imply the requirement of improved organizational performance is adequate to categories the sector achievement and gap of BPR.

Key Words: Business process reengineering (BPR), quality service and customer satisfaction

**Factors Affecting E-Banking Adoption of Customers on
Investigation in Commercial Bank of Ethiopia and Four Different Private Banks,
Addis Ababa, Zeray Kahsay, St. Mary's University, rakmo.smu@gmail.com**

Electronic banking nowadays is becoming a crucial technology in the global banking industry for cashless transaction and effective banking services. In Ethiopia, e-banking was introduced by commercial Bank of Ethiopia, ATM Service was introduced for local users in 2001, eight ATMs located in Addis Ababa despite, being the lead the way in introducing ATM based payment system and acquired Visa membership, CBE lagged behind Dashen Bank, which worked aggressively to maintain its lead in electronic payment systems in June 2009 Gardachew, W. (2010) and now almost all banks has introduced. However, the adoption level of this technology is minimal Ayana, G. (2012). The objective of this research is to identify factors that influencing customer's adoption of electronic banking. To address this objective technology acceptance model (TAM) with technology-organization-environment (TOE) is employed. The samples were 272 applicable respondents using the purposive sampling technique from Addis Ababa. Questionnaires were distributed to five banks officials of e-banking department (commercial bank, wogagen bank, Dashin bank, Awash bank and Hibret bank) that the electronic banking technology employed, and their currently electronic banking user customers. The primary data was collected from 272 respondents; an interview was also conducted to the bank managers and e-banking department managers. Ordered probit regression and descriptive statistics were used to analyze the primary data which is collected what is more the probit regression also used to test the hypothesis. Additionally correlation analysis were exploits their relationship between variables. Moreover STATA version 11 was engaged to facilitate the ordered probit regression analysis and the correlation process, Likert scale also used to the descriptive analysis and for the orbit regression. The research focus on related factors such as, demographic characteristics, customer awareness, perceived benefit, perceived risk, perceived security, legal framework and ICT infrastructure , organization factor, perceived usefulness and perceived ease of use. The result of the study concluded that among the factors, perceived benefit was the strongest significant influencing factor followed by perceived security. Customer awareness, perceived ease of use and perceived risk were next more important factors that influence customer's intention, to adopt e-banking. To boost the identified factors the researcher pressured banks to announce (promote) benefit of electronic banking and give due attention on security and risk features to decrease customer perception towards them.

Key Words: Adoption of electronic banking, demographic characteristics, Customer awareness, perceived benefit, perceived security, perceived risk, Legal framework and ICT infrastructure, Organization factors, Perceived usefulness and perceived ease use

**Assessment of Service Quality in Banking Industry: The Case of Dashen Bank
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The main objective of this study is to assess the service quality of Dashen Bank in Addis Ababa. Service quality has been defined as a degree of discrepancy between customers' service expectation and perception. The study which was carried out used judgmental sampling techniques in selecting a total of 4 branches and 311 questionnaires were distributed from this 70% for customers and 30% for employees of bank. A quantitative research approach was implemented. Data were collected using questionnaire developed both in Amharic and English in order to make easy to understand and respond. Service quality has been measured through using five dimensions (SERVEQUAL MODEL) tangibility, responsiveness, reliability, assurance and empathy for customers' response on service quality. In addition to customers the questionnaire also designed for employees of the bank by using the categories training, satisfaction, technology, comments, leadership, and internal and external factors affecting service quality. Data were analyzed by using STATA 11.0 VERSION for gap, correlations and descriptive Statistics. The findings confirm that the selected branches(Tana Mesalemia, Piassa and Gulelle) have a highest gap on customer expectation and perception on service quality dimension particularly Tana has the highest gap on responsiveness, Mesalemia score the highest service gap on assurance(employees willingness and happiness, bank diversified service, prompt service and quick response to customers' requests.), Piassa also has the highest service quality gap on reliability and as the study outcome reflects Gulelle has the highest service quality gap on responsiveness(employees willingness and happiness, diversified service, prompt service quick response to customers' requests).so, in order to address those problems, providing quality service to customers in all dimensions by understanding the customers expectation and satisfying them were the key for future business profitability and continuous growth.

Key Words: Service Quality, Expectation, Perception

**Assessment of Employee Job Satisfaction: The Case Study All Africa Leprosy,
Tuberculosis and Rehabilitation Training Center (Alert) Employees
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This paper investigated the assessment of employee job satisfaction at ALERT employees. The purpose was to examine overall job satisfaction, to describe job satisfaction factors and to compare satisfaction between medical professional and support service departments. Job satisfaction is an inevitable concern and a challenge for modern organizations. The study was conducted through a field survey, drawing on a sample of 350 employees and 68 managers operating in ALERT using stratified random sampling and convenience sampling. The research examined job satisfaction factors supervision, work conditions, work relationship, communication, employee job safety and health, working environment, training and development, salary and benefits, overall satisfaction and job dissatisfaction. Two different types of questionnaires were used for employees and for managers to collect quantitative data and it was analyzed by using descriptive statistics. The finding indicates that most employees are satisfied with the work relationship (73.90%) and supervision practices (58%). On the other hand, employees seem to be dissatisfied with the job safety and health management of ALERT. It affects employees' satisfaction negatively. The result also indicates that the employees' are not satisfied with the training and development opportunity provided by ALERT. This result (54.14%) leads to dissatisfaction and decreases the organization competitive capacity. The employees are also dissatisfied with the salary and benefits package of the hospital (62.11%). Dissatisfied employees not give proper service for patients and no longer stay in the organization. Support service employees' show slightly less satisfaction than medical professionals. ALERT management needs to influence civil service HR in order to make recent market assessment for paying fair salary and benefit, assess the job safety and health dissatisfaction reasons regularly and take appropriate actions timely, redesign the current training and development process, and threatening each department in balance. As confirmed by majority of the respondents most of the employees (73.91%) are satisfied with their work relationship and more than half of the employees (58%) are satisfied with supervision practiced. The information obtained from the respondents reveal that employees are dissatisfied 44.79% and satisfied 25.93% with current job safety and health service. As depicted by more than half (54.14%), the respondents employees have dissatisfaction with the training and development opportunity provided by the organization and majority of the respondents (63.57%) are dissatisfied with the current salary and benefits schemes. On the basis of the major findings it is recommended that ALERT should take correct measures to address the deficiencies with regard to its employees' dissatisfaction.

Key Words: job satisfaction, dissatisfaction, job satisfaction factors

**Factors Affecting Market Chain Performance of Agricultural Inputs:-The Case of
Agricultural Cooperative Unions around Addis Ababa
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Market chain of Agricultural input is an approach that allows cooperative unions to respond to market competition challenges on input supply. Agricultural cooperatives are ideal means for Agricultural input marketing for small holder farmers. Therefore; the major concern of this thesis was to analyze factors affecting market chain performance of agricultural input and to measure the most determinant factors among the Legal, Marketing, service delivery and financial factors. The study uses explanatory research design with mixed approach of both qualitative and quantitative data. Sampling techniques of the study were probability and non-probability sampling. To select cooperative unions of the study area convenience sampling from none probability sampling techniques were used and random sampling were followed from probability sampling to select 200 respondents from the total of 400 population of cooperative unions. Structured interview schedule and closed ended questionnaires were used for collecting the essential qualitative data and quantitative from the sampled respondents. To generate qualitative data structured interview were conducted. The quantitative data were analyzed using descriptive statistical tools, Pearson Correlation and Multiple Linear Regressions from inferential statistics. The major output of the study indicates that legal factor have negative significant relationship with market chain while marketing, service delivery and financial factors have positive significant relationship with market chain Performance of the cooperative unions. In addition to this, the financial factor has the most determinant factor among the variables. Therefore, it is recommended that, the legal factors which is mainly bureaucracy and regulation should be flexible and compatible with relevant actors of the cooperative unions along the market chain to bring about change for efficient and effective delivery of agricultural inputs/services. Likewise, financial factors are the most determinant factor of market chain among independent variables.

Key words: market chain, Agricultural input, cooperative unions, legal factor, marketing factor, financial factor, service delivery factor

Leadership Skill among Frontline Managers of Commercial Bank of Ethiopia in Addis Ababa, Abeba Gebrehiwot, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study was to assess leadership skills among frontline managers (Branch Managers and Customer Service Managers) of Commercial Bank of Ethiopia in Addis Ababa. For the reason of the banking industry service nature, front line managers are the lynchpin to organizational performance and business results if they are provided with a right knowledge and skill to do the job so, leadership development is becoming an increasingly critical and strategic imperative for Commercial Bank of Ethiopia to be competitive in the current business environment. The target groups selected for this study were three: first-line managers namely branch managers and customer service managers and non-managerial staffs of grade IV, III and II branches located under the four district offices of Addis Ababa. 370 sample participants were selected from the total population (92 FLMs and 278 non managerial staffs). The Closed ended questionnaire prepared based on various scholars work were distributed to 46 branches by using simple random and purposive sampling method. From this data 304 of them were returned and analyzed using descriptive and inferential statistics. Interpretation is made on the mean, standard deviation, frequency and percentage results. The findings from the overall result of the research show that The overall result of the perception of the non-managerial staffs about their FLMs level of leadership skill shows that staffs are nearly agreed with the personal quality of their FLMs' However, they are neutral or negative thought about their FLMs skill of positioning, purpose, people and performance management or they believe that there is a major skill gap on FLMs. And the perception of FLMs' on their leadership skill shows that FLMs are strongly agreed with their personal quality skill and also moderately agreed with their skill of positioning, purpose, people and performance management. This indicates that the two group perception was contradicting to each other. And also the FLMs' responded that from the selected obstacle work overload and lack of training has a significant effect or association with their staff management role. Finally, the researcher recommends that CBE human resource development office should identify the leadership skill gap of FLMs and implement the most effective leadership development method and work more on leadership skill development of frontline managers especially on young and low experienced once and empowerment of women's to leadership should also be put into practice to get the benefit of gender diversity on leadership. As the main focus of this study was assessing the results provided by the non managerial employees of branches and FLMs, a further related study were recommended with more detail discussion on the leadership skill quality differences between top level management and frontline Managers as well as among different levels of line managers by using appropriate statistical measurement technique.

Keywords: Leadership skill dimensions, frontline managers, Leadership development, Commercial Bank of Ethiopia

Assessment of Employee Retention Practices in Development Bank of Ethiopia
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The objective of the study was to assess employee retention practice in Development Bank of Ethiopia. The study implemented a descriptive research design to evaluate the employee retention practices and the researcher used both quantitative and qualitative approaches to collect data through the utilization of a questionnaire and interviews. The respondents were selected from currently employees of the Bank similarly the sample of the study consists of 158 respondents, 143 of them responded to the questionnaire. Primary and secondary data were used to find out the research output. To generate the output of the study results, the statistical software version 20.0 was used. The data were processed by using descriptive statistics which includes frequency distribution, percentage, mean score and standard deviation. The findings of the study revealed that there are no employee retention strategies and programs in place in the Bank. The researcher concluded that, the Bank's workforce is unstable and will incur high recruitment, selection cost and unable to meet the objectives of the Bank. The study recommended that the Bank should enact employee retention strategies and programs through involving employees in creating positive employee perception by establishing conducive work environment and by making opportunities available for training and career development via need assessment, use of effective appraisal system, provide fair rewarding system and competitive benefit package to the financial sector. The Bank also should have a constant communication between top management and all employees of the Bank to retain valuable employees and to achieve the strategic goal of the Bank.

Key words: Development Bank of Ethiopia, program, Retention, Strategy, Employee turnover

The Effect of Sales Force Automation on Sales Performance: The Case of Coca Cola Beverage Africa, Abel Wondafrash, St. Mary's University, rakmo.smu@gmail.com

The most dominant feature of any company is sales of their product(s) because it support any business' survival, Selling entails the use the use of Sales force Automation, currently the Coca Cola Beverage Africa are applying sales force automation in order to strengthen the sales performance but there were some gaps on their effectiveness usage. This paper aims to find out the effects of sales force automation on sales performance of the case company Coca Cola Beverage Africa, the researcher used a casual design and adopted Quantitative and quantitative methods of data analysis, data was collected from most of the population of the study, 119 respondents sales persons working for the CCBA filled and replied were found valid for analyzed, in addition in order to know the relationships of the variables, Structured questionnaires were administered to the respondents, the researcher also used regression analyses to see the effect and correlation data analysis technique to see the relationship between Sales force Automation and Sales Performance, Multiple regression analysis were applied to test the hypotheses. The results of the hypotheses tested in dicate that almost all independent variable (order, forecast, compensation, account, and pipeline automation) has a statistically positive significant effect on sales performance. The findings from this research inferred that from the dimensions of Account Automation, Order Automation, Pipeline Automation, compensation Automation and Forecast Automation appeared to be significantly correlated and are significant predictors of sales performance. The study finally recommended that the firm should increase its usage of sales force Automation which enhance the performance of the firms sales, the study also suggests that future research related to sales force Automation should be analyze in-depth for all soft drink industry , to beverage industries as well as to the other industries across the country.

Key Words: sales force automation, sales performance, account automation, order automation, pipeline automation, forecast automation, compensation automation.

**Investigating the Impact of Worklife Conflict on Employees' Job Satisfaction:
The Case of Commercial Bank of Ethiopia
Abenezer Hailu, St. Mary's University, rakmo.smu@gmail.com**

Work life conflict is defined as a form of inter-related conflict in expectation between both work and life roles. Job satisfaction has been defined as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”. The study aimed at exploring the impact of work life conflict on job satisfaction in Commercial bank of Ethiopia in Addis Ababa. To achieve this purpose, explanatory study design were used to analyze the data collected through cross sectional survey questionnaire from a sample of 410 bank employees. Five branches were selected by simple random sampling and the study subjects in each branch. Simple Random Sampling (Lottery method) was employed to obtain the participant from each working unit from monthly work schedule obtained from the managers of each branch. The data collected from the questionnaire were analyzed using Statistical measures such as correlation and multiple regression analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, three work life conflict dimensions i.e., work to personal life interference, work overload and personal life to work interference and job satisfaction found to be inversely and significantly related. And also indicate that job autonomy is the most important factor to have a strong, positive and significant relationship with job satisfaction. In addition to this, four work life conflict dimensions of this research significantly explain the variations in job satisfaction. However, except job autonomy, which statistically and positively predicts the variation in job satisfaction, the three work life conflict dimensions i.e. work to personal life interference, work overload and personal life to work interference statistically and negatively predict the variation in job satisfaction. Based on the findings of the study, it is recommended that Top management should realize the effect of work life conflict on job satisfaction and should implement work life balance programs, practices and policies, and also it is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements.

Key Words: Work life conflict, Job Satisfaction, Work Overload, Job Autonomy

Factors Affecting the Adoption of Agent Banking: The Case of Lion International Bank S.C, Abreham Desta, St. Mary's University, rakmo.smu@gmail.com

The main objective of this study was to assess factors affecting the adoption of agency banking the case of Lion International Bank S.C. An explanatory research design was used for analyzing the effect of the identified factors on adoption of Agency Banking. In order to achieve the objective of this study, quantitative research approach was used and self-administered data was collected through questionnaires. The study has used both types of data primary and secondary data using a self-administered questioner. The participants of the study were taken customers of the bank that comprises of 485 which were selected by employing simple random sampling methods. To analyze the data both descriptive and inferential statistics were used while the descriptive was used to analyze the demographic data & Mean and Standard deviation the inferential statistics were used to measure the relationship between the variables and to evaluate the effect of the proposed independent variables (Technological, Organizational and Environmental) factors on the depend variable (the adoption of agent banking). The findings of the study reveal that the technological factors, organizational factors and environmental factors have a positive and significant relationship with the adoption of agency banking. The regression result also shows that all variables of the study have significant effect on agent banking; the beta coefficient analysis shows that technological factors have the highest effect on the adoption of agency banking. Finally, the study concludes that by highly recognizing and managing Technological, Organizational and Environmental factors had likely to support and facilitate in the adoption of agency banking, availability of developed ICT infrastructure, believe the technology which is provided by the bank, creating awareness of the services. Finally based on the result recommendation were forwarded that; the bank should also embark on regular training of the agents to ensure they are familiar they understand Agent Banking services and expanding their network coverage of these Agent Banks around the country to ensure that customers have easy access to these services.

Key Words: Adoption of agency banking, Environmental factors, Organizational factors, Technological Factors

**Factors Affecting Employee Job Satisfaction at Teklberhan Ambaye Construction Plc
Abraham Tolossa, St. Mary's University, rakmo.smu@gmail.com**

Job satisfaction is defined as “a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”. The study aimed at identifying which specific factors is/are the most important one among the internal, external and individual job satisfaction factor for the Teklberhan Ambaye construction company employees’. To achieve this purpose, descriptive study design were used to analyze the data collected through survey questionnaire from a sample of 203 employees. These respondents were selected using two-stage cluster sampling method. The data collected from the questionnaire were analyzed using Statistical measures such as correlation coefficient and step wise multiple regression analysis. The major findings of the study reveals that effect of a person's current job at a particular company, number of skills and depth of knowledge required to do the job, freedom to set own goals and success criteria, quality of management, monetary rewards and the role of money, quality and quantity of interactions with others, issues that coworkers feel are important and how old someone is have a higher level of job satisfaction. It is also make known that there exist a positive relationship between the overall importance of internal JSF and goal determination and job variety, whereas a negative relationship exists between internal JSF and the work. There also exist a positive significant intercept and significant coefficients for supervision, compensation as well as social interaction. Both issues that coworkers feel are important and how old someone is have a positive relationship with the importance of individual job satisfaction factors. Based on the findings of the study, it is recommended that the management should give due attention when policies are drawn in relation to employees’ job satisfaction factors which are found to be most important to the company employees’.

Key Words: Job satisfaction, Internal Job Satisfaction Factors, External Job Satisfaction Factors, Individual Job Satisfaction Factors

Perceived relationship between Outsourcing and Organizational Performance: The Case of Ethio telecom, Aida Teshale, St. Mary's University, rakmo.smu@gmail.com

Outsourcing has become an important business strategy because it enables businesses to reduce costs, improve productivity, to enable a company to focus on its core activities, to gain access to expertise and to free internal resources for other purposes thereby increasing sales and improving overall organizational performance. The research objectives were to show that there exists a relationship between outsourcing and overall improvement of organizational performance in ethio telecom. To address this, the research focused on the relationship between outsourcing of selected services by ethio telecom on the organization's cost efficiency, improved productivity, enhanced innovativeness and increased sales. A descriptive and explanatory research design was adopted in this study. The total population size was 268 managerial employees. The sample size was 73 managerial employees that were selected using convenience and proportional sampling technique for which a questionnaire has been distributed. Quantitative data resulting from the questionnaire were analyzed using Statistical Package for Social Sciences (SPSS) and qualitative data was analyzed using themes and presented in the form of narratives. Mean and frequency are generated to analyze the data and chi square correlation has also been done for cost, productivity, innovativeness and sales against organizational performance in an intent to show relationship and correlation. The major finding of the study showed that there exists a relationship between outsourcing and operational costs, productivity, innovation and sales thereby affecting organizational performance by showing a chi square statistics of less than 0.01 on all the four correlations (i.e. the alpha level is associated with a 99% confidence level on all cases). Its effect on operational cost was through cost saving from reducing operational cost and improved resources management, which was significant. The improvement in productivity and innovation resulted due to employees' focus on core activities. From the findings of this study, the researcher recommends the assessment of outsourcing impacts and problems to further be performed in ethio telecom. Promoting the adoption of outsourcing in other functions should also be considered. Furthermore, the management of ethio telecom should also devise a mechanism to perform post outsourcing evaluation and thereby develop a remediation plan to make the outsourcing successful.

KeyWords: outsourcing, cost reduction, productivity, innovation, sales, organizational performance

**Assessment of Employee Training Practice in Nib International Bank, Akbere Kidane
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This study aimed at assessments of employee training practice in NIB international Banks with due emphasis on training policy and procedures of the bank, methods of training practice, measurements of training effectiveness, how line managers and supervisors involves on training practice , accordingly to satisfy the study the necessary documents and data has been gathered through primary and secondary data sources, interview and quaternaries are from primary data and bank manual and other documents from secondary data, purposive selecting sampling are used and 175 quaternaries are distributed to head office and twenty selective branches the research are limited in Addis Ababa branches only for those are clerical staff only ,descriptive analysis using with help of frequency and percentages to analysis the data, As a result, after thoroughly present and analyzing the data obtained from respondents the researcher presented and interprets the response. The findings from the study clearly stated and main of them were employees were not satisfied on the attended training; in addition with this some of employees have no training practice while they are started jobs this implies that there is shortage of training in the bank, we observed from the respondent the bank have a gap on evaluation the effectiveness of the training and lack of follow up on the training effect on employee's job. Based on the findings and conclusion the researcher provides the recommendation to the bank`s, Some of the recommendation were the bank should bring effective and timely training to employees, should made follow up on the effect of training on job and should assign sufficient amount of budget to train run-up.

Key Words: Assessment, training, practice

**Effect of Customer Relationship Management on Banking Performance:
The Case of Two Selected Banks in Addis Ababa
Aklile G/Kirstos, St. Mary's University, rakmo.smu@gmail.com**

This Thesis conducted on the title “Effect of Customer Relationship Management on Banking Performance” in selected Banks. The major objective of the study was to assess the relationship between effective customer relationships management practice and banking performance. The researcher selected two Banks as a case study area and both Grade Four Bank Managers and some selected top level managers as defined target population the total sum of the respondents Wwere 66. After selecting defined target population the researcher used judgmental (Purposive Sampling Method) to gather all necessaryInformation to see the relationship between predictors and dependent variables. The study utilized a descriptive research design to describe the overall customer relationship management practice and banking customer relationship management performance situation.The researcher used primary and secondary data as data source whereas, mean, standard deviation and percentage to show the distribution and frequency of variables. Tables and charts were used to present the fact. To differentiate the relationship the degree of their relationship among and between variables the research used different parametric analysis tools like correlation and Regression as data analysis tools by using statistical package for social science version 20.0. This research finding show there was strong positive correlation between banking performance and effective CRM Practice, compared with attracting new customers banks are given less attention to retain current valuable customers, process and strategy has statistically significant unique contribution in explaining variance of banking performance. To increase its performance banks should focus on retaining current valuable customers than attracting new customers because it enable to minimize organizational costs, and to use technology as CRM process Implementation tools banks should give Attention for both technology infrastructure and architecture the like were the major one.

Key Words: Customer Relationship Management, Bank Performance

An Assessment of Business Ethics Practices: The Case of Zemilli Paint Factory
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The study was conducted at Zemili Paint factory with the general purpose of examining the business ethics practices of the factory. The significance of the study is that based on the finding; the factory can find itself “where it is” in terms of exercising a good business ethics and take corrective action if necessary. In this study, three business ethical issues were explained and explored; .Employee health and safety program of the company was explored. Contributions of the company to local community development program were pointed out. Finally, the attitude of the company towards environmental protection and the mechanism they are using to reduce the pollution of the environment were highlighted. Data were collected through questionnaire and interview. The collected data were analyzed by using descriptive statistics and software package for social science (SPSS version 20). Based on the finding the absence of formal business ethics practices may make the factory unaware to extract the possible opportunities from business ethics. The Factory is not undertaking a risk assessment to identify and control hazards which could arise. The factory does not have public relation department, as a result there is no document concerning the society development programs they participate. So in light of the above problems, the following recommendations were forwarded. The factory had better make use of indicators of formal business ethics like Written ethical standards Training program on business ethics and Ethical committee or ethical officer and the factory should undertake a risk assessment to identify and control hazards which could arise at the work place and finally should form public relation department, through which it can influence public attitudes towards the factory

Key Words: Business Ethics, Employee safety and health, Social Responsibility, EnvironmentProtection

Assessment of 5c's Credit Appraisal Tools and the Level of Nonperforming Loans and Advances: The Case of Nib International Bank Sc
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The study was geared towards discovering the use of 5C's credit appraisal techniques in the approval process of loans and advances and evaluates nonperforming position of Nib International Bank S.C. The study was conducted through a sample base on 120 respondents (branch managers, division managers, loan officers, customer relations managers, credit analysts and loan follow-up officers) working in branches dispensed throughout the country and at head office. Data was collected using a structured questionnaire. The data collected was analyzed by descriptive statistics. SPSS version 20 was used in capturing and building the data analysis. The findings of the study were that; NIB International Bank S.C. uses the 5Cs credit appraisal tools in credit risk, evaluation, assessment and appraisal processes. To remain affluent in business, commercial banks should use the 5Cs credit appraisal tools considering that, credit risk is the major risk that banks attach a lot of importance to. It should be noted that most bank failures worldwide have been attributed to poor credit policies they have employed in their businesses. NIB International Bank S.C. applied the 5C's credit appraisal techniques in credit risk assessment and appraisal processes and the use of the 5Cs credit appraisal techniques enabled it to make remain constant the level of nonperforming loans and advances. Collateral was uncovered the most significant of all the credit appraisal variables followed by character, capacity, capital and condition.

Key Words: Credit Appraisal Tools, Level of Nonperforming Loans, Nib International Bank

**Effect of Supply Chain Management on Organization Performance:
The Case of East Africa Bottling Share Company
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This study was conducted with an objective of identifying the effect of supply chain management on performance of an organization in the case of East African Bottling Share Company. Supply chain management has become a valuable way of securing competitive advantage by improving organizational performances since competition is no longer between organizations, but among supply chains. This research conceptualizes and develops five dimensions of supply chain management practices which are strategic supplier partnership, customer relationship, level of information sharing, quality of information sharing, and internal lean practices and tests the relationships between supply chain management practices and organizational performance. The researcher used descriptive and explanatory research design. The data for the study was collected from 97 employees of East African Bottling Share Company. The relationships proposed in the framework were tested by Pearson correlation and the causal relations were analyzed by ordinary least square regression method by using SPSS Software. From the result of the analysis it is concluded that there is a strong relationship between supply chain management practices and organizational performance. Supply chain management practices have shown a positive and significant effect on performance of organization, all except internal lean practices. Therefore, in order to achieve growth in organizational performance, it is frugal for the organization to give due emphasis to the constructs of supply chain management practices.

Key Words: Supply Chain Management practices, Organizational Performance

**Assessment of the Practices and Challenges of Employees Training at Bunna
International Bank S.C
Amanuel G/Slassie, St. Mary's University, rakmo.smu@gmail.com**

Training helped people to learn how to be more effective at work by modifying knowledge, skills or attitudes through learning experience. Therefore, the objective of this study, is to assess the practices and challenges of employees training in BIB. After the required data are collected descriptive (i.e. frequency and percentage) analysis were used to analyze the data using SPSS version 20. This study used questionnaire and document review as instrument of data collection. Stratified random sampling method was used to select samples from the clerical and managerial employees who are working in Addis Ababa. Close ended questionnaire was employed to conduct the research. In order to assess the existing practices and challenges of employees training in BIB, the study emphasized on the; strategic plan, training needs assessment (TNA), training objective(TO), training design (TD), training delivery method (TDY), training evaluation (TE) and training challenges(TC). And all of them were checked individually on the analysis. The overall training practice of BIB, is not effective as it should be. And this is due to the gaps that are seen in each training process and these in return decrease the effectiveness of the training program of the public banks. Furthermore, it provided practical suggestions to overcome the problems that were seen in the training practices and process the bank. In order to have an effective training practice the bank should have to conduct each and every process properly.

Key Words: Training, Strategic plan, Training Need Assessment, Training objective, Training Design, Training Delivery Method, Training Evaluation and training challenges

An Assessment on the Implementation of Balanced Scorecard with Reference to Employee Performance: The Case of Oromia Regional Health Bureau Amare Lemma, St. Mary's University,

This study aimed at assessing the attitude and perception of employees towards the Balanced Scorecard, BSC; pinpointing the benefits enjoyed and gaps observed in implementing it; and examining the way employees are evaluated and subsequent merits are managed. The study is mainly a descriptive research by design where self-administered questionnaires and in-depth interview were used as the main data collection instruments. The study involved 214 employees working at the Oromia Regional Health Bureau. It applied a systematic random sampling technique to select a sample size of 135 respondents and 4 informants by picking every second member from the population frame. The data collected is analyzed using version 25 of Statistical Package for Social Sciences (SPSS). The major study findings were tabulated and presented for later summary. The study identified the existence of untrained staff, absence of daily record keeping mechanisms, lack of providing regular feedbacks, the use of evaluation criteria that is subjective and full of bias and non-transparent reward system as the major findings. Based on the collected data, the Oromia Regional Health Bureau has at least put a management and measurement system in its units with the exception of the few. The study also showed areas the ORHB needs to work on like training, daily record keeping and feedback mechanism, evaluation criteria, and its reward system. In addition, less commitment among the top management has been observed as confirmed by both the respondents and informants. The study recommended that the management should carry out its responsibility in revising the BSC document as per the current structure in order to fully implementation it in all its departments. The Bureau is also expected to organize BSC specific training, put a mechanism for daily record keeping and feedback, formulate clear evaluation criteria, and make its reward system transparent. Finally, the top management has to maximize its commitment in executing its leadership role in coaching, supporting and strengthening the Monitoring and Evaluation system.

Keywords: Balanced Scorecard, Employee Performance, Strategic Planning, Training Performance Management, Measurement, Monitoring and Evaluation

Assessment of Recruitment and Selection Practices at Addis Ababa Water and Sewerage Authority (Aawsa) Ambaye Assefa Dachew, rakmo.smu@gmail.com

Recruitment and selection is the process of attracting individuals on a timely basis, in sufficient number and with appropriate qualifications (Walker, 2009). The research focuses on practices of employee recruitment and selection at Addis Ababa Water and Sewerage authority (AAWSA). The objectives of the study includes identifying the existing recruitment and selection practices adopted by AAWSA, source of recruitment and selection used by the authority, problems faced associated with the recruitment and selection process and identifying factors that will improve recruitment and selection process in AAWSA. The design of the study was a descriptive study. Quantitative and qualitative methods of data analysis were used to analyze and interpret the collected data. The target population of the study was employees of AAWSA who work at the head office. There are 240 employees who work in different departments, among them 150 respondents was taken as a sample. A simple random sampling technique was used to select respondents from the various departments with the exception of human resource department and management bodies. Purposive sampling methods were also used for respondents who deal directly with recruitment and selection practices. The data were gathered using questionnaire and interview methods. Questionnaires were distributed to 150 employees of AAWSA at the head office where all were filled and returned. Interview was also conducted with HR staff and management members of the authority. The data obtained through questionnaire were analyzed using frequency and percentage. The findings of the study shows that there is a considerable variation between the accepted practice of HRM and the recruitment and selection Practice and policy of AAWSA with regard to proper implementation of HR planning. The authority also fails to use employee performance as one of the selection criteria for transfer and promotion. More over the authority fails to provide detailed job description to its employee. Thus, the authority needs to make further analysis of its recruitment and selection practices.

Key Words: Recruitment, Selection, Job description, Orientation

Assessment of Relationship Marketing Practice: The Case Study of Commercial Bank of Ethiopia, Amid Gelaye, St. Mary's University, rakmo.smu@gmail.com

Relationship marketing is a new phenomenon in the field of marketing, and it focuses on creating a long-term relationship with customers through realizing mutual benefits of both parties. The purpose of this study is to assess relationship-marketing practice of Commercial Bank of Ethiopia in terms of relationship marketing dimensions and the levels of relationship marketing strategies. In order to obtain adequate and detailed information from customers as well as branch marketing managers of the bank both quantitative and qualitative data collection tools were used. Non-probability sampling method was employed to select respondents; specifically convenience sampling technique was used. Accordingly, the study has selected 322 respondents from seventeen branches of the bank that operates in Addis Ababa and 322 questionnaires were distributed to customers, 269 questionnaires were found usable. Descriptive statistics particularly mean, standard deviation and frequency were used to analyze data and to aid computation statistical package for social science (SPSS) software version 20.0 was used. The findings of the study showed that, average mean score of each dimension was categorized under well practiced of relationship marketing by the bank. Therefore, the bank practiced relationship marketing well when it is evaluated from the four dimensions namely informational, management, instrumental and organizational dimensions. According to the interview conducted with branch marketing managers of the bank, it practiced and considered in its marketing strategies the three levels of relationship marketing strategies namely financial, social and customization bonds, whereas, structural band is not implemented by the bank so far.

Key Words: Relationship marketing

Employee Training Practices and Challenges at Commercial Bank of Ethiopia Eastern District, Anteneh Zegeye, St. Mary's University, rakmo.smu@gmail.com

Employee training is the very important instrument which is used to update and to make skilled the employee to achieve its objective. It has its own challenges which must be faced to have effective output from the training. Based on this idea, this study is conducted on employee training practice and challenges in CBE Eastern district. It has background which states about training and its related issues. The problems which lead to have study like employee's weak performance also mentioned in its statement of the problem. This paper plans to answer research question which concerns on practice, challenge and alignment with strategic plan of employee training. It has an objective of to show the practice of employee training and its challenges. It has significance to the organization, employee and to other researchers. This study has limitation on geography, methodology, variables and other components. Literatures are crucial support for any study. This study also has vital ideas about training, phase of training practice, challenges and ways of training. In addition to this, it has its own research design and methodology. The research design is descriptive research design with mixed research approach. The data was collected from employees with questionnaire and learning and development department with interview which are both primary data. A population of this study was East Addis district of CBE employees and samples were taken from the frontmatter employees with convenience sampling. The collected data was analyzed with SPSS percentage which is passed by reliability test. The findings are divided by the variables of the paper and discussed with table descriptions. Practice of employee training with its four phases, challenges rose from employees and the management and the alignment of training program with strategic plan are the pillar points of the analysis. Based on this analysis, the findings are basically showed that there are many issues to be clear out as if the results were neutral which inclines to disagree. This leads to have summaries which general there must be employee's contribution that lead to have conclusions. Those conclusions are the final outputs of the paper with recommendations.

Key Words: Training practice, Challenges, Training need assessment, Strategic plan

**An assessment of Pharmaceutical Inventory Management:
The case of Addis Ababa Health Bureau Hospitals
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The main objective of this study is to assess pharmaceutical inventory management in the case of AAHBH's. Descriptive research design was used and both qualitative and quantitative research approach were implied for this particular study. The sample size for this study were 105 employees working in AAHBH's. The study is made based on primary and secondary data which is collected through self-administered questionnaire and a self-observation using a checklist was used. To analyze the collected data a descriptive form of data analysis was used. Accordingly, lack of on job training, lack of computers and other electronics accessories in the stores, the existence of "KENEMA" pharmacy in the hospitals, the quantification techniques used, reporting and documentation techniques were some of the major tools for the assessment of pharmaceutical inventory management. The current storage area of the hospitals is below the standard of the EFMHACA. In most of the hospitals since there is no enough space for the medication or for the supply, medication and the equipment or the supply items are placed on the floor. This will shorten the shelf life of the medical supply or the equipment and medication will lose their effect because of improper storage. Based on the gap observed, it is better if the pharmaceutical inventory management in the hospital is improved, better storage conditions of the pharmaceuticals better if it is based on the standards.

Key Words: Inventory management, Pharmaceutical, Pharmacy and Druggist.

**Analysis of Factors That Affect the Performance of Queuing System in
Ethio Telecom: The Case of It Service
Desk System, Asfetaw Abay Abera, St. Mary's University, rakmo.smu@gmail.com**

The study investigated the factors affecting the performance of queuing system of Ethio telecom IT service desk. It studied the current performance of the IT service desk and how it was affected by number of support staff working, the response speed to customer calls, the time taken to handle customer's call, agent occupancy, and the number of calls dropped per day. The study was geared towards helping the manager of the IT service desk to make reasonable decision regarding the first contact resolution rate. The researcher collected relevant data directly from the actual daily traffic reporting platform for 30 consecutive weeks. A sample of 167 daily records from all population Ethio telecom was randomly selected from which 121 (72.5%) of them were refined and used for analysis. Secondary data sources were also used to obtain the system design of IT service as queuing management system and description of every reporting parameter. Correlations and multiple regression analyses were performed using the pre-existing and refined data set. Erlang C calculator was used to predict the required staff for hotline channel. The researcher identified the top ten problem types that were not solved by first level and passed to next level support team. The main finding of this study showed that the average first contact resolution rate was about 72% which was better than the lower best case benchmark (25%), but it was lower than the best-case benchmark of the industry (95%). The empirical outcome of the study shows number of support staff working, the time taken to respond to customer's calls within 40 seconds and agent occupancy positively influenced the first contact resolution rate of queuing system of Ethio telecom IT service desk. Time taken to handle customer problem while on telephone and number of calls drop negatively influenced to the first contact resolution rate of queuing system of Ethio telecom IT service desk. It is recommended that the IT service desk manager should take a proactive measure on the top ten problem types empowering IT service desk staff to solve at first contact.

Key Words: Queuing, Performance, IT Service Desk, First Contact Resolution Rate

Assessment of Credit Appraisal and Management Practice in Case of United Bank S.C
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The Bank act as an intermediary to mobilize the excess fund of surplus sectors to provide necessary finance, to those sectors which are needed to promote for the sound development of the economy, this study is then assessed the overall credit management practice of the Bank, in such a way that it assesses the credit appraisal, approval, disbursement, monitoring and controlling practices of the bank, so that it helps to make possible suggestions to improve present credit management practice in the banking sector in Ethiopia especially in the case bank. The study was also undertaken to get an in depth idea of the credit management practice of commercial Banks, and the main objective of this descriptive research study as highlighted above, is to assess the overall credit management practice of among the well-known Ethiopian commercial banks called United Bank S.C with a general objective of assessing the quality and adequacy of its credit policy, processing and appraisal techniques, and credit monitoring and controlling practice of the bank. Furthermore the researches deploys a mixed research approach, among the non-probabilistic sampling methods, purposive sampling technique were used, and structured questionnaire and interview were implemented as an instrument to collect primary data that are helpful to conduct the research work. From the study it was evident that the bank, maintained standard and adequate credit management policy though it requires some improvement in the changing market situation to ensure its profitability and sustainability in the industry.

Key Words: Credit policy, Credit Analysis and Appraisal, Credit Risk Management, Credit Monitoring and Control

Assessment on the Role of National Bank of Ethiopia Regulations on the Performance of Private Banks: The Case of Addis International Bank Share Company
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The objective of this study was to examine the role of National Bank of Ethiopia regulation on the performance of Addis International Bank Share Company. The study had four specific objectives of assessing how capital requirement, branch expansion, interest rate and reserve requirement affect the performance Addis International Bank S.C. The research examined the relationship between National Bank of Ethiopia regulations and the performance of Addis International Bank S.C. The secondary data collected through structured document i.e annual assembly magazine from 2012 upto 2016 G.C. reviews from the records held by the Addis International Bank S.C. and analyzed using SPSS. The findings of the study in some areas concur with past studies while in others it contradicts past findings by other scholars. The R square also, called coefficient of determination is 0.669 and adjusted R square is 0.542 indicates that the model can explain 54.2% of the variations in the return on assets of the Addis International Bank S.C. and that there are other factors, which can explain 45.8% of the variations in return on assets (ROA). This shows that the independent variables (capital requirement, reserve requirement, branch expansion and interest rate) of this study have high role to play on the performance of Addis International Bank S.C. Returns on assets (ROA) had the positive correlation with the reserve requirement, capital requirement, branch expansion, interest rate, firm's size and GDP except inflation rate. Regulation is a key pillar of financial institution operations in Ethiopia and by extension pillar to financial prosperity and stability. Every year banking system contribute to the development of the country, the study recommends the Government of Ethiopia to develop policy which will help banks to operate more in a conducive environment and this can create financial stability of financial institution in the country.

Key Words: Capital requirement, Branch expansion, Interest rate, Reserve requirement, Return on Assets, Bank Performance.

Assessment of Payment Card Service in Dashen Bank
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This thesis aims to assess payment card system in Dashen bank respect to the challenges which can influence firms from taking advantage with payment card system and expected benefits derived by implementation of payment card system. The study was conducted based on the data gathered from Dashen bank staffs and customers; A quantitative & qualitative research approach was used to answer the research questions that emerge through the review of existing literature and the experiences of the researcher in respect of the payment card(Visa & Amex card) system in Dashen bank. The study statistically analyses data obtained from the survey questionnaire. The result of the study indicated that, the major challenges faces in the payment card system, in respect of security risk, lack of trust, lack of legal and regulatory frame work & Lack of ICT infrastructure.. The study also identified perceived ease of use and perceived usefulness as a driver of implementing payment card system. The study suggests a series of measures which could be taken by the banking industry and by government to address various challenges identified in the thesis. These measures include: Establishing a clear set of legal frame work on the use of technology in banking industry, supporting banking industry by investing on ICT infrastructure and banks needs to be focused on technological innovation competition rather than traditional bases of retail bank competition.

Key Words: payment card, perceived ease of use, perceived usefulness, ATM & POS

**Impacts of Marketing Strategies and
Performance of Four Star Hotels in Addis Ababa**
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The purpose of this study was to find the relationship between selected marketing strategies and performance of four star hotels in Addis Ababa. Specifically, the aim was to determine the effect of internal marketing strategy, evaluate the influence of relationship management strategy, establish the influence of market development strategy and determine the effect of product development on performance of four star hotels in Addis Ababa. The population comprised of all four star hotels in Addis Ababa classified and registered by ministry of culture and tourism of Ethiopia. This made a total of 14 hotels. Descriptive, correlation and regression analysis were used and results presented in tables and figures. The findings obtained revealed that the most adopted relationship management strategy was giving customers free information, the most adopted marketing strategy was establishing a hotel structure in place that enables niche customer centricity in business decision, most adopted product development strategy was hotels offered abroad product line. On the relationship that existed between the study variables, all strategies had a positive relationship implying that the marketing strategies application positively influenced performance of hotels. The regression analysis obtained a positive coefficient of correlation implying that product development strategies, relationship management strategies, market development strategies and internal marketing strategies had a positive effect on organization performance. The study concluded that marketing strategies positively affects performance of four star hotels in Addis Ababa. Product development strategies, Internal marketing strategies, market development strategies and relationship management strategies were adapted to moderate extent by the studied hotels. The study also found that the adoption of marketing strategies was at moderate extent which implies that the studied hotels given less priority for the adoption and implementation of marketing strategies which has a significant positive relation with the performance of four star hotels. The study recommends that the adaption of marketing strategies should be given top priority to enhance performance of four star hotels in Addis Ababa.

Key Words: performance, impact, strategy, marketing

**Assessment of Training Practice
At Ethiopian Construction Works Corporation
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Now a day organizations operate in a complex and dynamic environment, to cope with this changing environment organizations need to pay more attention to train its human resource by helping them to contribute towards the achievement of the organizational goals and objectives. The purpose of this study was to assess the overall training practice of Ethiopian Construction Works Corporation (ECWC). It looks through how the training policy align with the corporation strategic business objective, how TNA is conducted, how training program is designed, how it is implemented and evaluated, and finally to find out possible factors that hinder effective training practice in corporation. Descriptive type of research design with a mixed approach (quantitative and qualitative) was employed. Proportionate stratified random sampling technique was used and the sample size of the study was 235. Among this 34 are team leaders and 201 are employees. Primary data were collected through a questionnaire and interview. The quantitative Data obtained have been analyzed by using descriptive statics. Moreover, the qualitative data obtained using interviews have been analyzed and interpreted using content analysis by identifying patterns and themes drawn from participants' responses. The study shows that the corporation's training policy and strategic business objective is implemented in moderate way. The corporation's need assessment practice, trainees' selection criteria and training program evaluation were not effective to address its objectives in the achievement of the overall goals of the organization. The paper ends by offering useful suggestions to ECWC management to be properly review and manage its TNA, design, and implementation and evaluation practice.

Key Words: Strategic Business Objective, Training Needs Assessment, Training Objective, Training Design, Training Implementation, Training Evaluation

The Effect of Procurement Practices on Project Implementation in Care Ethiopia
Ayenev Fakadu, St. Mary's University, rakmo.smu@gmail.com

The main purpose of the study was to evaluate the effect of procurement practices on project implementation in CARE Ethiopia. Procurement practices include Procurement planning, vendor selection process, contract monitoring and control, adoption of information communication and procurement ethics. Descriptive and Explanatory research design was used to examine the relationship between procurement practices and project implementation of the case organization. Both quantitative and qualitative research approaches were used in the study. Target population of the study was 120 employees of CARE Ethiopia working in Addis Ababa head office. The whole Population (Census) was used for the study. Primary data and secondary data were used as a source. Questionnaires were distributed to 116 employees of the organization and interview was conducted with four management staffs of the organization to gain the management's view and make the data more comprehensive. The collected data were summarized and analyzed using descriptive and inferential statistics using SPSS version 20. The result is then presented in the form of tables and figures followed by discussion for further interpretation on the findings. The major research findings were all the independent variables of procurement practices were found to have a positive and significant correlation with the dependent variable which is project implementation. The ANOVA test result showed that, the model fit significantly. The multiple linear regression analysis revealed that, all the independent variables (Procurement planning, vendor selection process, contract Monitoring and control, adoption of information communication and procurement ethics) have statistically significant relationship to predict project implementation. Procurement planning and vendor selection process accounts the largest share to explain the variation of project implementation. The study recommends that the organization should enhance their procurement practices in order to become more efficient in their project implementation.

Key Words: Procurement, procurement Practices and project implementation

The Effect of Working Environment on Employees' Commitment at Development Bank of Ethiopia, Aynalem Dagne, St. Mary's University, rakmo.smu@gmail.com

The main purpose of the study was to investigate the effect of working environment on employees' commitment at Development Bank of Ethiopia. The study implemented Explanatory and descriptive research design to identify and evaluate the relationship between working environment and employees' commitment. Both quantitative and qualitative approaches were used to collect data through the utilization of a questionnaire and interviews respectively. The respondents were purposively selected from six working units of the bank at head office level. A total of 238 respondents were participated in the study. Primary and secondary data were used to find out the research output. To generate the output of the study results the statistical software version 20.0 was used. The collected data were analysed by using descriptive statistics analysis and inferential analysis. Based on the result of analysis the researcher concludes that all working environment dimensions physical working environment, psychosocial working environment and work life balance has a significant and positive effect on employees' commitment. The study recommended that the Bank should proactively work towards participating employees, creating positive employee perception by establishing convenient working environment. To successful implementation of working environment it include in strategies of the bank and should have a culture of providing on boarding and orientation, psychical workplace, psychosocial workplace, work-life balance,. Also there should be a constant communication between top management and all employees of the Bank to understand employees' perception and to create committed and valuable employees and to achieve the strategic goal of the Bank.

Key Words: Development Bank of Ethiopia, Working Environment, Employees Commitment

**Service Outreach and Sustainability of Oromia Credit and Saving Share Company
Bayisa Wegi Gonfa, St. Mary's University, rakmo.smu@gmail.com**

Now a day's microfinance is a useful means of intervention for development strategy for Ethiopia, to reduce poverty by reaching people who are unable to offer collateral for formal banking loans. In addition, at present, institutional sustainability is becoming the guiding principle for microfinance institutions. The issues of reaching the poorest of the poor and ensuring sustainability are among areas of ongoing debate in the microfinance sector. This study, therefore, was conducted to evaluate service outreach and sustainability of Oromia Credit and Saving Share Company. The source of data collections primary data was collected from various individual household and branches of the company and The study was designed as descriptive research type and Qualitative and Quantitative Research approach was formulated to achieve the objective evaluation of the service outreach and sustainability performance of Oromia Credit and Saving Share Company. Data was obtained from sample branch of the Company .and In order to collect the data 147 sample clients out of population size 2702 and simple random sampling and convenient sampling methods were employed for questionnaire respondents and interviewee selection. To analyze both qualitative and quantitative analysis were used. Ratio analysis, trend analysis, SPSS and MS-Excel computer programs in relation with tables and charts were important.

Key Word: Service Outreach, Sustainability, Oromia Credit and Saving Share Company

**Assessment of International Trade Service Operation at Commercial Bank of Ethiopia
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International trade is the exchange of capital, goods, and services across international borders or territories, In most countries, such trade represents a significant share of gross domestic product (GDP). Global and local banks support international trade through a wide range of products that help their customers manage their international payments and associated risks, and provide needed working capital. The research, a descriptive study using the survey method, aimed to assess the trade service practices of Commercial Bank of Ethiopia, identify challenges that affect the processes, find out possible instances of non-compliance with international and local standard banking practices and identify familiarity and information gaps among the bank staff with regards trade service operations. Data was collected through questionnaire from a total sample of 273 employees; Data collected from the questionnaire were analyzed using SPSS version 20. The study has identified there are instances of non compliance with international rules and regulations, this occurred due to lack sufficient balance at foreign correspondent banks. Lack of good communication skill of TS personnel, unable to update TS procedure manual as per specified schedule and the schedule of foreign currency approval time are the challenges that affect the trade service process at CBE. delay of payment to remitting banks after releasing the collection document to customers , lack of proper knowledge about the buyers and sellers specially in case of advance payment, lack of assessment about the credibility of the issuing bank and lack of follow up to collect guarantee claim and commission are the risk areas in which expose the customers to the risk of making payment to unreliable sellers and also exposed the bank to loss of goodwill with foreign correspondent banks, In the study, it is recommended that, to overcome the incompliance with international rule and regulation in relation to payment, the bank should made payment to foreign banks who send complying document without delay. This should be done by keeping sufficient balance of foreign currencies at correspondent banks .It is also recommended that CBE should support employee by training and development their TS staff communication skill with foreign banks and TS staff at branches should have required knowledge and skill to clarify and support customers in relation to trade service operation.

Key Word: Trade Service process, international and local standard, Challenges, Risks, Guarantee and Trade Service product

**The Impact of Customer Relationship Management on Customer Retention:
The Case of Commercial Bank of Ethiopia
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This research is carried out to examine the impact of customer relationship management on customer retention. It is causal research type. Data were collected through the five point's Likert scales questionnaire and the study used mixed research approach which means both primary and secondary data collection techniques were used. The questionnaire was physically distributed to 322 employees and interview was made to 22 branch managers of selected branches. Out of the total distributed questionnaires 261 of them were collected. In order to meet the research objective collected data was analyzed through descriptive analysis techniques, correlation and regression analysis methods were used to analyze the collected data by using SPSS software version 20 and Descriptive analysis tools such as frequency, percentage, mean and standard deviation to present results statistical analysis tools such as correlation coefficient was worked out and used to explore the relationships between variables. Regression analysis was performed to study the effect of independent variables on customer retention. Research findings indicates that there is a significant relation between customer relationship management components including service quality, Employee behavior, solving customers problems, physical Environment and Social network interaction on customer retention and also to regression testing that all variables were examined simultaneously on customer retention; results showed that all components have a significant effect on customer retention. The researcher recommended that the bank should give more attention on all the components of customer relationship management to retain its customers.

Key Words: customer retention, Customer Relationship Management

**Factors Affecting Women Participation in Leadership Position:
The Case of Commercial Bank of Ethiopia
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The Commercial Bank of Ethiopia (CBE) is the largest financial institution in Ethiopia. Although the number of both female and male employees of the bank increased over time, the participation of women in leadership position lowers than men. The study aimed to examine the major barriers that hinder women's participation from leadership and to evaluate their impact on participation. The study had employed mixed (quantitative and qualitative) research approaches. Primary data gathered from permanent employees (192 male and 171 female) using structured questionnaire to examine the factors (constraints). In addition, 10 women who have administration experience were purposively selected to investigate the gap and secondary data gathered from various related literature, articles and procedure of the CBE. Data analyzed using both quantitative and qualitative (SPSS Version 20) method. Findings from the study revealed that data analysis results through regression show 54.3 % of a combination of individual, organizational and societal factors affect the participation of women in the leadership position. Family commitment, lack of sufficient role models, inflexible working hours and failure of line managers to assume women's advancement as their responsibilities are major barriers. The study shows that women's participation in leadership position affected by a combination of social, organizational and societal factors. To the other end, attitudes of people towards women role and being motherhood are the major barriers women to assume leadership positions. Therefore, to enhance the participation of women in CBE, top managements should be committed to implement affirmative action, awareness creation program should be implemented to the society, and strong network of women should be designed through which they can share experience.

Key Words: CBE, Participation of women, Leadership

Application of the Toe (Technology, Organization, Environment) Framework to Assess the Adoption and Use of Social Media as a Marketing Tool: The Case of Ethio Telecom
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Social media continues to grow rapidly, offering global consumers new and meaningful ways to engage with the people, events, and brands that matter to them. This study titled "Application of the TOE Framework to Assess the Adoption and Use of Social Media as a Marketing Tool: The Case of Ethio Telecom" set out with an objective of assessing the adoption and use of social media as a marketing tool at Ethio Telecom. Using the TOE framework, the study tried to assess the enabling contexts at Ethio Telecom. Using a mixed methods design, the study used a sample of 35 employees in the marketing department of Ethio Telecom to gather data using a survey questionnaire. Further interview was held with three of the managers in the department. The result indicated that Ethio Telecom have already adopted and is using social media as a marketing tool. However, its use is only limited to „posting“ messages which is not guided by an overall organizational policy for social media. Further, the TOE Framework has shown that „the technology context“ offers a positive capability that can be exploited by Ethio Telecom. The „organizational context“ has elements to be improved to enable social media marketing to flourish. The environmental context also showed that although competition is not a driving factor, customers offer an opportunity that can be exploited.

Key Words: Social Media, Social Media Marketing, TOE Framework

**An Assessment of Customer Satisfaction on ATM Service Quality: The Case of
Commercial Bank of Ethiopia, in East District
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Banks connect technology, skilled human resource and delivery outlets to sell their products in a way that customers find them convenient to buy. Ensuring customer satisfaction is the driver of success in today's dynamic business environment. CBE envisions building competitive edge in every aspect to become a world class commercial bank by the year 2025. Moreover, its corporate strategy accords values to its customers as essential actors in all its undertaking of fulfilling customers' expectations. The general objective of this thesis is to assess the level of customers' satisfaction with ATM service at Commercial Bank of Ethiopia in the case of East District. Descriptive research design is used in this research. Primary data was collected through the administration of close ended questionnaires to the customers who are selected through convenience sampling method. The target population that is select for this specific study is various customers of CBE who are users of the CBE's ATMs and residing in East district. Non-probability sampling was used to select the sample. Frequency, percentage and mean scores were used to assess the ATM service and measure customer satisfaction of CBE ATM service. Analysis of responses indicates that: CBE ATM machines does not provide 24/7 services or all the time, service provided is not accurate and consistent, service doesn't consider disabled individuals, education and direction on usage of the services are not adequate. Regarding factors that affect CBE ATM's and challenges they encountered while entertaining the service clients reflect that telecommunication/ network problems significantly affect service availability and performance. Therefore, there is need to improve on the communication link by the banks negotiating with Ethio Tel Com to avoid interruptions which results in communication break between the ATM and main server resulting failure to process the transaction accurately. In addition, the bank should work hard to create knowledge and awareness on means of usage among the clients through brochures, leaflets and instructional videos embedded within the machine itself and social media platforms.

Key Word: Commercial Bank of Ethiopia, ATM- Automated Teller Machine

Assessment on the Challenges and Prospects of E- Banking: The case of Awash Bank
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Banking is a rapidly growing industry in Ethiopia. Electronic Banking has been widely used in developed countries and is rapidly expanding in developing countries. In the face of rapid expansion of electronic payment systems throughout the developed and the developing world, Ethiopia's financial sector cannot remain an exception in expanding the use of the system. Thus, this study was conducted with a general objective of assessing the Challenges and Prospects of E-Banking at Awash Bank. The specific aims of the study involved identification of the driving forces and barriers towards the adoption of E-Banking and assessing the benefits of adopting E-Banking from the View point of the bank and customer. The current practice and extent of E-Banking service application was also investigated. To achieve the objective, descriptive research design was employed while using both qualitative and quantitative techniques. Data was collected from primary sources that involve questionnaire and interview, while secondary data included journals, articles and the like. By using the sampling technique by Yamane (1967), sample size of 190 was selected from the target population of 11,298. The collected data was analyzed with the use of Descriptive Statistics. The result indicated that ease of performing transactions, reduction of load at branches, ease of account access and a better management of financial transactions was revealed to be prospects. The study also revealed that security concern is a huge challenge that requires fast action. In addition decreased readiness of customers, infrastructural problems, language obstacles and inadequate skill of bank staffs were revealed as challenges. Thus, key recommendations like implementation of Cybersecurity, increased emphasis on employee skill and dedication were given. In addition increased language options, and giving incentive to customers that use E-Banking were also stated as recommendations. .

Key Words; E-Banking, Banking Industry, Challenges, Prospects

The Mediating Role of Individual Performance on the Relationship between Workplace Diversity and Team Effectiveness of Kolfe Keraniyo Sub-City Administration
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It is obvious that working together in teams with individuals that has a selection of different sets of skill, educational back ground ,experience, gender and age difference does positively contributes to, customer satisfaction, creativity, managerial capability, decision making, innovation process of an organizations thus in turn enable the organizations to achieve their goals and objectives. The purpose of this paper is to test the Mediating role of Individual Performance on the Relationship between Workplace Diversity and Team Effectiveness. The research is quantitative and explanatory in nature. The researcher used both purposive and convenience sampling techniques and data were collected through structured questionnaire from 135 employees that work in 24 different work teams. Computation and analysis was conducted using SPSS (Statistic Package for Social Science) version 20 software. The researcher used this software in order to address the initial research question of the study. There is a positive relationship between workplace diversity and team effectiveness but individual performance neither mediate the relationship between workplace diversity and team effectiveness nor have a positive relationship with both workplace diversity and team effectiveness. This study investigates the process by which teams become effective, and the results suggests that diversity has the highest effect on team effectiveness which has a beta of (0.302). So procedures and work design systems should be redesigned to ensure the development of diversified, strong and functional teams moreover the organization should work to improve its employee's performance through training and development.

Key Words: Team effectiveness, individual performance, workplace diversity, and meditation

**Assessment of Service Quality and Customer Satisfaction in Zemen Bank:
The Case Study from Addis Ababa Area
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Service quality and customer satisfaction is a tool to achieve the existence of the firm. As to address those specific objectives, quality service delivery has the preliminary importance to satisfy customers. The study is concerned on quality service delivery related with customer satisfaction. The study also serves as a mechanism to assess the service quality of the firm. The main objectives of the research study are to assess service quality and to dig out the solutions for the problems, which are more useful to Zemen Bank. A questionnaire was designed and distributed to respondents using a convenience sampling technique for Zemen Bank customers. In order to analyze data, I have used Likert scale or rating scale, the way to report by sum the values of each selected option and create a score for each point. The study also investigated based on SERVQUAL dimensions of service quality to identify customer's satisfaction level among service quality dimensions in Zemen Bank. The analysis carried found that, the overall service quality perceived by customers was not satisfactory; means customers' expectations exceeded perceptions. Moreover, the researcher put the conclusion that have got from the Likert scale/Rating Scale. Finally, the researcher recommends on the specific areas that needs arrangement.

Key Words: Service Quality, Customer Satisfaction, Zemen Bank, Addis Ababa

**Policy and Practices of Corporate Governance in Commercial Banks of Ethiopia:
The Case of Commercial Bank of Ethiopia (CBE)
Biruk Tesfaye Kebede, St. Mary's University, rakmo.smu@gmail.com**

The primary aim of this study was to examine the policies and practices of corporate governance of Commercial Bank of Ethiopia on the basis of best practices and principles endorsed by Basel committee on Banking Supervision. It adopted a descriptive research design and followed cross-section research strategy. The target populations of the study were Executive and Middle-Level Managers from the head office and Branch Managers from selected branches of the bank. Hence, the inquiry used both simple random sampling and purposive sampling technique in order to select sample from target population. In the study, it was founded that Commercial Bank of Ethiopia has a corporate governance policy, which adopted the principles enshrined in Basel Committee and OECD guidelines. The bank uses these basic principles to guide the roles and responsibilities of key corporate actors, design of remuneration structure, performance management systems, and internal audit, risk, and compliance management processes of the bank. Besides, both internal and external factors affect the effectiveness of the policies and practices of corporate governance of the bank. The findings of the study also indicates that management reluctance in implementing the provisions of the corporate governance policy, deficiency in the professional competency of board members, undue political interference and lack of corporate culture are the major challenges that limits the effectiveness of corporate governance of the bank. Finally, , based on the findings, the researcher recommends that the board, senior management, National Bank of Ethiopia, and the government should work together to ensure the integrity and effectiveness of the policies and practices of corporate governance in the bank.

Key Words: Corporate Governance, Basel Committee on Banking Supervision, OECD, Descriptive Research Design, Cross-Sectional Research Strategy

**Factors Affecting Training Practices at Ministry of Finance and Economic Commission,
Ethiopia, Biruktawit Tamiru, St. Mary's University, rakmo.smu@gmail.com**

Employee training has been a matter of concern and attention by many business fields nowadays. Organizations realize that employee training is an essential element to increase efficiency of job performance and keep their business running, as competition are getting more intense. However, its effectiveness depends on various factors in any organization. In line with this, the purpose of this research was to identify the factors that affect training practices. Particularly, the research intends to identify the major factors that affect the training practices. In order to answer the stated research questioner descriptive and explanatory research designs were followed. Data were collected from 85 employees. The findings of the study show that training policies are analyzed at the organization, as well as trainings are aligned with the strategy of the organization. The correlation analysis shows that all of the stated variables training policy issue, training need assessment, training design, training implementation and training evaluation has association with training effectiveness. However the regression result revealed that only training design, training evaluation and training need assessment significant effect on training practices. Moreover, there is a need for increasing the allocation of funds for training effectiveness coupled with consistent and adequate funds to public trainings so that quality training could be provided and increase productivity. Pre and post evaluation activities should be monitored and controlled, the current activities of controlling mechanism activities should be improved and amended.

Key Words: Training Practice, MOFEC

Factors Affecting Adoption of Interest Free Banking at United Bank S.C
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The objective of this study was to investigate the major factors that affect adoption of interest free banking at united bank S.C. Addis Ababa. This study has analyzed the effect of Shariah compliance, awareness, advertisement, perceived relative advantage and accessibility of the service on adoption of interest free banking intensity. Descriptive and Explanatory (cause effect relationship) research design was used. Both qualitative and quantitative research approach were applied in this particular study. The target populations of the study were 8000 IFB customers of eight branches in Addis Ababa and the total sample size of this study were 367 customers of United bank Share company. Convenience sampling techniques was applied. Primary and secondary data were used for this study. Adopted Questionnaires using five point likert scales were used to collect data from respondents. Both descriptive and inferential statistics (correlation and regression) analysis were used to analyze the data. The analysis confirms there were significant positive relationships of sharia compliance, perceived relative advantages, accessibility of the services, advertisement and awareness of the services with adoption of interest free banking. These factors are expected to have great role for influencing customers mind. The findings of the study showed that customers can derive a better understanding of the activities that are undertaken by bank and how the way these activities are being dealt with and the mentioned variables have significant positive impact on the attitude towards interest free banking at United Bank S.C . In conclusions, there are need to work on about over all mentioned variables, on awareness of interest free banking service. The limitation of this study was that it has conducted in specific geographical area and could not be generalized.

Key Words: Sheriah compliance, Adoption of Interest Free Banking, Advertisement, Relative advantages and Accessibility of IFB services

**Factors Affecting Consumer Automobile Preference of International Brand versus
Local Brand: The Case of Arada Sub-City**
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The objective of this study was to investigate Arada sub-city automobile owners, brand preference comparing international automobile brand with locally assembled automobile brands. Hence, this study tries to answer whether automobile owners prefer foreign brands over local brands due to the influence of western culture, Product attribute or Price of product. In order to find out the brand preference of Arada sub-city automobile owners, the study considered three factors namely brand equity consumers attributes and Product attribute. These factors had sub elements which included ten dimensions. The research used descriptive research design and primary data was collected using questioner. To assess the factors influence, a sample size of 200 was selected using convenience sampling technique. Based on the theoretical frame work and objectives of the study 34 items were provided in a 5 point Likert scale to the respondents. The analysis revealed that product attributes and price were the major criteria for selecting automobile and friends or family and the internet were the major sources of information from where automobile owners get to know new about automobile brands. In addition brand equity and product attribute dimension ware the major influential factor than consumer attribute. The study concludes that international brand are more preferable by their product attribute, and consumers perceive that international brand has a better quality than local. Product attributes and brand equity dimensions were more influential factor in automobile brand preference than consumer attribute dimensions. Finally the study recommend that local automobile assembling/manufacturing/ must provide automobile brands that are perceived to be high quality, concentrate on creating brand awareness, must improve their product quality, build their brand equity and Local companies could also try to do with franchising with international automobile manufacturer by establish patent relationships to manufacture patented international automobile brands.

Key Word: Consumer Automobile Preference, International Brand, Local Brand, Arada Sub-City

Determinants of Sales Force Performance: The Case of Multinational Pharmaceutical Companies operating in Ethiopia
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Sales force performance is undeniably the central interest in the field of sales force management due to the obvious link between sales performance and overall corporate performance. The aim of this study was to examine different factors affecting the performance of sales force and identify the most powerful determinates of performance. Quantitative approach and explanatory research design was used to assess the different factors affecting sales force performance. All sales representatives working in multinational pharmaceutical companies operating in Ethiopia were included in the study. Out of 110 sales representatives, 101 responded giving response rate of 91.8%. A self-administered questionnaire was used to collect the necessary data. Data was analyzed using SPSS version 21 was used and appropriate statistical tools including person correlation and multiple linear regression analysis were utilized. The correlation analysis showed that there is strong and statistical significant association between selling skills, salary, recognition, supervisory support and performance. In addition, the results of this study showed that recognition, selling skills, basic salary commission, career development and supervisory support explains performance by 27.7%, 37%, 29.7%, 11.3%, 11% and 16%, respectively. In conclusion, the study indicates selling skills, basic salary, recognition and supervisory support are statistically significant factors in explaining sales force performance but commission, role perception and career development are found to be ineffective factors affecting performance. This indicates that sales managers in pharmaceutical firms should work on to develop the skill level of sales force, installing right and simple acts of recognition practice, devising the right mix of salary and commission and providing more supervisory support to further improve the performance of their sales force to build high performing team.

Key Words: sales force, performance, pharmaceutical firms, Multinational

**Relationship between Strategic Sourcing and Operational Performance of Banks In
Ethiopia: The Case of Awash Bank S.C
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The purpose of this study is to critically analyze the Relationship between Strategic Sourcing and Operational Performance of Banks in Ethiopia- A case study on Awash Bank. The study employed both primary and secondary sourcing of data. Primary data was collected through questionnaire and interviews. Questionnaires were distributed to 27 participants from AwashBank Shared Service Directorate department. Interviews were conducted with 3 division Managers of the department Secondary data were also extracted from related literature from studies conducted in area, company manuals and reports in the area of the study. Data were analyzed using both Descriptive and Explanatory research design was. The study demonstrated that strategic sourcing has a role to play in organization's performance. The study established that operational performance was affected by various factors such as supplier relation management, information sharing with supplier, internal co-ordination and early supplier involvement. In conclusion the study revealed that all of the four dimensions that were selected for the study have found to have a strongest relation with that of the operational performance of the bank. Finally based on the result recommendation were forwarded that: the bank should embark on the dimensions selected in order to boost the operational performance that it is now; which is done by increasing the level of awareness towards the since of strategic sourcing, strengthening of its long-term oriented relationship with key suppliers and develop the connection in between different departments within the bank.

Key Words: Supply Chain Management, Strategic Sourcing, operational Performance, AwashBank

**Effects of Job Satisfaction on Organizational Commitment: The Case of Pharmacists
Working in Selected Community Pharmacies in Addis Ababa**
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The purpose of this study was to examine the effect of job satisfaction on organizational commitment of pharmacists working in selected community pharmacies in Addis Ababa. One hundred forty pharmacists participated in the study from 250 community pharmacies. A convenient sampling method was used to collect data from the study participants. The data was analyzed using correlation and multiple regression analysis in SPSS. Two out of four proposed hypotheses were supported by the study. The major finding of the study revealed that positive significant relationships exist between job satisfaction and two of the dimensions of organizational commitment: affective and normative organizational commitments. It was also revealed in the study that no significant relationship exist between job satisfaction and continual organizational commitment. Additionally the study revealed that none of the key demographic variables affect the organizational commitment of the community pharmacists. Further this research proposes methods that can be used to retain best talents in community pharmacies in Addis Ababa to serve the ever increasing number of patients looking to get modern medicine for their ailments from community pharmacies.

Key Words: Job satisfaction, organizational commitment, normative commitment, continuancecommitment

Factors Associated with Employee Turnover Intention at Asku Plc, Burayu, Oromia, Ethiopia, Dereje Teferi, St. Mary's University, rakmo.smu@gmail.com

Human resource is the most important asset of the organizations upon which its existence depends. However, employee turnover critically affects emerging industries. A study conducted in Egypt in 2017 representing different local companies revealed that 45% and 35% of the employees had intended to leave their jobs within three and six months respectively. Asku plc is one of the beverage industries in Ethiopia experiencing critical turnover of employees. The aim of this study was to assess the intention of employee's turnover in Asku plc, Burayu Town, Oromia, Ethiopia. The study was done using cross-sectional quantitative and qualitative methods on 90 employees. The primary data was collected using structured questionnaire and by interviewing top management for the period between April and May 2018. Descriptive statistics was used to organize and summarize the data. An exploration of factors associated with employees' turnover intention was assessed using multiple logistic regressions, and results were interpreted using Odds Ratio. Data was analyzed using SPSS V.22. The result showed that the employees' turnover intention at Asku plc was 52%. Factors associated with employees' turnover intention were: being age 26 years and above (95%CI=1.10, 16.09; p-value<0.05); being unmarried (95%CI= 0.001, 0.234; p-value<0.001); serving in Asku plc for more than one year (95%CI= 1.51, 15.93; p-value<0.01), lack of reasonable leaves provided by the company (95%CI:1.20, 5.96: p-value<0.02), uncomfortable working environment (95%CI=2.25, 29.03; p-value<0.01), and lack of enough training provided to the employees' working position (95%CI= 1.14, 8.22, p-value<0.03).

Key Words: Employees turnover, Asku beverage industry, Logistic Regression

**Performance Appraisal Practice and Problem in Commercial Bank of Ethiopia: The
Case of Selected Branches under West Addis Ababa District
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Human resources are among the fundamental resources available to any organization. Performance appraisal is part of human resources management which is a formal system of periodic review and evaluation of an employee's job performance. This study, therefore, was conducted to assess Performance Appraisal Practice and Problem in Commercial Bank of Ethiopia case of selected branches under west Addis Ababa district. The researcher has used descriptive research method. The data collection tools were interview and questionnaire. The research has been designed as a case study. Both primary and secondary data were used in the research. A survey questionnaire with five point Likert scale was a main tool for gathering primary data about Performance appraisal practice and problem in commercial bank of Ethiopia case of selected branches under west Addis Ababa district. A total of 80 employees have been taken as a sample randomly and branches were selected using stratified sampling methods based on their grade level. The researcher distributed structured closed ended questionnaire for CSOs and structured interview questionnaires for the concerned body, HRD to collect the relevant data. The study found out that the CBE uses graphic rating scales to measure employee's job performance appraisal on quarterly base. The bank does not follow formal appraisal process that is developed by scholars in the field. The performance standards of the bank address issues such as quantity, quality, timelines, cost effectiveness and strategic relevance but it fails to address stability or consistency or the extent to which individuals tend to maintain a certain level of performance over time. CBE also faces huge problems on its performance appraisal practice, most of them are rater's error like regency, halo/horns, situational influence etc and the remaining is the problem of the system. The appraisal result in CBE is focused only for making promotions. Performance review discussion does not take place in the bank unless an employee comes up with grievances. Generally, the outcome of the research confirmed that the performance appraisal score has problems and weaknesses that need to be improved. Since it needs improvement, possible recommendations are outlined at the end of this paper.

Key Words: Performance appraisal, Performance standards, and Human resource development

**Effect of Media Advertising on Consumer Buying Behavior: The Case of Heineken
Breweries, specifically Waliya Beer**
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Advertising is the use of paid-for space in a publication, for instance, or time on television, radio or cinema, usually as a means of persuading people to take a particular course of action, or to reach a point of view. It may also be taken to include posters and other outdoor advertising. This study is undertaken to investigate the Effect of Media Advertising on Consumer Buying Behavior. This study has used both descriptive and explanatory designs using quantitative data from primary sources that were collected through questionnaire. The target populations for the study are consumers of the HBSC products which are found in Addis Ababa City, sample size for this study was 384 individuals. The researcher has used non-probability sampling approach, specifically convenient sampling technique. After the data are collected both descriptive and inferential statistical techniques were employed to analyse the data. An inferential analysis is conducted by using correlation and multivariate regression to show the relationship and the significance between dependent and independent variables. The correlation analysis was computed by using Pearson correlation method and regression analysis was estimated by using the Ordinary Least Square (OLS) methods. From the finding it is concluded that there is positive relationship between media advertisement and customers product choice, there is also strong relationship between Advertisements on quality of products with customers' product choice, there is a statistically significant and moderate relationship between Customers' perception of media advertisement and Customers product choice. From the Econometric results, the finding shows from the total explanatory variables identified, easy to remember advertisement possess the highest effect on customers buying behavior followed by Eye catching advertisement. One variable which is simple advertisement is found to be not statically significant to influence the dependent variable. From the finding it is recommended that, the marketing department of the company is recommended to establish a better way of advertisement that can grant the quality of the product the company is serving to establish a loyal and long-lasting customers

Key Words: Advertisements, Media, Consumers' Buying Behavior

An Assessment of the Practices and Challenges of Training and Development in Kolfe Keranio Sub City, Eden Tesfaye, St. Mary's University, rakmo.smu@gmail.com

This study aims to explore the practice and challenges of encountered during the process of training and development in Kolfe Keranio sub city. It is an exploration of all the issues concerning T&D practices in terms of how the T&D process is conducted whether T&D program aligned with organization strategy and goals. Lastly it aims in identifying the challenges the organization during the process of T&D. The research adopted a both qualitative (in-depth interview with 7 managers) and quantitative (questioner for 305 employees). The employees are selected using probability sampling. Primary source of the research was from interview and questionnaire while secondary source of the research was documents archives and reports. The study revealed that in Kolfe Keranio sub city TNA are conducted frequently through questionnaire. T&D are mostly given with the objective of orienting new employees. Trainings and developments are delivered off-the- job within the organization. T&D are frequently evaluated only after the T&D are delivered mostly by distributing questionnaire. There is an alignment of T&D practice with organization strategy and goals. As T&D programs are concerned in building and upgrading the capacity of the employees in order to achieve organization strategy and goals. Lack of professional staffs in giving T&D, inadequate study and the need of passing different offices for approval for giving training. The researcher recommended that it is crucial for Kolfe Kernio Sub city different methods in TNA and in evaluation. Also it is recommended that Kolfe Keranio sub city should conduct studies in its T&D practice and challenges in order to make its T&D practice more effective.

Key Words: Training, Development, Employment Development, Employment Performance

The Challenges of the Ethiopian Charity and Societies 70/30 Guidelines in CSO Operations: The Case of Redeem the Generation and Hiwot Integrated Development Organization in Addis Ababa

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Civil Society Organizations have been playing an important role in the overall development effort of the country and their intervention has a significant impact on the lives of the poor and the disadvantaged. During each regime that ruled the country there was a law, which was enacted to guide Civil Society organizations on how to register and what is expected from them for operation. The recent proclamation is the “The Charities and Societies Proclamation No.621/2009” proclamation, in short called the CSO proclamation that was enacted in 2009 by the current government. The Objectives of the study is to assess the effect of the 70/30 guideline of the Charities and Societies Agency on the operational activities of the two selected Ethiopian Resident Charities named Redeem the Generation Ethiopia and Hiwot Integrated Development Organization. The two organizations have been implementing different project since 1999. RTG works for the empowerment of youth and orphan and vulnerable children to release their potential for a better life. HIDO works on four targeted program interventions namely child care and development, community based health care, livelihood and capacity building .In order to achieve the objective of the study, the research method used was descriptive case study approach. The research has gathered the necessary information through the use of primary and secondary data source. The finding shows that the 70/30 guideline issued in 2009 by the Charities and Societies Agency is found not to be as such comprehensive and it is generally considered less clear. In addition to this the participants responded that there are differences between the ChSA and the donor cost allocation. The respondents also mentioned that there are some costs which are considered as administrative like program coordinator and officers’ salary and benefit has not been included in the operation rather considered as admin cost; travel cost related to monitoring and evaluation considered as admin cost. Thus, the ChSA should work together with the charity organization and revisit the cost allocation. In addition, the donor community needs to reconsider their budget allocation in order to help the CSOs to meet the ChSA’s requirement.

Key Words: Civil Society organization, Charities Society Agency, Ethiopian ResidenceCharities

**Assessment of Marketing Challenges and Opportunities the Case of Selected
Pharmaceutical Manufacturing Companies in Ethiopia**
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The main objective of this study was to assess marketing challenges and opportunities of selected pharmaceutical manufacturing companies in Ethiopia. Descriptive and quantitative methods of research were used and data were collected by questionnaires and key informant interview to collect the data. Data was analyzed and presented using frequency distribution, percentage and graphs. Accordingly, the findings of the study revealed that almost all of the respondents have answered that local products have a price advantage than most of imported products i.e. the products are affordable. Furthermore, availability was the next most answered advantage. In addition to that locality by itself is an advantage as some of the pharmacy respondents responded. Faster supply and distribution could be used as opportunity if the manufacturers could be able to supply products as per their demand. Moreover, PFSA's exclusive tender are big opportunity for local pharmaceutical products as most of the companies respondents said. And also from this study found out that local pharmaceutical company major challenges are: consumers' negative attitude towards quality of local products, intensive promotional activities of competitors, lower price of competitors' products and limited product range. It is recommended that sense of belongingness created in the customers and consumers exclusively for local products if it's possible to build that image by providing products of high quality and competitive advantages. Local pharmaceutical companies should expand their product range and amount of production by expanding their capacity so that they will be able to take the biggest share of the market from competitors.

Key Words: Marketing, local pharmaceuticals, challenges and opportunities, Epharm, Cadila Julpharm and Ethiopia

**Employees Perception, Preference and Their Role towards the Reward System:
The Case of Dashen Bank S.C
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Reward attracts and retains good employees. The purpose of this research was to assess the employees' perception of the reward system at Dashen Bank S.C. who is working in Addis Ababa. The study used a mixed method design to investigate the employees' perception of reward systems. A quantitative survey was used to collect data from 317 participants which 231 returned and a qualitative interview from 12 managers at Dashen Bank. A probability sampling method of stratified random sampling was used to select employees from Dashen Bank S.C Addis Ababa. While purposive sampling method was considered to select the interview participation. Descriptive statistics, particularly tabular and graphical method of data presentation, were used to characterize the participants and summarize their reward perception ratings. Further, the ranking of reward types was done using Relative Importance Index (RII). The findings indicated that financial rewards, particularly indirect financial rewards are mostly recognized by employees. The most preferred or favoured reward type is topped by financial rewards loan, salary and medical coverage followed by non-financial rewards freedom and autonomy, increased responsibility, recognition, learning and career development opportunity, as well as work-life balance. Regarding the association of reward with effort or performance, participants have indicated that those that are most likely to follow effort are non-financial rewards such as freedom and autonomy, increased responsibility, recognition, learning and career development opportunity and work-life balance, followed by financial rewards bonus and salary. A review of the reward policy document also showed that only benefit administration that mainly focused on indirect financial rewards (benefits) is covered while the detail procedure included direct financial rewards (remuneration). Finally based of the findings of the study, it is recommended that Dashen Bank should revise its reward policy and procedure manual that can include elements of total reward or non-financial rewards. The revision of the reward policy and procedure document should also consider the introduction of 'contingent' or conditional types of reward.

Key Words: Perception of Reward, Financial Rewards, Non-financial Rewards

**Effects of Organizational Citizenship Behavior on Service Quality at Ethiopian Airlines,
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The purpose of this research is to analyze the effect of Organizational Citizenship Behavior towards the Service Quality performances in Ethiopian airlines. The populations of this research are passengers specially the frequent travelers, employees and supervisors of Ethiopian airlines. Objective of the study were to examine the OCB variables effect on the service quality of the organization in detailed. A thorough review of literature of the two concepts of Organizational Citizenship Behavior and Service Quality were conducted with a view to get a good insight of contributions of authorities on the two variables. Both exploratory and descriptive research approaches were used during the study. Questionnaires and interviews were used to gather information. Sample sizes of 277 passengers (frequent travelers) were used during the study and 12 employees were interviewed. Non-probability sampling was used for both employee and passengers. The research findings revealed that the Service Quality performances for passengers, which are delivered by the customer service agents, are good. The research findings exposed that there is high effect of organizational citizenship behavior on the service quality. The effect can be positively as well as negatively which means there is OCB among the employees' means there is high customer service which leads to high services quality. The reverse has negative effect also there is low OCB within the employees within each other as well as towards the passengers means there is low customer service which leads to low quality service.

Key Words: organizational citizenship behavior, altruism, civic virtue, courtesy, sportsmanship, conscientiousness, service quality

**Assessment of the Practices and Challenges of Performance Appraisal:
The Case of Commercial Bank of Ethiopia
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Human resource is a significant arena in the existence of any organization; organizations cannot survive without their employees. Therefore, employees are obligated to fulfill various types of tasks while they are stood to be working. This paper articulates the existing practice and challenges of performance appraisal system in CBE. This study adopted a descriptive design with qualitative in nature since to meet the research objectives by analyzing the immediate situation. Primary data was collected by using of a questionnaire and interview and a likert scale was employed to gauge the degree of response in terms of strength or weakness on a scale of one to five. The convenience and simple random sampling was utilized to select branches and employees respectively. The finding of the study revealed that CBE is engaged in performance measurement system. Accordingly the study found out that the bank's PAS uses both behavioral and task results rating scale approach as a technique of appraising employees. On the other hand CBE performance appraisal system is used as medium of communication, enhance organizational commitment, used as Human Resource Management research input but it didn't improves the organization teamwork. The study reveal PAS's failure to serve its purpose, problem of setting the right performance measurement indicator for measuring employee's true performance, existence of subjectivism or bias, negative attitude from employees towards PAS, lack of commitment for PAS from raters, & no means to handle wrong or biased performance results, and lack of modern and adequate technology to practice PAS as challenges that face PAS of CBE. Finally It is recommended that for bank to become more effective by address the problem faced at practicing Performance appraisal system in order to obtain its various benefit.

Key Words: Key words: performance, performance measurement system

**Compensation Management Practices and Challenges at Chemonics International Inc.
Elsa Gebregzi, St. Mary's University, rakmo.smu@gmail.com**

The main objective of this study is to explore the compensation management practices and challenges at Chemonics International Inc. and assess if relevant compensation determinant factors are considered while setting compensation package. Moreover, it assesses employees' perception towards the compensation practices. The rationale behind this study is, the gaps identified about the compensation management of the company while doing a preliminary study at the time of proposal writing. The researcher did pilot test and found out that there is gap in implementing internal equity. Also, the compensation system does not consider all relevant factors that are necessary for determining compensation package. As a result, employees are dissatisfied with the compensation package they receive from the company. So, to explore more on the gaps identified, the researcher conducted this study. While conducting this study, the researcher used questionnaire and interview to get first hand data from the employees of the company and leadership team respectively about the compensation management practice and its challenges. Then, data was analyzed using descriptive method by using frequency, percentiles, and grand mean scores. The main findings of the study are, there is no internal equity, the compensation management is 100% focused on employees past salaries instead of relevant determinant factors, such as internal equity, employee's education level, work experience, external equity, cost of living, etc. This implies that the compensation policy is not competitive enough to attract best candidates and motivate the existing employees. As a result, employees are dissatisfied with the current compensation practices. It is recommended that the company focuses on internal equity, external equity and on the relevant compensation determinant factors while setting compensation package to employees so that the company can attract talented individuals and motivate and retain the existing best employee. The significance of the thesis is to show the importance of effective compensation management in attracting, motivating, and retaining talented individuals.

Key Words: Compensation, Compensation Management, Employee Satisfaction, Productivity

Practice and Challenges of Discharging Corporate Social Responsibility in The Case of Bgi Ethiopia, Emebet Fekadu, St. Mary's University, rakmo.smu@gmail.com

The objective of this study is to make assessment on the practice, challenges and benefit of discharging Corporate Social Responsibility by taking the case of BGI Ethiopia. Theories of Corporate Social Responsibility, triple-bottom line and stakeholder's theories as well as different literatures are used to make the assessment. The practice and challenges of CSR in the company have been studied by using important stakeholders which are customers, community and employees as a respondent. To decide the sample size and select samples from the customer and the surrounding community easily convenient sampling is applied and judgmental sampling is applied to select the interviewee of the company from the target population. After stratifying the samples from the employees as managerial and non-managerial proportional stratified sampling is used to take samples which are proportional to the size of each strata of the employees. Questionnaires were distributed to 227 respondents totally that including employees, the surrounding communities, customers and 195 were collected. A detail interview was made with the officer of the company and document analysis is made by using documents from the company, websites, periodic magazines, brochures etc. So data's were collected using both primary and secondary sources of data. The collected data's were organized, coded and analyzed using SPSS version 16 software and the results which were analyzed using simple descriptive statistics like frequencies, mean and percentage is presented by using tables. The finding of the study mainly shows that the practice of CSR in BGI Ethiopia is not formally organized and is more of temporary philanthropic limited to charities and event sponsorship which are intended for brand image and reputation. The finding also shows that the company's CSR is also challenged due to lack of awareness and understanding of the stakeholders, visibility factors, narrow perceptions, lack of separated and clear Guidelines or regulations and policies from the company and the government, lack of NGOs who are working on the issues etc. Periodic discussion and transparency on the issue of CSR, developing organized reporting mechanism and guidelines as well as policies, helping and initiating NGOs and other concerned bodies to make research and create awareness, making the employees to understand the significance of organized and holistic approaches of CSR are some of the recommendations which are given in the study.

Key words: CSR, Challenges, Practice, Benefit, BGI

Assessment of the Compensation System of Selected Four and Five Star Hotels in Addis Ababa, Ethiopia, Emeyu Mulugeta, St. Mary's University, rakmo.smu@gmail.com

The number of international and brand hotels radically increased in Addis Ababa and there is a need to have an organized human resource management system. The main objective of this research is to assess the compensation system in selected four and five star hotels in Addis Ababa. To accomplish this objective questionnaire, interview and observation used mainly to collect data and analysed using statistical tools such as frequency, percentage and mode values. The major finding of the study indicates that hotels in Addis Ababa provide financial and non-financial compensation that are more or less similar. However, they do not have an organized compensation policy and guideline. Further, the study revealed that employees prefer financial compensation over non-financial one. In this respect, service charge appears to be the most preferred financial compensation type. Training and medical insurance comes in the second and third place, which are aspects of non-financial compensation. Based on the finding, the researcher recommended that hotels in Addis Ababa should have an organized compensation policy. In addition, the Ethiopian labour law should provide clear guideline about service charge and it should provide more specific provision that reflect the nature of hospitality industry.

Key Words: Financial compensation, non-financial compensation, four and five start hotels, Addis Ababa, Ethiopia

An Assessment of Credit Risk Management in Dashen Bank Share Company
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Credit Risk Management becomes major discussion issues in the financial institutions because of uncertainty related to borrowers' business. This study of Credit Risk Management is attempted to assess practices related to credit risk management in Dashen Bank (DB). Thus, the rationale behind for undertaking this study was to assess credit risk management techniques and tools that are being used and how Dashen Bank implements those techniques, policies and procedures, as well as, to know how the bank identify, measure, monitor, evaluate and control credit risk and to suggest possible solutions. The study design was descriptive in which quantitative and qualitative data sets were mixed to describe the state of affair. To this effect, both primary data survey data (using questionnaire) and interview data were used along with secondary data. The questionnaire was adapted from previous studies and was used to quantify the perception of the respondents towards the credit risk management practice of Dashen Bank. Ninety six samples were involved using stratified random sampling at head office, district offices and branches. The researcher organized and analyzed the collected data by SPSS-23. From the findings it is concluded that the bank has well organized credit policy and good credit granting practice and used suitable credit risk assessment tools and techniques and credit risk management practice. However, the bank has some pitfalls like rigidity on the Bank's credit policy and process. Furthermore, implementation of procedure and credit operation manual, strategies and polices as well as credit collection techniques are questionable. Thus, it is recommend that Dashen Bank should simplify and review its credit manual, policy and procedure as well as ensure its implementation to become more competitive in the banking industry and meet customer expectation. The bank should also design and adopt credit risk model in addition to the existing model that are more popular for credit evaluation to predict the level of risk originated from the business perspective that can help to construct effective credit risk management techniques. Finally, the study may provide a possible opportunity to all stake holders to gain deep knowledge about the banks credit management practice and have important practical implications for the bank regulators authorities and policy makers of the bank.

Key Words: Credit Risk Management Principles, Credit Risk Management practice, and Dashen Bank

An Assessment training Practices At bank of Abyssinia
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This study assessed the training practices at Bank of Abyssinia and forward possible recommendations. A descriptive survey design was employed. A total of 275 employees were taken using simple random sampling technique as an actual source of information. Questionnaire, interview and document analysis were used to collect the necessary information. Data obtained were analyzed by using percentage, frequency and mean and standard deviation. The results of this study indicated that the trainings offered by bank have general objective but lack specific objectives. The selection of trainees and trainers did not base itself on clear criteria. The training coordination was found to be successful even though continuous need assessment was not based on the performance evaluation. The recommendations made for addressing issues are including in the study training has become one of the professional development activities, the bank should have proper plan and policy regarding the training objectives, needs assessment, design, delivery and evaluation. In these regards, human resource and supervisors should play an important role communicating development opportunities and training policy of the organization and identify performance gaps or training needs of the staff under their supervision.

Key Words: Training, Training Needs Assessment, Training Design, Training Delivery, Training Evaluation

Inventory Management Practises for Pharmaceuticals Items at Health Facilities in Addis Ababa, Ermias Semu Wodajo, St. Mary's University, rakmo.smu@gmail.com

Managing stock effectively is important for any organization. Managing pharmaceutical products and materials up to their point of use in health facilities is an important task in order to provide quality healthcare. Without adequate pharmacy inventory management practices, hospitals run the risk of not being able to provide patients with the most appropriate medication when it is most needed. The General objective of the study was to assess Inventory management practices for pharmaceutical items at health facilities in Addis Ababa. The study population comprised of both government and private hospitals in Addis Ababa. Simple random sampling techniques were applied to select a sample size of 30 hospitals where inventory management was mostly carried out and purposive sampling to select head pharmacist and store keeper those involved directly on inventory management at the facility. The study used both primary data and secondary data that were collected through a semi-structured questionnaire, observation check list & interview for quantitative and qualitative analysis. Out of the 60 questionnaires that were distributed 53 questionnaires were filled and returned successfully. This represents a response rate of 88.4% percent. Data was analyzed using descriptive statistics. The study found that majority of hospitals are not effective in practicing the major inventory control techniques such as having essential medicine list, using established formula to determine facility resupply, establishing optimized stock level techniques such as Maximum, Minimum, safety stock and reorder level, ABC analysis and VEN analysis. Finally from the study it can be concluded that the main challenges of the hospital in managing inventory are: sufficient storage area to store all the needed products, lack of technology in inventory control and lack of proper training of inventory management and supply chain is the main challenge that almost all facility faced. In general, stock out of essential medicine and expiration is a result of poor inventory control as a consequence. Based on these findings, the study recommends that implementation of scientific inventory control techniques, use of technologies and training for better management of inventories as these reduced associated cost related to wastage and improve quality health care delivery.

Key Words: Pharmaceutical product, Pharmaceutical inventory control, Medicine, Store

**Effect of ATM Service Quality on Customer Satisfaction: The Case of United Bank S.C.
Addis Ababa Branches**
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The research paper focuses on studying the effect of ATM service quality on customer satisfaction in United Bank Addis Ababa branches. The research objective was to examine the effect of service quality dimensions i.e. courtesy, communication, credibility, completeness, security and reliability, responsiveness and convenience on customers satisfaction. Sample of 398 were taken using purposive sampling techniques, from which 374 samples were considered valid. Explanatory and descriptive research designs and mixed research approach were used to analyze the data collected from customers. The researcher used primary data through questionnaire and interview and secondary data from United Bank IT and card payment department published and unpublished materials. Those collected data were analyzed using descriptive and inferential statistics. Descriptive result shows overall customer satisfaction is lower to ATM customers. In addition inferential result of this study shows all service quality dimensions have positive significant relationship except courtesy which has positive but insignificant relationship with the dependent variable customer satisfaction. Regarding the effect of service quality on customer satisfaction all dimensions have positive effect towards it, especially convenience has high effect followed by security and reliability and completeness. The researcher recommends that further improvements has to be done on ATM service quality by providing efficient and sustainable network system, maximizing number of ATMs in convenient areas for service and considering high progress on service quality dimensions included in this study.

Keywords: ATM, Service quality and customer satisfaction

The Effect of Customers Relationship Marketing on Customer Retention: The Case of United Bank S.C, Eskedar Tesfaye, St. Mary's University, rakmo.smu@gmail.com

This study was conducted with an objective of identifying effect of customer relationship marketing on customer retention in United Bank S.C. It conceptualized and developed five dimensions of customer relationship marketing: social bonding, empathy, reciprocity, responsiveness and trust. This study used both descriptive and explanatory research designs. Random sampling method was used. Data were collected from primary sources through questionnaire analyzed through both descriptive and inferential methods. The descriptive analysis was conducted by using mean and standard deviation. On the other hand, inferential analysis was conducted by using Pearson correlation method and ordinary least square multiple regressions (OLS) method. The result indicated that customer relationship marketing has significant on customer retention. Social bonding, empathy, reciprocity, responsiveness and trust have significant positive effect on customer retention of the bank. Based on the findings the researcher recommends that management of the bank has to improve bonding, empathy, reciprocity, responsiveness and trust.

Key Words: customer relationship marketing, customer retention, United Bank

Assessment and Evaluation of Supply Chain Management Practice of Selected Garment Factories in Addis Ababa, Ethiopia Etenesh Ejigu, St. Mary's University, rakmo.smu@gmail.com

This attempts to assess and evaluate supply management practices such as supplier relationship management, customer relationship management, level of information sharing, quality information sharing and training. The study also assesses the supply chain integration, challenges of Supply chain management and evaluates supply management performance. The study used descriptive research and the study used both quantitative and qualitative research approach In order to undertake this research, purposive sampling technique was employed to collect data from 15 garments factories in Addis Ababa, Survey questioner was collected data from 150 respondents selected from 15 garment factories. Personal interview was also conducted with selected managers. The data were analyzed by using descriptive statistics and presented in tables. Finally, the research came up with the following findings: Most SCM on Addis Ababa garment factories practices are weakly practiced within the garment factories SC. whereas training practices, Information sharing with customers is poor. Based on both quantitative and qualitative analysis, the garment factories have the poor relationship with their customers, suppliers, and customers' services. The supply chain integration problems in the Ethiopian garment factories have lack management's adequate knowledge of the SCM. Manufacturing, supply and demand uncertainties are the major challenges of the garment factories that prohibits effective implementation of SCM. Customer response time, manufacturing lead-time and customer complaints handling performance were in the problem.

Key Word: Supply chain management, Supply chain integration, Supply chain management challenges, Supply chain management performance

**Determinants of Foreign Direct Investment in Ethiopia: A Time Series Analysis
between 1992-2016, Eyerusalem Solomon, St. Mary's University,
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This paper aimed at investigating the factors determining FDI in the Ethiopia economy for the period of 1992–2016. Developing countries like Ethiopia follows liberalized trade and tries to create a convenient environment for foreign investors by developing policies and regulations to attract Foreign Direct Investment (FDI). The study gives an extensive look at the theoretical and empirical analysis to establish the main determining factors of FDI. The objective of the study is to assess the trend and factors determining FDI in Ethiopia economy. hypothesis were formulated and multiple linear regression model is used for analyzing impact of all independent variables on Foreign Direct Investment inflow. The variables used in this study are infrastructure, market size, inflation rate and exchange rate as independent variables and Foreign Direct Investment as dependent variable. Also the trend of each variable within the given period of time has been shown using simple linear regression. The result showed that Market size and Exchange rate are the most significant determinant of FDI in flow in Ethiopia. And Infrastructure and Inflation rate have insignificant. The study also found that having an increasing trend, the pattern of FDI inflow in Ethiopia is very unstable.

Key Words: Determinant, Exchange rate, Ethiopia, FDI, Trend, Market size

Perception on Factors Affecting Real Estate Price in Addis Ababa City Administration
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The Ethiopian real estate has been booming for much of this decade. In many areas, especially within the capital city, Addis Ababa, prices doubled and even tripled in a span of a few years. The main objective of this study is to investigate the direct and indirect factors that cause the price escalation of real estates in Addis Ababa. The study used survey data obtained through structured questionnaires. Sixty-two (62) questionnaires were distributed to selected real estate managerial personnel. Descriptive statistics was applied in order to analyze the data. Results show that among the managerial personnel of real estates in Addis Ababa it is perceived that real estate price has increased and that the affordability of these houses is mostly limited to the higher class. On one hand, location, physical characteristics of property and the accessibility of properties were identified as the major direct factors influencing real estate price. On the other hand, taxation, economic performance of the country and the non-availability of adequate construction technology were stated as the major indirect factors influencing real estate price. Based on the findings, the author recommends that it's important to monitor the real estate price increase, especially since the current real estate price seems to only target the higher class. Improving infrastructure developments that will improve real estate properties accessibility to transport and other important facilities, revision of the country taxation laws and regulation of the real estate sector and measures that could diminish inflation rate and bank loans interest rate might increase the real estate price affordability, especially to the middle and lower class. Finally, reducing construction costs by improving the number and the level of qualified personnel, by facilitating access to the latest construction technologies and through adopting alternation construction techniques which can reduce construction costs and limit the construction time periods will highly contribute to reducing the final real estate price.

Keywords: Real estates, price escalation, affordability, Addis Ababa, direct factors, indirect factors

The Assessment of 3g and 4g Network on Critical Customers: The Case of Ethiotelcom
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Customer satisfaction is one of the most important driving factor for business sustainability and essential for corporate profitability and survival. This research was conducted to assess the impact of 3g and 4g network on critical customers: the case of Ethiotelcom. Examining the level of awareness, assessment of level of customer satisfaction, fulfillment of customer's expectation and performance issues related to 3G and 4G services were addressed as objectives of the current study. To this end, data were collected from 40 different organizations that were found in Addis Ababa. Quantitative method was used to test the significance of factors to the impact of 3G and 4G technologies. The data were encoded to SPSS software package and results were interpreted using qualitative and quantitative method in line with the research objective and question to show and interpret the results. Findings from these study shows that 3G and 4G technologies have a positive contribution on the business performance/productivity with a mean value of 3.85 followed by the awareness factor on 3G and 4G technologies and Customer satisfaction with mean value of 3.83 and 3.46 respectively. The overall level of expectation factor is the highest among all the factors in this study with a total mean range of 4.1. Even though the result showed high, the researcher recommends the organization (Ethiotelcom) to maintain and held high the 3G and 4G service to keep and attract customers in the future because customers always need to be satisfied beyond their expectation.

Key Words: 3G service, 4G service, customer satisfaction, perception on impact, critical customer

Determinants of Commercial Banks Deposit: The Case of Private Commercial Banks in Ethiopia, Fekadu Asgele, St. Mary's University, rakmo.smu@gmail.com

The survival of every commercial bank highly depends on bank deposit because deposit mobilization is a major activity of all commercial banks. As the result, the issue of banks deposit and its determinants is crucial to the financial sector of developing country like Ethiopia. Therefore, this study aimed to identify and evaluate those factors that determine deposit in general by taking Private Commercial Bank of Ethiopia as evidence. Accordingly, the researcher adopts Quantitative research approach and Explanatory research design. Regarding to the secondary data; time series data covering 2007- 2016 was analyzed. First, the time series data were assessed using descriptive statistics for the variables as well as the test for errors equal zero mean test, heteroskedasticity, autocorrelation, multicollinearity and normality testing to know if the assumptions of CLRM violated or not. Second, estimated model was a single regression equation with deposit as the dependent variable and explanatory variables as deposit interest rate, overall inflation rate, number of branch , gross domestic product,. Estimation was done using Ordinary Least Squares technique by E-view8 statistical package. The results from economic analysis showed that three of the Independent variables were positively correlated with the explained variable. Among these variables, Deposit Interest Rate is an important strategy for deposit mobilization, it is highly significant than others. Gross domestic product is also next to DepositInterest rate significantly affects Private Commercial Banks deposit. The others factor Inflation Rate is affects negatively and insignificantly deposit. And finally, the study had recommended what should be done to encouraging deposits by Private Commercial bank of Ethiopia for the benefit of the domestic deposit mobilization.

Key Words: Determinants of Commercial Banks deposit, Regression Analysis, Private commercial Banks

Factors Affecting Mobile Banking Adoption of Customers: The Case of Commercial Bank of Ethiopia, Ferhiwot Fekadu, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study is to investigate Factors Affecting Customers to Adopt Mobile Banking in Commercial Bank of Ethiopia. The study tries to build on widely used and latest models for technology adoption, the Unified Theory of Acceptance and Use of Technology Model to identify factors influencing customer's usage of mobile banking. This study is conducted based on the data gathered from customers of Commercial Bank of Ethiopia Survey was conducted using questionnaire. Out of 398 questionnaires that have been distributed, 320 were usable. The descriptive analysis of the data was done with the help of the SPSS. The research results found Performance expectancy, Effort expectancy, Social Influence and Facilitating Conditions as influencing factors for mobile banking adoption. The study recommended the bank to do actions based on the variables like creating awareness about performances and effort to use mobile banking, and also taking appropriate action which suitable to social influences and facility condition.

Key Words: Adoption of mobile banking

**Assessment of Causes of Employee Absenteeism: The Case Study at Ethiopian Revenue and Customs, Authority, Firehiwot Mulat, St. Mary's University
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The main objective of the study is assessment of Causes of Employee Absenteeism. The study adopted a descriptive research design to identify the employee absents causes. Quantitative methods were used to gather information through the utilization of a questionnaire to answer the basic research questions The total sample selected from target population 245 employees of the organization sample size used 111 (One hundred eleven) employees were responded the entire questionnaires Documents that were received from the department were helpful in determining the absent trend. In overall, the research investigated the reasons why employees absent from their work place in the organization .Hence, the study revealed that ERCA has not benefit package, the employee employer relationship was not good, there is job security problem, the employee reward program was not competitive, the work place were unfavorable, employees were handled unfairly and irrespectively. All those factors influence most employees to have the intention of not staying in their working place regularly so the researcher recommend advancement and promotion are the prime reason for satisfying to put more effort employees relationship between managers and supervisors with subordinates. The organizations a good organization shall incorporate a good organization culture; enhance sound leadership quality that understands employees with consistent manner without any biased

Key Words: Professional Employees, Absents, Retention, Ethiopian Revenue and Custom Authority

**An Assessment on the Relationship between service Quality and Customer Satisfaction:
The Case of Commercial Bank of Ethiopia, Fitsum Sibbo, rakmo.smu@gmail.com**

Today competition is not only rife, but growing more intense constantly. However, companies need to start paying keen attention to their competitors; they must understand their customers. Banking sector are suffering from competition. They have to believe customers as core concept of their business; customer satisfaction is what guarantees the future of banking services and it is achievable by taking up their services and customers' needs. In other words, service quality is typically defined in terms of consumer satisfaction. The purpose of this study was assessing the relationship between service quality and customer satisfaction at Commercial Bank of Ethiopia Mehal Ketema branch using a model that describes various dimensions of service quality. To this purpose the researcher was studied the service quality of the banking using SERVQUAL model. Convenience sampling technique was used in the study. The methodology was based on primary data collected through a well-structured questionnaire administered on a sample size of 200 respondents randomly selected from Commercial Bank of Ethiopia Mehal Ketema branch. In order to assess the Relationship between Service Quality and Customer Satisfaction in relation to the quality of service, five attributes were used for a better understanding of the relationship between the Attributes and Customer Satisfaction, by focusing on the retail banking industry of Commercial Bank of Ethiopia Mehal Ketema branch. The study respondents were account holders of the selected branch of Commercial Bank of Ethiopia which is Mehal Ketema. The collected data has been analyzed with the help of tools like SPSS, Descriptive Statistics, Correlation and Regression Analysis. The results shows that the most important service quality attribute on Customer Satisfaction was responsiveness, as it is perceived as a dominant service quality. The results reveal that the service quality dimensions i.e. Tangibility, Responsiveness, Empathy, Reliability and Assurance are positively and significantly related with the customers overall satisfaction. This finding reinforces the need for the bank to place an emphasis on the underlying dimensions of service quality, especially on responsiveness and better to start with improving service quality in order to raise overall customer satisfaction.

Key Words: Customer Satisfaction, Banking Industry, Customer Satisfaction, Service Quality

**Assessment on Internet Banking Service Quality:
The Case Of Nib International Bank S.C.
Fitsum Tadesse Gebremariam, St. Mary's University, rakmo.smu@gmail.com**

The major aim of this thesis is to assess internet banking service quality at Nib International Bank S.C. Using the seven dimension SERVQUAL model i.e. Safety reliability, Transactions efficiency, customer support, service security, ease of use, performance and service content were used to assess the quality of internet banking service offered by the bank. In order to achieve the aim, questionnaire survey were used to collect the data. Convenience sampling procedure was used to obtain the respondent from Nib International Bank S.C. from Addis Ababa city branches customer. The general objective of the study is assessment on internet banking service quality in the case of Nib International Bank S.C. The study was focused methodologically to surveying 95 Addis Ababa located branches through Questioners. Those branches were selected based on their number of internet Banking users. The study also used convenience sampling. The survey shown that on the level of safety reliability check internet banking service haven't performed the services correctly at the first time login, but users have got the services exactly as promised by the bank after successful login and the system allows them to complete a task accurately when perform activities on the system. The Study revealed that on the level of transactions efficiency confirm internet banking service have up to date information and the users also have got complete help function on the system, but transaction process is not fast on internet banking service. Finally, in order to stay in the business, Nib International Bank needs to keep it the existing good service quality and improvise the poor ones.

Key Words: Internet Banking, Service Quality, Dimensions, Safety, Reliability, Security, Performance

Business Rescue Proceeding and Ethiopian Bankruptcy Law upon Business Distress
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This paper tries to research the benefits and advantages of rescuing businesses that are under financial distress by analyzing the practical and legal aspects of business environment. To achieve the objective of this study the researcher used data from both primary and secondary sources. Data from primary sources were collected using interviews with individuals within the Development Bank of Ethiopia (DBE) and the Federal First Instance Court. Data from secondary sources gathered from published and unpublished books, scholarly journals, DBE Rehabilitation data and articles. The data collected from DBE's rehabilitation department is categorized in table and analyzed using simple descriptive line graphs. DBE's data about the procedures they are implementing on Non-Performing Loans (NPL) and the two practical cases that are discussed would try to show the practical aspects rehabilitating or rescuing businesses that are under distress. DBE implements eight procedural steps that are necessary for the successful rehabilitation of business that are in NPL. These procedural steps help businesses that are under distress from moving towards foreclosure and give them different forms of help. Interview with Federal First Instance Court judge tried to show the practice of the Commercial Bench at the court and the attention given to the survival of a business is reflected. It is observed that most of our legal practitioners do not utilize or do not have the knowledge of the legal remedy put in place by the Ethiopian Commercial Law. The 1960 Commercial Code of Ethiopia's Book V regarding scheme of arrangement was also comparatively analyzed with the Republic of South African Company Act business rescue proceeding. Number of articles from the Commercial Code was discussed and recommendations were given for future amendment on the law. Four problems were identified in the Commercial Code that needs major changes: who to initiate business rescue, when to initiate business rescue, how long should the rescue take, and administration of the business. These problems were tackled from the experience of the Republic of South African Company Law. It is recommended any interested stakeholders should be able to initiate scheme of arrangement under the Ethiopian Law. The scheme of arrangement should be initiated at least six months prior to the business defaults on any payments. Businesses should not wait until the last possible moment to rescue the business. The rescue should be completed in the shortest possible time possibly not more than six months to protect the interest of creditors. The administration of the business should be given to business rescue practitioner not the trader to get the business out of financial distress. The business environment in Ethiopia as well as the legal practice needs to give due attention as businesses are one of the important pillars of the society and their existence benefits different stakeholders in the Country.

Key Words: Bankruptcy, Business Rescue Proceeding, Development Bank of Ethiopia, Ethiopia, Non-Performance Loans, Rehabilitation, Scheme of Arrangement

**Employees Perception on Performance Based Compensation:
The Cases of Moenco S.C and A.A, Frehiwot Asfaw Kersie, St. Mary's University,
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Performance based compensation is the most commonly used method in measuring productivity and more and more institutions are increasingly using this method as it attempts to link compensation with performance. The objective of this research was to explore how the employees of MOENCO perceive the Performance Based Compensation system. In conducting the study, the required data was obtained through structured questionnaires and interview. Random sampling technique was employed using Yamane's (1967) formula from the target population of 513. In the analysis part descriptive statistics was performed. The findings of the study shows that in MOENCO majority of the employees have low level of perception towards the existing performance based compensation system. Therefore, it is recommended that, the organization should have to design and implement performance based compensation system in the best possible ways; there is the need to develop a good feedback system, appropriate and adequately filing, discussing evaluation, design ways to communicate evaluation results, review evaluation, participatory evaluation rating system and have to design procedure to make aware of every employee about the appeal process. In doing so, human resource department should play a vital role in the overall process of performance based compensation system. Finally, it is forwarded that further research has to be done in more completed and comprehensive way.

Key Words: Perception, Performance, Compensation, employee motivation, performance management,

The Impact of Implementing Quality Management System on Organizational Performance: The Case of National Tobacco Enterprise (Eth.) S.C
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This research has been conducted to examine the impact of QMS (Quality Management System) implementation on organizational performance in the case of National Tobacco Enterprise (Eth.) S.C. This is due to the reason that companies frequently assume QMS practices and ISO certification can improve organization performances. An explanatory research design and mixed approach has been employed to investigate the impact of QMS on the National Tobacco Enterprise (Eth.) S.C organizational performance. Financial statements & performance reports are used as secondary data and Questioners & interview are used as primary data. These data were collected from the case company managers, division heads, experts and staffs. Purposive sampling used to select the interviewees and respondents for the questionnaire. The collected data was analyzed using both descriptive and inferential statistics as well as tested for its significance using SPSS version 20 software. The results showed that Implementation of quality management systems has positive impact on the performance of the company. Organization performance dimensions such as business performance, product quality and operational performance are positively impacted by the quality management system practices. The research finding has also showed that the major challenges in the course of quality management systems implementation process are gaining the work force commitment, top management commitment, lack of ISO 9001:2008 QMS knowledge and experience, insufficient time and limited budget. This research has surfaced the impact of quality management system on organizational performance, and so the case company, researchers, practitioners, affiliated institutes and organizations will be benefited from the research findings.

Key Words: Quality management system, organizational performance, manufacturing industry

**Assessment of Customers Intention of Internet Banking Adoption in Commercial
Banks: The Case of United Bank S.C, Gemechissa Yoseph Diriba
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This study assesses customer's intentions of adopting internet banking (IB) in United Bank S.C. The study adopted the Technology Acceptance Model and Theory of Planned Behavior as the theoretical framework. A mixed research approach was applied to answer the research questions that materialize through the review of existing literature and the experience of the researcher in respect of the internet banking system in United Bank S.C. The study was used purposive and convenience sampling techniques for the selection of branch and non internet banking users customers and statistically analyzed by using SPSS the data obtained from 129 survey questionnaires within the twenty selected branches. The results of the study reveal that, security risk, lack of trust, Lack of ICT infrastructure, lack of awareness, perceived usefulness, and perceived ease of use, significantly influenced intention of the customers to adopt internet banking. The study suggests a series of measures which could be taken by the United Bank and by government to address various challenges identified in the thesis. These measures include: supporting banking industry by investing on ICT infrastructure and United Bank to be focused on technological innovation competition rather than traditional bases of retail bank competition. It is therefore recommended that United Bank should intensify efforts to improve the security of internet banking platform as well as continue to create awareness for its customers on the perceived benefits of internet banking in addition to making the platform more user-friendly and easy to use.

Key Words: Adoption; Intention; Internet banking

Buyers' Attitude towards Life Insurance Purchase: The Case of Awash Insurance Company S.C, St. Mary's University, rakmo.smu@gmail.com

The purpose of this research is to investigate the factors affecting buyers' attitude towards life insurance purchase in the case of Awash Insurance Company S.C. The study is based on the fact that Life Insurance consumption in Ethiopia as a whole and in Awash Insurance Company S.C in particular is very low and tried to identify the main barriers in purchasing of life insurance. Primary data have been collected through questionnaire. Data were collected from 196 participants, tabulated, interpreted and analyzed. Questions that are much related to the insurance experience of the respondents have been prepared. There were also opinion survey type questions that help the participants to exhaustively provide their perception of Life Insurance experience. Statistical tools such as factor analysis represented by graphical measure and tabular presentations, mean and standard deviation are used for analysis. The demographic as well as socio-economic structures have been studied whether they affect the attitude of buyers in the purchase of life insurance. Income and educational status are found to have significant effect in decision making towards purchasing life insurance. In the same way, sex and marital status have also effect on consumption of life insurance. Factors such as premium charges, policy term, rider benefits are found to affect intention to life insurance purchase. Recommendation based on the analysis and conclusion has been provided. It is hoped that Awash Insurance Company uses this research based recommendations to improve the overall consumption of life insurance by its target population.

Key Words: Buyers' attitude, Barriers, Life Insurance, Intention, Characteristic

**Effect of Work Attitudes on Job Performance
Among Health officers of First Chiropractic and Wellness Clinic
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The purpose of this study was to determine whether or not there is a significant relationship between organizational commitment, job involvement, job satisfaction and job performance among health officers in First Chiropractic and Wellness Clinic. A review of the literature revealed there is limited research that examined organizational behaviors among health officers in Ethiopia. Job Performance has been identified as a leading factor impacting an employee's level of success in various organizations. There remains a gap in the current literature regarding specific attitudinal behaviors influencing Job Performance across various levels of health institutions. Work attitude and Job performance among health officers working in First Chiropractic and Wellness Clinic, in Addis Abeba Ethiopia was examined. From the total population of 278 health officers working for First Chiropractic and Wellness Clinic, a sample for this study included 220 of them which are identified through systematic random sampling. The researcher tries to examine, if there is a casual research design to determine the effect of work attitude (job satisfaction, job involvement, organizational commitment) on job performance. The data were analyzed using statistical techniques which included both descriptive and inferential statistics. The frequency and percentage were used for the descriptive statistics to infer the hypotheses formulated for the course of the study. Specifically, the methods of data analysis were used to address the research hypothesis is regressions analysis. The research approach used was mixed where qualitative and quantitative data thoroughly analyzed to see the extent of work attitude (organizational commitment, job involvement, job satisfaction) in determining job performance. The approach was rigorous, and resource- and time intensive. The findings of this study revealed that there is a strong and significant relationship between work attitude and job performance. The significance of these findings, promotion of dialogue within First Chiropractic and Wellness Clinic to learn the determinaning factors in attaining high job performance. Furthermore, this may extend itself to initiate a new platform where other health institutions in Ethiopia to join and explore the potential benefits understanding work attitude as a predictor of job performance.

Key Words: Work Attitude, Organization Commitment, Job Involvement, Job Satisfaction, Job Performance, First Chiropractic and Wellness Clinic, Ethiopia

Determinants of Employee Turnover Intention in Metals and Engineering Corporation Gidena Berhane, St. Mary's University, rakmo.smu@gmail.com

In today's competitive working environment a company's human resource a truly sustainable competitive advantage for both public and private sector organizations .Product innovation can be duplicated, but the synergy of a company's workforce cannot be replicated. For this reason not only attracting talented employees but also retaining them is imperative for success. This is a research prepared for academic purpose titled turnover trend and intention in Metals and Engineering Cooperation METEC. Related literature was reviewed; theoretical framework and models of other scholars are used by modifying in our country context to know the real factors contributing to turnover intention. The purpose of this study is to address the turnover intention determinants or major factors affecting professional employee of civilian personnel at METEC. The basic research questions are what is the magnitude of employee turnover in the organization, what is the turnover intention of existing employees, what are the major factors that contribute to employee turnover intention in METEC. Which category of employees is more interested to leave and what employee retention schemes are currently in place by the organization. The research used descriptive research design and mixed research approach. In order to collect primary data, a survey questionnaire including demographic profiles and factors that contribute to employee turnover intention arranged with a five point Likert scale were used. Moreover, data about the trend of existing staff were collected from the organization. A total of 220questionnaires were distributed to employees of the Corporation selected based on purposive and stratified sampling of which 205(93%) questionnaires were properly completed and returned. Interview sessions were also organized with HR officials and different department managers and supervisors. SPSS version 20 for windows is used to process the primary data. The findings imply that METEC civilian professional employees were very satisfied with working condition and supervision. However, they have moderate satisfaction with management policies and practices; On the other hand, most of the respondents seem to be dissatisfied or least satisfied, on some of the variables which include; pay, career development and overall job satisfaction. Moreover, the study revealed that there is high intention to leave. In line with the findings pay is the most common potential reason for high employee turnover intention. Unequal pay or low wages would also cause dissatisfaction and make some employees to quit. Every employee wants to be treated in the same way to have a wage and job evaluation system and it is good practice for the organization to comply with equal pay for equal work requirements to avoid this kind of problem. Career development also shows less satisfaction for many employees, organization should ensure employees have the opportunity for on-going training and development. The researcher recommends management policies and practices focus on strategies of how management can utilize achievement, recognition and work conditions as a tool to keep employees motivated and satisfied in their jobs. It is also recommended that ways by which management can eliminate low motivation and job dissatisfaction amongst employees should be practiced by improving management skills, knowledge and competencies of managers especially on policy and administrative matters.

Key Words: - Turnover, Motivation, determinants, satisfaction, METEC, Ethiopia

**Effects of Training in Enhancing Employee Performance: The Case of Ethio-Telecom
Head Office General MBA Thesis, St. Mary's University, rakmo.smu@gmail.com**

In the field of human resource management, training is one of the fields concerned with organizational activity aimed at improving the performance of individuals and groups in organizational settings. Training always plays an important role in employee performance improvement as well as the organization. This is because training and employee performance improvement is core factor in which managers should be keen in order to meet the organization's target. An explanatory research design with survey method is applied in this study. Using simple random sampling technique, 95 participants (employees) of the organization were selected from a target population of 321. The primary data was collected using standard questionnaires subject to subsequent analysis using SPSS version 20 software. Accordingly, training methods ($r=.386^{**}$ with $p<0.05$), Training evaluation ($r=.793$ with $p<0.001$) and training policies and procedures with ($r=0.432$, $p<0.01$) have a high degree of positive relationship with employee performance improvement. The expected outcome is aimed at detecting the need to motivate employees so as to improve their performance. The findings of the research generally reveal that training has a great deal of impact on employee performance improvement and the current training scheme is of satisfying to the employees per their response. The results imply that employees at Ethio Telecom find training satisfying and yet some improvements in the training methods, evaluation and policy and procedure should be made.

Key Words: employee performance improvement, Training, Ethio Telecom

**Assessment of Customer Satisfaction With Respect to Service Delivery on Selected
Abyssinia Bank Branches In Addis Ababa, Girum Sintayehu, St. Mary's University
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Keeping customers satisfied contributes in attracting as well as in retaining customer. This study is set out to assess the level of customer satisfaction in Bank of Abyssinia S.C. by using different service quality dimension, specifically BANLSERV instrument, developed by Avkiran (1994), and other attribute of customer satisfaction. Qualitative and Quantitative method of data collection employed to collect the data through questionnaire and descriptive research design was applied. Convenience sampling method used, also in order to make the sample representative and select the sample size stratified sampling was employed. In this research a sample of 700 bank customers (saving account) customer are taken to undertake the study. The data collected from the questionnaire was analyzed using tabular presentation by frequency and percentage distribution using SPSS Version 20.0. The major finding of this study indicate that, staff of the bank's branch serve the customer with happiness, politeness and are prompt/quick also do not make mistake. Finally, as per the research, it's recommended that the employees of the banks and managers should exhibit professional manners, earn credibility, and enhance their communication ability. Moreover, to serve the customers well, the bank need to provide its employees with relevant and timely information that enables the banks to have proper communication among staff members and ensuring error-free and timely transaction. In general, the bank has to improve performance on all the dimensions of service quality in order to increase customer satisfaction, since consumers expect more than what is been offered by other banks. This will enable the bank to maintain high level of competitiveness in the industry.

Key Words: BANLSERV, service quality, customer satisfaction

**Assessment of Procurement Practices and Its Linkage with Operational Performance:
The Case of Abay Bank S.C, Gizachew Demissew, St. Mary's University,
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Procurement is an important function of companies for several reasons such as to ensure continuity of supply of goods and services, reduces the ultimate cost of the goods and services and to attain the profitability of banks. Due to this it encompasses the whole process of acquiring property and/or services. Sound procurement policies and process are among the essential elements of good management practices. This research sought to assess procurement practice and its link with operational performance in Abay bank S.C. To achieve the objectives, the study adopted descriptive method of research since the study intended to describe the ongoing practice and conditions between procurement practice and operational performance of the bank. The target population was employees of Abay bank S.C. Total number of respondents in this study were 1,249. Primary data were gathered using structured questionnaires. Descriptive statistics was used to summarize the data. This included percentage, mean, standard deviation and frequencies. Tables and other figural presentations were appropriately used to present the data that were collected for ease understanding and analysis. Correlation analysis was used to identify the relationship between procurement practices and operational performance. A statistical package for social science version 23 was used for data analysis. From the study findings it was concluded that all procurement practices have a link with operational performance in Abay bank. Thus, the researcher recommended that the bank management should consolidate their efforts to persist the good procurement practices outcomes as a result of procurement planning, tendering process and ethical practices. Also the top management has to work to reduced delays in procurement process and to improve the quality of procured items periodically.

Key Words: Ethiopia, Procurement practices, Operational performance, Abay bank

**Assessment of the E-Banking System at Commercial Bank of Ethiopia: Evidences from Selected Branches in Addis Ababa, Gizaw Teshome, St. Mary's University,
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The research was descriptive study aimed at assessment of the electronic banking system in two selected branches of commercial bank of Ethiopia in Addis Ababa. Convenience sampling strategy which is a non-probability sampling technique was adopted to select 370 customers from the two selected branches. From the total 370 questionnaires distributed to the customers of commercial bank of Ethiopia, 320 usable questionnaires were returned which is about 86% response rate. Questionnaire was used as the principal tool for the data collection. With the aid of the statistical package for social sciences (SPSS) windows software version 20 the data was analyzed using basic statistical tools such as frequencies, mean, and percentages. The study among other things brought to the fore that customers of the selected branches were highly aware of the existence and usage of the various electronic banking products. Result of the study also indicated that customers prefer to transact business in the halls in spite of the long queues largely because of the difficulty associated with accessing e -banking products. The study also identified basic benefit of E-banking for the customers, such as it saves time and quick, minimizes risk of carrying cash, makes it easier for customers to do banking activities and the other was assessed. Lastly the study also revealed certain outcomes of electronic banking transaction failure such as affects customer's moral and also makes them not to patronize the product again.

Key Words: E-banking, ATM, POS, Mobile banking, internet banking

**Employees' Perception towards Compensation and Benefit Scheme in Bamacon Engineering Plc, Goitom Teka Weldemariam, St. Mary's University,
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The major objective of this study is to assess the perception of current compensation and benefit practices of BamaCon Engineering PLC. Of the total of 1570 employees, 255 of them are permanent employees and the remaining are temporary workers. Hence, using a combined stratified and random sampling method, 60 % (154 employees) of the permanent employees are surveyed and 10 managerial staffs out of the 154 employees are interviewed. Accordingly, the major findings are: perception of employees towards compensation and benefits policy at BamaCon Engineering plc is influenced by their level of satisfaction towards the benefits that are being offered. Hence, the company shall increase employee's involvement in the compensation and benefits decision making process so as to realize institutional ownership across all employees. It is also required to properly communicate the compensation and benefits package to all employees in order the employees to be aware of the benefits that are available to them before tempted to leave their company. The current compensation and benefits being offered by the organization need to be revised not only to cope with existing living expense but also making sure of its attractiveness and ability to retain competent employees. The company shall also evaluate the effectiveness of its compensation and benefits package in motivating the employees in a regular basis.

Key Words: Compensation, benefits; Employee's perception,

Factors Affecting Women Entrepreneurs under Self Help Group: The Case of Adama Community Development Program, Gorbachew Alemayehu, St. Mary's University, rakmo.smu@gmail.com

This study was designed to assess the factors that affect women entrepreneurs under Self Help Groups in Adama town a case to Adama Community Development program. A descriptive survey research design was employed in the study to assess the key factor that affects women entrepreneurs in SHGs in Adama city. It also addressed the characteristics of women entrepreneurs in SHGs and their business and the supports they acquire from TVET colleges/institutes. A sample of 300 women entrepreneurs engaged in 5 sectors was taken for the study using stratified and simple random sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their business, factors that affect the of women entrepreneurs in SHGs and supports SHGs acquire from TVETs was designed in a closed ended and open ended. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and standard deviations).The results of the study indicates the personal characteristics of women entrepreneurs in SHGs and their business affect their performance .It also shows that lack of own premises(land),financial access, stiff competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the women entrepreneurs in SHGs. The study also found that conflicting gender roles, social acceptability and network with outsiders were the major social factors that affect these entrepreneurs .Furthermore, the main legal/ administrative factors include access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments. The study also found that even though TVETs provide technology, machine maintenance, technical skill training and facility supports, co operations in the areas of business related trainings are poor. Even though technical skills trainings are of great importance to eat “breads”, it should be supplemented with business trainings to improve the “breads” in to “cakes”. Hence TVET institutions/colleges should provide both technical and business trainings to SHGs so that these entrepreneurs can with stand competitions, develop entrepreneurial sprits, improve managerial skill in such a competitive world.

Key Words: Performance, Women Entrepreneurs, and Self Help Groups

**Impact of Motivation on Employee's Performance: Case Study
In Bank of Abyssinia Selected Addis Ababa Branches
Hailegebriel Assefa, St. Mary's University, rakmo.smu@gmail.com**

In any organization employees' motivation is the key factor for successful organizational performance. Motivating the workforce of an organization to work more effectively towards the organization's goals is perhaps the most fundamental managerial task in a given organization. Organizations motivate their workforce to perform effectively by offering those rewards for satisfactory performance and perhaps improving them for unsatisfactory performance. The study has been designed to assess the impact of motivation on employee performance at Bank of Abyssinia. The population of the study was 176 workers from head office and five branches of the bank. The research design of this study is descriptive. Data was collected through questionnaire and semi structured interview. Questionnaire's were distributed to head office and the five branches of Bank of Abyssinia and Primary data were analyzed using percentages, frequencies and SPSS 20. The result obtained from the analysis showed that there existed relationship between employee motivation and the organizational performance. The main findings of this study show that majority of the respondents said that their level of motivation is low with the current motivational factors of Bank of Abyssinia in spite of the fact that staffs are mostly motivated by promotion. The study concluded that the level of staff motivation at Bank of Abyssinia is generally low and this will have an implication on staff commitment and productivity as well as success of the organization. It is recommended that the bank to use appropriate employee's based motivational packages to achieve individual as well as organizational goals like Maslow's hierarchy of need.

Key Words: Motivation, Job Performance, Salary

**Assessment of Time Management Practices in The Case of Awash Insurance Company
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The research was conducted to assess the time management practice on Awash Insurance Company S.C. found in Addis Ababa, Ethiopia. Relevant data for the research collected though survey method. The collected data analyzed though the use of SPSS software. The study recommended that to improving time management behavior by setting priorities through training and taking short courses that the study organization facilitates. Further recommendation was, list the main time wasting situations and explain why these situations arise. Finally, due to the importance of managing in the workplace the researcher had recommended the need for future studies in the area of Time Management by taking different organization and data collection mechanisms.

Key Words: Time Management, Time Management Behavior, Setting Priorities

**The Effect of Training on Employees Performance: The Case of Heineken Breweries
Share Company Ethiopia, Hamid Tsehayu Suleman, St. Mary's University,
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The quality of human resource is an asset to any organization and as a result training has become an issue that has to be faced by every organization. The amount and quality of training carried out varies enormously from organization to organization due to factors such as the degree of external change, for instance new markets, or new process, the adaptability of existing workforce and importantly the extent to which the organization supports the idea of internal carrier development. Most organizations meet their needs for training in ad hoc and haphazard way while others set about identifying their training needs, then design activities in a rational manner and finally assess the result of training. The objective of the study was to investigate the effect of training on employees' performance at Heineken Breweries Share Company Ethiopia. The researcher has used both qualitative and quantitative approach as well as descriptive and explanatory research design in the study. Data were gathered through a structured questionnaires and interview. A total of 151 employees from the head office of the company took part in the study. The researcher used SPSS version 20 to analyze descriptive and inferential statistics. The study revealed that an absence of training policy and procedure manual as well as an absence of systematic employee training need assessment practices due to lack of focus by concerned department; in addition to that there is no strong and effective training effect evaluation mechanism in place. The study concluded that the above mentioned drawbacks affecting the performance of the company negatively. Therefore, in order to improve the effectiveness of training program of HBSCE, possible recommendations of the research, are producing proper training policies and procedures, conducting appropriate training need assessment and evaluating training outcomes thoroughly.

Key Words: Employee Performance HBSCE

Assessment of Employee Turnover Intention at Satcon Construction Plc
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The purpose of this study was to assess employee's turnover intention at Satcon construction plc. In doing so the study uses both primary and secondary data sources and for the purpose of collecting data, it uses different instruments which are questionnaires for the current employees and standard interview for the human resource management staffs. Qualitative and quantitative approaches are used. Convenience sampling techniques were used to select the sample size from the population. In order to analyze the collected data descriptive statistics like percentage was used. The finding of the study reveals that, highly dissatisfaction of the employees with the benefit they received, dissatisfaction with the assistance that the employees receive from the management, lack of fair treatment by the management to all employees, dissatisfaction with the promotion given and benefit received, dissatisfaction with the motivational policy of the organization and lack of recognizing/rewarding hard working employees are the main reason of the high employee turnover intention. Similarly it was concluded that lack of career advancement, employees benefit package and bad employees manager relationship were the reason for turnover intention. Motivating the employees using different strategies, paying the employees in accordance to the risk they take and showing high concern by the HRM and management of the organization to the problem of turnover intention are some of the recommendations given in order to solve the problem.

Key Words: Employees turnover, employee turnover intention, job satisfaction and employee benefit

Factors Affecting Drug Prescribing Behavior of Resident Physicians: The Case of Addis Ababa University Black Lion Specialized Hospital
Hashim Ahmed Ali, St. Mary's University, rakmo.smu@gmail.com

The main purpose of this study was to investigate the factors affecting resident physicians' drug prescribing behavior. A validated questionnaire was distributed to 199 resident physicians' in Addis Ababa Black Lion Specialized Hospital by using convenience sample and response rate was 93.97% ;Descriptive statistics, correlation and multiple regression analysis is used to fulfill the research objective .The findings indicated that drug price awareness, physicians knowledge and experience ,drug characteristics factors had statistically significant positive effect on physicians' drug prescribing behavior where as patient's expectation and pharmaceutical marketing strategies were not shown to be statistically significant ,and the most important influential factor was physicians knowledge and experience .Based on the research findings, and in order to enhance the approaches that are directed to the resident physicians in Addis Ababa Black Lion specialized Hospital it was concluded that Ethiopian pharmaceutical companies should pay more attention to the mentioned factors in order to better affect physicians' prescribing behavior in their favor. Providing better quality drug having better effectiveness, efficacy, patient compliance and less side effect with better availability enhance resident physicians' drug prescription. For those companies which has price competitive advantage it seems important to increase physicians' drug price awareness since respondents were seems price sensitive and those companies which have no price competitive advantage need to focus on other strategy like product differentiation or drug character advantages . Also ,it seems important that Addis Ababa university Black lion specialized Hospital give more attention to have computerized prescribing system having updated alternative drug choices with their corresponding price so that the physicians prescribe affordable and drug of choices for the patient . Moreover it seems important if the Hospital give more attention to educate and influence the resident physicians to consider basic, acceptable and important patient expectations in their treatment protocol.

KeyWords: Marketing Strategies, Resident Physicians', Drug, Patient Expectations', Knowledge and Experience, Drug Price Awareness

An Assessment of Critical Success and Failure Factors of Project: The Case on Ethio Gulf Development Association (EGDA), Hayder Abdo, St. Mary's University, rakmo.smu@gmail.com

A project a complex, non-routine, one- time effort limited by time, budget, resources, and performance specifications design to meet customer needs. Every project is conducted to solve some kind of problem for an organization; despite of this the project area is not properly valued in many organizations because generally the company's projects are spread across several other areas. However, it is necessary to know how the projects and the project management provide the means for organizations to achieve their goals. The purpose of this study is to assessing factors which are critical to project success and factor which will contribute to project failure in Ethio Gulf Development Association (EGDA).I was used a descriptive research design and the target population was the project manager and the employee who participated in different project activities. The researcher selects the above population with the intention that, they have a direct or indirect involvement on project works. To address the research question the study used probability and Non probability sampling technique. Probability sampling technique which is specifically Cluster random sampling; by taking the population as all projects located in Addis Ababa and divide projects by types that are going to say clusters, and samples are then randomly select from each cluster. By Non Probability sampling technique the respondent's selected purposively related to study. The Quantitative raw data classify and compile to make assessment manageable and understandable through micro soft excel. Particularly, statistical tools like: average and percentage and Spss applied. For the qualitative data gathered analyzed using content descriptive analysis technique. In order to gather the primary data, self-administered quaternaries and focus group discussion was conducted, and after collecting adequate and enough data tabulation methods are used. Major finding of the study revealed that limitation of quality planning, limitation of human resource management practices, providing insufficient resource, promissory budget dalliance and lack of well-developed risk and opportunity management strategy. Because of those factor most of the project are not successfully delivered. The critical success of for the Association projects are motivation of staffs, set proper plan, Project financing guaranteed and Executive management support. Based on major finding and the conclusion some recommendation was given to enable the association to transformation to be effective and efficient in successfully. Moreover, the outputs will help projects management practitioners by showing in which points they should give due emphasis when they implement their projects and also policy makers and professional was also be the beneficiaries of the result (output). This paper recommends with regard to HRM continuous trainings should be given for those who are involved in the project, Requirement gathering and analysis document should be prepared in detail which leads to clear and realistic estimating of time and cost. It is also important for the association should be enhance and practice local fundraising events and make additional contingency plan to cover the foreign project budget deficiency.

Key Words: Project management, project success, Project Failure, Proper Plan, Project manager

**The Effect of Information Communication Technology (ICT)
On Corporate Tax Collection System: The Case Study on Large Tax
Payers in Addis Ababa, Helen Lemma Ramso, rakmo.smu@gmail.com**

This study was conducted to assess the introduction of effect of information communication technology (ICT) on corporate tax collection system: case study on large tax payers in Addis Ababa City. The researcher uses descriptive research design to solve the study problem .data that where gathered was analysed usingdescriptive statistical method and data was analyzed in concurrent manner. The study has identified benefits related to the use of ICT in tax collection from the perspective of tax administrators and taxpayers. The study has used both primary and secondary sources of data. Using random sampling method 211 large taxpayers and 98 civil servants were selected from total population of 1569, among this population 1146 were large taxpayers, 453 were ERCA Staffs, and 120 were collected from taxpayers and 60 from ERCA Staffs with rate of 58%. This study found that the use of ICT in tax collection has improved transparency; taxpayers pay into the designated banks online and obtain a receipt immediately. ERCA's software monitors the entire process and traces payments to ensure accuracy; the banks then transfer the money to the Central Bank. The e-tax payment system was found to give the ERCA a real time, almost minute-by-minute. The findings revealed that ICT also has the potential to improve interactions between the tax authority and taxpayers, fostering transparency and accountability in the administration of company income tax collections. The results obtained indicated that using ICT facilitates the CIT collection process and predicted potential contribution to the effectiveness and efficiency in CIT collection in terms of the skills, opportunities and resources required. Furthermore, the study-identified challenges that hinder the application of ICT in tax collection are inadequacy of ICT infrastructure, lack of leadership Commitment, inefficient training facilities, poor network connection and lack of awareness. The study postulates that the adoption of ICT in CIT collection is determined by perceived usefulness and perceived ease of use, attitude, intention to use and accessibility in terms of affordability and infrastructure.

Key Words: Information Communication Technology, Corporate Tax Collection System, Large Tax, Payers in Addis Ababa

Determinants of Customers' Bank Selection Decision: The Case of Bank Customers in Addis Ababa, Helen W. Slassie, St. Mary's University, rakmo.smu@gmail.com

Commercial banks need to identify the criteria on which potential customers determine their bank selection decision in order to plan an appropriate marketing strategy for keeping present customers and attracting new ones. In light of this, this research set out with an objective of identifying factors that determine customer's choice of a bank, with due emphasis on an exhaustive list of potential factors. The study was designed as a quantitative descriptive research and employed survey type specifically questionnaire to collect data from sample respondents of 280 customers (73.29% response rate from 380 distributed) at the commercial banks in Addis Ababa. Exploratory factor analysis was implemented for data reduction and finding an optimum grouping and number of common factors influencing a set of measures from the 34 items included in the survey. Accordingly, 32 of the items were maintained and grouped in to seven components that incorporated social factors, technological factors, financial factors, promotional factors, convenience factor, speed and service quality factors as well as image and reputation. The one sample t-test conducted confirmed the importance of all seven factors in customers bank selection decision at $p < 0.01$. The ranking of the seven factors using their mean values showed that convenience factors (location and proximity) were the highest followed by image and reputation (overall image of the bank, goodwill of the bank and previous experience) financial factors, speed and service quality and technology ranked from third to fifth. Promotional factor and social factors were the least ranked bank selection factors.

Key Words: Determinants of Bank Selection, Customers, Banks, Banking Service

**Factors Affecting Employee Turnover Intention in Development Bank of Ethiopia,
Henok Tilahun, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to identify factors contributing towards turnover intention in existing employees of Development bank of Ethiopia. The turnover intention can be measured in the aspect of personal factor, social and economic factor, job stress, working environment, compensation salary Employee relationship with management and career growth. Primary data were collected through the use of questionnaire to the bank employees. Around 264 questionnaires were distributed and almost all questionnaires were successfully collected from the respondents. All the data was gathered from the respondents were analyzed using Statistical Package for Social Science (SPSS) versions 20.0. Descriptive analysis technique is used to identify the background of respondents in the aspect of age, gender, marital status, years of experience, and qualification. The result of the study shows that there is a high dissatisfaction with working environment and employee relationship with management compared to other variables such as job stress, compensation salary and career growth. This study has played an important role to identify variables or factors contributing towards employees' turnover intention in Development bank of Ethiopia and also identified few steps to reduce the problem of turnover intention.

Key Words Employee Turnover, Turnover intention

**Assessment of Value Added Tax Administration Practice: The Case of Lideta Sub City
Small Scale Tax Payers Branch Office By Heran Dejene, St. Mary's University,
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The objective of the study is to assess VAT administration practice in the case of Lideta sub city small scale tax payers' branch office. The study used both qualitative and quantitative research methods to collect and analyze both primary and secondary data. The target populations of the study were the staff members of the Lideta sub city small scale tax payer's branch office. In the branch office there were 222 total workers out of this 100 of them were workers who are directly or indirectly involved in VAT collection and administrating department, the others are staff members. The study used purposive and convenient non-probability sampling technique to select representative sampling from the 100 workers. Accordingly, the total sample size considered by the researcher was 80. The information gathered from employee's attitude towards VAT administration problems, and factors. Questionnaires were distributed for eighty employees of the branch office and to analyze the data, descriptive data analysis technique and statistical package for social science (SPSS) software version 20 was used. Further, secondary data was collected to measure the VAT administration practices of the branch office. The major factors for the problem in VAT administration practices are:- consumers are not willing to transact with a proper VAT receipt, lack of sellers commitment on VAT sell, tax authority Poor tax enforcement capacity, unfair competition between VAT registered and unregistered tax payers, lack of employees skill and experience to detect any tax fraud and evasion, employees lack of awareness on VAT proclamation,. The paper suggests that branch office should create continuous awareness about VAT and receipts for the customers and sellers, in order to overcome the complexity and frauds related to of tax collection. The branch office could also upgrade the skill and competency of tax officials in order to handle tax related offences in a better way. Finally, the concerned body may take these findings worthwhile for corrective action as the researcher put some helpful recommendations.

Key Words: VAT Administration practices, Factors and problems, purposive and convenient sampling

Assessment on Challenges and Opportunity of ATM-Banking Adoption: The Case of Dashen Bank, Hiwot Fekede, St. Mary's University, rakmo.smu@gmail.com

This study attempts to understand and evaluate the challenges and opportunity on ATM banking adoption in Dashen bank. Dashen bank customers those ATM-banking users are the primary source of data for working this paper and to adopt Quantitative research approach through the review of existing literature and distributed questionnaires. This study presents the results of the 380 survey questionnaires and the analysis of these results, with tabular to determine the extent that the factors studied influence customer adoption of ATM banking. The study use descriptive and quantitative method to analyses the findings According to findings the challenges include: customers lack of awareness on the benefits of new technologies related with ATM- banking The study also indicated the view point of the customer cost reduction, convenient time, are some of the benefits of using ATM- banking. Also some challenges like lower limits, no special services for disables and other challenges are stated. The study also indicated existing challenges and opportunities for ATM banking. The study recommended bank to facilitate proper and continuous training for their employees, increasing security for ATM-machines station, create deep awareness about E-banking technology.

Key Words: -ATM-banking, Adoption, Opportunities, Challenges and benefits of Dashen Bank

**Impact of Automatic Teller Machine (ATM) Service on Customer Satisfaction:
The Case of Commercial Bank of Ethiopia Addis Ababa
Hiwot Gessese, St. Mary's University, rakmo.smu@gmail.com**

The main purpose of this study was to assess the most important factors (dimensions) affecting customers' satisfaction in Automated Teller Machines (ATMs) service of Commercial Bank of Ethiopia. The study employed a quantitative methods based on a convenience sample consists mainly of respondents in different professions at the age of above 18 years. A Self-administered questionnaire which consists demographic characteristics and survey questions was distributed to 399 CBE's ATM users. 8 Branch were conveniently selected in order to reach ATM users in different parts of Addis Ababa. Instrument development was based on reviewing related literatures and discussing with concerned academicians and practitioners in the area of ATM service and customer satisfaction. The data were analyzed using SPSS version 20. The findings of this study revealed that a positive and significant relationship between reliability, tangibility, Assurance and accessibility with customer satisfaction on CBE's ATM. Despite responsiveness which is positively related but not significant. Furthermore, this study also manages to present demographic variables effects toward behavioral intention to adopt ATM service, and found that gender revealed a significant difference between females and males using ANOVA statistics age is found as significant. for profession, the analysis indicates that people at different profession have no same level of satisfaction on CBE'S ATM. Unlike profession monthly income difference has no similar satisfaction on CBE's ATM and usage rate has significant relation with satisfaction level of CBE's ATM.

Key Word- accessibility, assurance, reliability, responsiveness, and tangibility

**Antecedents of Employees' Turnover Intention:
The Case of Awash Insurance Company S.C Jalene Hailu, St. Mary's University,
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The organization under the study registered high employee turnover during recent years. This specific study tries to identify the antecedent of employee turnover intention in Awash Insurance Company. In doing so the study used both primary and secondary data sources and for the purpose of collecting data, it used different instruments which are questionnaires for Awash Insurance Company employees and standard interview for the human resource director and directorate staff. In order to analyze the collected data descriptive statistics like frequency, percentage and mean was used and the finding of the study reveals that there is dissatisfaction with the monetary reward, promotion, job satisfaction, organizational justice and training. The most influential were monetary reward and promotion opportunity. Regarding the employee relationship respondents are satisfied with the current situation but if they feel there is no good employee relationship they will have the intention to leave the company. To sum up, Awash Insurance Company should work carefully with on salary increment, benefit package, fair treatment to all employees, advance training package and keep up the good work in employee relationship.

Key Words: Turnover Intentions, Monetary Reward, Promotion, organizational justice

**Assessment of Warehouse Performance:
The Case of Meta Abo Brewery Share Company
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This study aims at contributing to the current trend on assessment of warehouse performance specifically on Meta Abo Brewery Share Company. Following from years of warehouse management performance in Meta Abo Brewery Share Company, the warehouses were engulfed with poor warehouse performance. It was against this background that the research was carried out, to assess the warehouse performance at Meta Abo Brewery Share Company as a case study. Considering this reality, this particular study assess the warehouse performance (measured in terms of the most frequently used four dimensions as suggested by Edward Frazelle (2001), namely Quality, response time, total warehouse cost, and productivity in the company called Meta Abo Brewery Share company. The study adopted a qualitative and quantitative mixed method research approach. To achieve this objective, the researcher uses a self- administered questionnaire with a Likert scale on the four basic warehouse performance variables. The researcher also used both secondary and primary gathering tools. Since the total population less than 100 the researcher took all population for the study with census method. The study employed descriptive research design in assessing warehousing performance of Meta Abo Brewery Share Company. Questionnaire were sent to a total of seventy warehouse personnel worked in three warehouse branch ,who gave their views on various warehousing performance in accordance with how such performance impacted or influence their work. Further evidence from the warehouse personnel showed that there was poor utilization of existing warehouse space in MABSC. Again it was drawn from the findings that not having well equipped warehouse system to handle the warehouse materials and this adversely affect the Meta Abo Brewery Share company warehouse performance in terms of quality, cost and productivity. The study made some recommendations to Meta Abo Brewery Share Company.

Key Words: Warehouse performance, Key performance Indicators

**Effect of Motivation on Medical Representatives Selling
Performance in Addis Ababa**
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This study examined the effect of financial and non- financial compensation on the satisfaction of community pharmacies. Debates regarding influencing motivation of medical representatives' to increase their sales performance are going on in most nations and worldwide. In its turn increasing sales performance means increasing customer satisfaction of community pharmacy units. The aim of the thesis is to explore motivational factors of medical representatives and satisfaction of community pharmacy unit. Furthermore, to assess the financial and non-financial motivation of medical representatives and customer satisfaction of pharmacy units located around the governmental general hospitals of Addis Ababa. Data was collected by quantitative research method through distribution of questions for selected medical representatives and selected community pharmacies in two month duration. The sample size of 50 for both the medical representative and community pharmacies was selected using systematic random sampling method. The collected data was analyzed using quantitative content analyzed by SPSS software. Financial and non- financial compensation are factors that determine medical representatives' motivation level and sales performance. In conclusion financial incentive has a significant dimension to satisfaction community pharmacies around the governmental general referral hospital in Addis Ababa.

Key Words: motivation, medical representatives, satisfaction community pharmacies

Perception of Employees towards Performance Appraisal in Commercial Bank of Ethiopia, Kalkidan Mulugeta, St. Mary's University, rakmo.smu@gmail.com

Performance appraisal seems to be one of the most important tools in Human Resource Management. Organizations design appraisal systems to assess and enhance employee's performance, develop their competence and distribute rewards. Because of this, it is now viewed as a mechanism for developing and motivating people hence the general consensus among performance appraisal researchers and practitioners that assessment of appraisal reactions is important. The study has the objective to assess the perception of employees towards the problems and practices of performance evaluation. On the basis of data collected through questionnaires and interview which are founded on the theoretical assessment of related literatures; the researcher tried to unearth some of the real problems of appraisals based on the opinion of the rates in that particular organization. The questionnaire was distributed to 84 employees of the bank, which only 70 were fully completed and returned. The questionnaire was distributed to the employees on the basis of census based on the willingness and cooperation of the respondents. The data collected were analyzed using SPSS software. On the basis of the data obtained from the respondents, the study identified the lack of transparency both during the evaluation and after evaluation as its major findings. Almost all the participants vented out that they are not allowed to see the result of their ratings. The subjectivity involved in the evaluation which resulted in role ambiguity and bias among the employees were identified to be the other problem of performance. The performance evaluation forms do not reflect the performance of the employees as they can be irrelevant for some jobs. Moreover, the researcher discovered that raters do not have adequate knowledge of how the systems work. Based on the findings of the study, the researcher forwarded some recommendations so that if they are used it will give them an insight as to the practice and its associated problems of performance appraisal in the organization.

Key Words: performance appraisal, Perception, performance, reward, rating

**The Relationship between Leadership Style and Organizational Commitment:
The Case of Dashen Bank S.C, Kasahun Workineh, St. Mary's University
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The effective leaders are enablers that directly points to competent and committed employees. Studies in the organizational psychology and organizational behavior literatures have shown that leadership styles and employee commitment are of major factors to the organizational success or failure. The purpose of this study was to investigate the relationship between leadership styles (transactional, transformational, and laissez-faire) and employee commitments (affective, continuance, and normative commitment) in Dashen Bank in Addis Ababa. The study design was descriptive in which quantitative data sets were to describe the state of affair. In order to collect primary data via questionnaire from 24 leaders and 112 Dashen bank employees, and used along with secondary data. The questionnaire was adopted from previous studies and was used to quantify the perception of the respondents towards the practice leadership style while the researcher carried out correlation analysis on the collected data to determine the effect of relationship between leadership style and employee commitment. The samples size involved by using stratified sampling at branches in Addis Ababa. The researcher organized and analyzed the data collected from questionnaires by the help of SPSS version 20. The findings of the study revealed that transformational leadership style has significant and positive relationship with affective and continuance employee commitments while transactional leadership style has significant and positive correlation with only normative commitment. A laissez-faire leadership style is found to be significantly and negatively associated with employees' affective commitment.

Key words: Leadership style, Employee commitment, Transformational, Transactional, Laissez-fare Leadership

An Assessment of Reward System of Clerical Employees: The Case of Awash Bank S.C
Kassahun Ababu, St. Mary's University, rakmo.smu@gmail.com

Reward system is an important tool that management uses to channel employee's motivation in desired ways such as better functionality and further improve company performance. The purpose of this study was to assess the reward system implemented in Awash Bank SC. The study was guided by the following specific objectives:(i) to identify the type of reward system implemented in AB, (ii) to find out whether the existing rewards system is enough to retain skilled employees, (iii) to assess implementation of procedural and distributive justice in the reward system and (iv) to find out whether the company conducts need assessment program to identify the needs of its employees in 27 branches in Addis Ababa city. The study used descriptive research design which incorporated quantitative approaches. The Researcher used simple random sampling technique in order to select respondents and branches and simple random sampling technique is sampling procedure that ensures each element in the population. Questionnaire was designed and distributed to 354 employees of the Bank, who are currently working in Addis Ababa in 27 branches and, 10 departments and 354 questionnaires were returned. The data was analyzed with the use of descriptive statistics using (SPSS and excel) and data presented in frequency distribution Tables and Histograms. The study confirmed financial rewards are important for employee motivation in the case company but the importance of non -financial rewards cannot be discriminated. It is also found out that salary is most motivating factor and while retirement benefit is the least one from financial reward. Job security and career advancement are also found to be highly motivating nonfinancial factors. This research can be helpful for the banking sector specifically to Awash Bank. They can design effective compensation package to motivate their competent employees.

Key Words: Reward System, Clerical Employees, Awash Bank S.C

**Determinants of Loan Repayment Performance in Project Financing:
The Case Study in Development Bank of Ethiopia Kassu Kefeni, St. Mary's University
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This study was conducted on the Determinants of loan repayment performance in project financing; in the Case of Development Bank of Ethiopia, Head office. Being the data was collected from both secondary and primary sources, for secondary data purpose, 105 individual borrowers' files were reviewed and Nine (9) top level employees of the bank were selected through purposive sampling technique and were interviewed for primary data collection purpose. Of 105 individual borrowers' files used for secondary data purpose, 70 were successful financed projects, whereas the rest 35 were defaulters. The study used both Explanatory and descriptive research design with quantitative and qualitative data. The variables used in the study were , amount of loan, credit experience, educational status of borrower/manager, equity contribution ratio, project profitability, managerial experience of project manager, number of project follow-up, project implementation period delay, appraisal, due diligence and Grace period. In the study, logit model was used to identify variables which determine loan repayment performance. The paper revealed that managerial experience of project manager, equity contribution ratio, delay in project implementation period, credit experience, educational status of borrower/manager and due diligence are statistically significant determinants of loan repayment performance of DBE's financed projects. Analysis of econometrics result suggested that equity contribution ratio of borrowers of Development Bank of Ethiopia should be increased to make the borrowers more ethically responsible; give due attention to minimize the bureaucracy that delays project implementation period, and improve its efficacy of customer recruitment system/due diligence/ by giving special considerations to educational status of borrower/manager, managerial experience of Project managers and credit experience of borrowers among the others.

Key Words: Development Bank of Ethiopia, Loan Repayment Performance, due diligence, Project implementation delay

Assessment of Employee Motivation Practices at Commercial Bank of Ethiopia
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The study was about Commercial bank of Ethiopia the major problems were the issue of employee motivation and retention, that why so many voluntary resignations among the employees of the bank. The main objective of this study was to assess employee's motivation practice of CBE while the specific objectives were: to assess the existing motivational packages of CBE, to determine which motivational packages attract employees, to assess the managements perception of what motivate employees and to identify and suggest other effective motivation strategies to the management of CBE. The study was based mainly on Primary data in form of questionnaires, interviews for these purpose 80 respondents selected from different branches using simple random sampling method. The population of the study was 792 employees under WAAD. The study used descriptive statistics (frequencies, and percentages) to answer the research questions posed for the study. The result obtained from the analysis showed that the existed motivation strategies of CBE are not strong enough to motivate and retain employees within the bank. The study reveals that: financial motivational tools given to employees in the bank had no importance to motivate employees, motivation strategies were not in keeping with employee's expectation and CBE employees prefer financial motivation strategies like salary and bonus than other financial motivation strategies of the bank. The researcher recommends the bank should adopt extrinsic rewards to attract and retain their employees. On the bases of these findings, employers are continually challenged to develop pay policies and procedures that will enable them to attract, motivate, retain and satisfy their employees. The researcher therefore suggests that more research should be conducted on the motivational strategies of employees to provide solutions to individual disagreement that has resulted from poor motivation system.

Key Words: - Motivation, Extrinsic motivation, Motivational Strategy, Intrinsic motivation

**Assessment of Employee Training Practice in Myungsung Christian Medical Hospital
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The purpose of this study was to assess the overall employee training practices at MCM hospital. Specifically, the study addresses training procedure and practice and look at the role of training on achievement of organizational goals. Data were collected through a questionnaire and interview. The data were gathered through a combination of both structured and semi-structured questionnaire. The findings of the research revealed that limited training programs are conducted in the organization; among all others this study has investigated the hospital didn't make training need assessment which could help to organize any kinds of training. Furthermore, the findings of the study imply that most employees were not sure that the training were directly relate to organizational goal and their skill. In addition to this, the hospital possibly to say didn't used evaluation technique during training time and no any follow up on the effect of training. Apart from this, the findings of the study indicated that, employees were not satisfied with the training procedure of the hospital. Findings of the study also showed that most employees` agree that the training facilities towards content, time and place were not in good condition. In pursuit of amending the training practice of the hospital the organization should develop formal training and development program by involving the employees in identifying their training needs, use different training methods in accordance with the benefits of the organization, increasing employee motivation and increasing allocation of funds. Furthermore, evaluation has to be also practiced all the way through the training programs using different evaluation techniques.

Key Words Training Practice, MCM Hospital

**Analysis of Project Management Maturity Level for Sugar Plant Projects Execution:
The Case of Metals and Engineering Corporation
Kibrom Haile Tesfamariam, St. Mary's University, rakmo.smu@gmail.com**

The Ethiopia government is now implementing the second five years growth and transformation plan (GTP) which focus in construction of Mega Projects in different sectors. Such as sugar factories, Hydro Power plants, rail-way projects, and many others. METEC is one of a leading national engineering company playing a key role in construction of production facilities like sugar factory, fertilizer factory and hydro power plant projects. The objective of this research is then to assess how mature the Project Management practice of METEC is in executing the Sugar Plant Projects using a project management maturity model. Data have been collected from the Management and Employees of 'Omo kuraz one' and 'Beles' sugar projects as well as s from the head office. A descriptive research type was used to study the subject area and results of the study shows; the level of project management maturity of METEC has reached the third Level of progressive stages of the maturity ladder. The degree or level of the Company's Organizational project management maturity cannot be separated from that of its projects and therefore by implication the projects handled by METEC are also at Level three of project management maturity. In addition to the need to improve the level of project management maturity of METEC to the next level of maturities which are level 4 and 5, there are also some aspects of the project management knowledge areas lagging behind like Time Management, Cost Management and Risk Management which are still at are Level-2.

Key Words: Project Maturity, Integration Management, Scope Management, Time Management, Cost Management, Quality Management, Human Resource Management, Communication Management, Risk Management, Procurement Management

Relationship between Service Quality and Customer Satisfaction With Special Focus on Automated Teller Machine In Commercial Bank West Addis Abeba District
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In today's ever changing competitive environment, business cannot survive unless they satisfy their customers. The delivery claim service in banking industry is critical in satisfying customer needs and wants in order to retain existing customers & to attract potential customer to get competitive advantage from its competitors, then sustainable business growth. The research significant to examine relation between ATM service quality dimensions on customer satisfaction. In order to have quality claim service examining a proper delivery system has to be in place. To attain this objective, questionnaire was designed self-administered, close ended which consist demographic character and categorized under nine dimensions of the SERVEQUAL model. The sample consists of 250 respondents selected based on convenience sampling procedure. This study used quantitative research design and both primary and secondary data. The collected data was analyzed by using causal design with the help of SPSS version 16. The correlation and multivariate analysis results indicate that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results of test showed that offering quality service have positive impact on overall customer satisfaction. And also the highest correlation is between Responsiveness and customer satisfaction followed by Reliability. The finding of the analysis showed that, the performance of CBE Low service quality leads low customer satisfaction. Based on this, in order to improve performance of the Bank, the researcher suggested that, the company should prepare power back, data recovery mechanisms, relevant support call center like 951 to get response compliant plus promoting the culture of technology and by giving special attention for the dimension which have weak relationship. The overall level of customer satisfaction shows that above half of the 147 (66.52%) were satisfied, 42 (19.00%) were stayed neutral and 32 (14.48%) were highly satisfied with the ATM service of CBE.

Key Words: service quality, expectation, perception, satisfaction, SERVQUAL

Assessment of Performance Appraisal Practice: The Case of Ethiopian Catholic Secretariat, Kidist Tsegaye, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study was to assess the practices of the performance appraisal system in the Ethiopian catholic secretariat. This research is significant as it can provide research based data to the management decision for improving employer and employee relationship and organizational effectiveness. In order to achieve the objective of the study, descriptive survey method was employed. The study used questionnaire to collect primary data. The population for the study was 84 and the whole population was used as sample. 84 survey questions were distributed and 75(93%) was filled out and returned. The data analyzed with descriptive method and the result presented with tables. Among the main finding of the study was that from the six factors of assessing PAP, which are ongoing feedback, performance appraisal practice, knowledge of appraiser, communication practice, and employee's attitude about PA, employee's participation of the PAS. The study also revealed that there is a strong positive relationship between performance appraisal variables with personal improvement and organizational development particularly appraisal process and procedure. Hence, it is reasonable to conclude that the appraisal practice was not clearly communicated before implementation; lack of required skill on the side of the appraiser and the criteria is weak to measure performance highly affected the overall effectiveness of the performance appraisal practices of ECS at large and personal development in particular. It is recommended that since appraisal process and procedures are the most significant factors of all the performance appraisal dimensions resulting in personal improvement and organizational development, the management should conduct detailed study and assess critically on performance appraisal process and procedures for it is a starting point in the design of performance appraisal dimensions. Moreover, it is recommended that ECS should device training for its appraisers to make them equip with the all the required skill which in turn will avoid problems related with failing to keep file during prior to evaluation periods, giving equivalent ratings to all regardless of their performance and not frequently letting know how employees are doing which impacts and affects both personal improvement and organizational development.

Key Words: performance appraisal practices, feedback, communication

**The Effect of Marketing Mix Strategy on customer satisfaction: The case of Ethiopian Trading Enterprise, Kirubel Wube Adera, St. Mary's University
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With the tight competition in the FMCG industry, customer satisfaction has become the key for success. However, customer satisfaction is not always easy to earn. With this in mind, the research is established with the goal to analyze the impact of 4P's of Marketing Mix towards customer satisfaction on ETE. Using questionnaires as data gathering instrument with simple random sampling, 150 respondents were gathered from three stores, who are active customers to the company. The data obtained then analyzed using correlations and linear regressions. The result shows that 4P's of Marketing Mix simultaneously has significant impact, however individually 4P's of Marketing Mix only price variable has proven to be significant toward customer satisfaction. Therefore, companies, especially ETE, Alle Bejemela should focus on of its product and place lineup while maintaining the other factors such as price and product.

Key Words: Marketing Mix (4P), Customer Satisfaction

**Factors Affecting the Success of Project Implementation:
The Case of World Vision Ethiopia, Kirubel Hailu, St. Mary's University,
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A project is a temporary group of activity with a defined beginning and end in time, scope and resources designed to produce a unique product, service or result. The performance of a project towards meeting its intended objectives is dictated by diverse factors. This research emphasized on the critical factors that affected the success of projects implementation in an NGO operating within Addis Ababa World Vision Ethiopia. The purpose of this research is to improve the successful implementation of projects in investigating those critical factors really affected the project success. It extends to disseminate findings of this study to create understanding of the factors affecting project implementation success to NGOs management, hence they are informed and take on necessary correction strategies to mitigate effects of affecting factors on the project successes. This research used survey questionnaires of different projects as a research instrument for data collection and regression analysis such as frequencies and percentages used to present quantitative data with various tools of data presentations. The research finding is that there are critical factors affecting successes of projects implemented by the NGO. The research findings showed that factors related to the category of project leadership and management, organizational structures, team and cost related factors to the project itself were found the most success affecting factors of projects implemented by the NGO. Specifically the research concluded that identified success affected factors limited the success of projects implemented by the NGO. Due to those factors projects were not able to deliver the end products as far as intended originally to perform. Finally the research completed responding soundly to the objective of the study which was to investigate factors affecting successful implementation of projects in nongovernmental organizations World Vision Ethiopia Addis Ababa.

Key Words: Factors, Success, Project, Implementation, NGO'S.

**Budgeting and Budget Performance Evaluation: The Case of Save the Children
International- Ethiopia Country Office, Koricho Gudeta, St. Mary's University
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In this research the researcher study budgeting and budget Performance evaluation in case of Save The Children International Ethiopia Country Office. In this research the researcher used quantitative research Approach with descriptive research type. Stratified sampling technique used and in those strata, the researcher use a random sampling techniques to select the needed samples. The study population is Save The Children International Ethiopia Country Office staffs within three strata's (i.e. budgeting unit team are 7 (seven), reporting unit are 8(Eight), and selected program team members were 142(One hundred forty-two), among those the researcher selected 119 participants for this study and distribute a pre-designed questioner and gets 101 complete questioners. The collected data is analyzed by using SPSS V.20 and the study results are presented by using tables. From the analysis result I have found that and the findings also imply that in relevance to budgetary preparation in Save The Children International Ethiopia Country Office; the budget preparation process starts by identifying the donor compliance requirements and always the budgeting process follows the donor requirement and template used for budgeting of each specific awards; Save The Children International Ethiopia Country Office internal requirements as well as Charity and Society Agency 70/30 and other country rules; but when we come to the staff participation/Involvement there limited staff participation. During implementation if there is a need for change to consider the existing context and there is also experience of doing an amendment. During budget implementation in Save The Children International Ethiopia; budget is affected by matching plan, inadequate funds allocation to various units which leads over/ under utilization; deferent budgeting guidelines of donors; late start of projects, late signing of Memorandum of understanding with local government, non-participatory budget preparation, delay in recording of actual expenditure in the financial system, unrealistic program detail implementation plan and the major Source of Variance between budget and actual in Save The Children includes delay in recording the actual expenditure in the financial system, knowledge of project staffs in preparing the detail implementation plan which includes the budget, Lack of appropriate match plan, over estimation of the budgeting figures. It is recommended that the Save The Children Ethiopia Country office champion the course of the budgeting information dissemination down to the project units, follow the existing standard in the organization during budget development and implementation, allocate sufficient funds to projects, provide training on the application of donors budgeting guidelines and on preparation of program detail implementation plan, increase the number of budget unit, ensuring budget availability before any payment/ activity, and allocating adequate number of professionals on preparation of plan and budget for a new award.

Key Words: Budget, Budget Performance, Budgetary variation, Budget preparation, Save the Children

**Assessment of Association between Staff Engagement and Organizational Performance:
The Case of United Nations Development Program Ethiopia Country Office
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The objective of this study was to assess associations between UNDP Ethiopia country office employees' engagement and organizational performance. Specifically, it was entailed to investigate level of employee engagement and organizational performance. The study employed cross sectional study design. All 110-service contract and fixed term contract holders from UNDP participated in the study. As methods of data collection, the study employee censuses collecting data from all 110 UNDP employees. Descriptive and inferential statistic employed to analyses the data. As responded by majority of the respondents for all employee engagement indicators positively, we can conclude that employee engagement in UNDP Ethiopia country office is high. Even though staff recognition for performance as engagement is low this study found out that all UNDP Ethiopia country office staffs are engaged to their organization. Most of the respondents' response for the organizational performance indicators is indifferent. This implies that employees of UNDP know little about their organization performance. From this response it can be concluded that UNDP organizational performance as perceived by employees is minimum. There is strong positive significant correlation, R value 0.227 (P= 0.017) between organizational performance and employee engagement in UNDP Ethiopia country office. Linear regression model shows positive significant association between employee engagement and organizational performance in UNDP Ethiopia country office, with Beta value (B) 0.19 (p= 0.017). Based on findings the researcher recommends for UNDP Ethiopia country office should provide incentive for staffs to enhance employee's motivational incentives.

Key Words: Employee, engagement, organization, performance

**Effect of Leadership Style on Employees Performance at Wegagen Bank S C,
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The increasingly competitive global economy has pushed companies to exploit their available resources as a means of achieving competitive advantage. In this regard, leadership is critically important because it has a great impact on the condition of the organization. This study has targeted at identifying the relationship between the effects of leadership style on employees 'Performance. The research is cross-sectional one the research approach applied for this study was descriptive analyses has been deployed. The target population of this study was employees of Wegagen Bank S.C headquarter, with 552populations.The study used stratified sampling technique to select 232 employees' respondents. The primary data was collected using questionnaires and interview. The standardized questionnaires of effect of leadership style on employees 'performance were adapted from previous standard questionnaire Content analysis was used to analyse qualitative data while the quantitative data was analysed using descriptive statistics using SPSS.20 software Regression and Correlation analysis was used to show the relationships among the variables. The data was presented through, means, and standard deviation Descriptive and inferential statistics along with Pearson correlation and linear regression were used to analyse their relation and its effect between leadership style and employees' performance as predictor. The study found that The leadership style in place by leaders of Wegagen bank tends to be a mix of both the three major leadership styles the leadership style has significant contribution for employees' performance. Managers using the transactional leadership style the leadership style employed by Wegagen Bank tend to be more of transformational though there is a sentiment of a laissez-faire and transactional at times. Moreover, the study has also revealed that there is a mix of other leadership styles observed.

Key Words: Leadership Style, Employees Performance, Wegagen Bank S C

Assessment of Employee Promotion Practice at Commercial Bank of Ethiopia
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This study is conducted to assess overall employee promotion practices in the CBE from the bank human resource management strategies, policies and procedures point of view and also examine major challenges that hindering promotion in the bank and finally suggest possible solutions. A descriptive type of research design was employed to achieve the objectives of the study. In order to get relevant data from the target populations both quantitative and qualitative methods were employed. Primary data were collected from 320 purposively selected units through structured questionnaires, the other were collected through interviews from 26 experts. The collected data were empirically analyzed using different literatures, HR policy & procedure and descriptive statistics by means of SPSS statistical packages. The result of the study shows us there is existence of good employee promotion practices in commercial bank of Ethiopia. The bank vacancy announcement, selections process, recruitment and promotion method are clear, simple and fair to all employees and they believe that it is based on their performance. In line to that, employees have clear information on how employee's performances are evaluated, what they expected to achieve, and how their promotion process would be held, and they also believe that the bank encourages or rewards for better performer. They have also blame that the organization's employee promotion policy is overdue or outdated for a review; employee's promotion practices do not get quick decisions; and large number of respondents are not happy and proud to be CBE staff because and they are not happy on the existing benefit package and the promotion practices provided by the bank. On the adherence of bank human resource policy and procedure, majority of the respondents believe that the bank vacancy announcement, selection, rating, and notification process it is clear and transparent for applicants. They believe that the existing policy provides sound staffing strategy and most of them think that the existing policy provides establishment of special programs that expose employees to a variety of job experiences. In line to that, they still believe that the existing policies aligns with the bank future staffing needs and organizational resources; it shows their career paths clearly ; and it will enhances their career advancement of employees to sustain productivity and minimize the effects of job poaching. Although, the bank have good practices on employee promotions there are some challenges that has also been raised by the respondents. Finally, the study presented some possible recommendations so as to alleviate the problems and risks. The bank shall make the human resource procedure and policy very clear, simple and participatory for all employees; employee performance evaluation and promotion methods shall be transparent, performance and/or systems base; the bank shall create clear understanding among the employees about overall promotion process and shall develop communication channels; and the bank shall develop performance based promotions policy and all employees subject to comply the bank human resource development guideline, procedure or policies.

Keywords: Employee, Promotion, Commercial bank of Ethiopia

Factors Influencing Consumer Infant Formula Purchasing Decision
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The study assessed factors influencing consumers' infant formula purchasing decision. To achieve the objective, the study tried to consider about seven determinant factors of purchasing decision such as product price, quality, and promotion, sources of information, availability of product, brand popularity, and consumer level of perception. Based on this, data was collected from consumers using structured questionnaire and unstructured interview. Hence, 90 respondents were participated in the study using convincing sampling technique. Both descriptive and inferential statistics methods were applied to analyses the collected data. The result of the study reveals that purchasing decision of consumers affected by all of the identified determinant factors such as, price unfairness, quality problem, lack of product promotion, lack of sources of information, lack of available product, lack of diverse brand availability, and lack of perception and consumers awareness. Consequently, the major findings of the study implied that, in terms of income status, consumers engaged in lower average monthly income purchasing decision of high price products, brand products and frequency of product buying were more affected than consumers engaged in middle and high average monthly income. The study also showed that, consumer purchasing decision regarding availability of products more affected by distance. Accordingly, most consumers decided to purchase products where locally available than far apart from their surrounding area. The other determinant factor that the finding implied was sources of information, in this regard majority of consumers' purchasing decision was affected by lack of available sources of information. Regarding, perception of consumer's educated consumers' have better product perception than less educated consumers. In general, the results of correlation analysis revealed that all of the identified determinant factors affect consumer purchasing decision which indicates at a statistical measures $p < 0.05$. Furthermore, multiple regressions also identify which determinant variable more affect consumer purchasing decision. Thus, Price of product highly and positively affect consumer purchasing decision followed by product quality, perception of consumer, sources of information, availability of products, brand popularity and sales promotion. Based on the findings the study recommend that product distributors should consider unfair price, quality of products, availability of products, and provide alternative brands of infant formula.

Key Words: Purchasing decision, Price, quality, Promotion, product availability, sources of information, brand popularity, and perception

**Factors Affecting Employees' Organizational Commitment: The Case of Micro and Small Enterprise Office, Martha Hagos Demeke, St. Mary's University
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The study assessed organizational commitment in Kirkos sub-city MSE office and result identified and measured organizational commitments within affective, continuance and normative commitments practices that enhance commitment. The primary data for this study was collected through a structured questionnaire that was tailored with the help of literature. The questionnaire included 60 items, categorized into different parts, which are general information of respondents, affective commitment, continuance commitment, normative commitment and individual factors of commitment. Survey was carried out at 47 respondents of Kiskos sub-city MSE office employees. With the support of IBM SPSS statistics software system: descriptive and standard deviation analysis was conducted to generate results. The study found that have more positive results and an agreement with prior theoretical and empirical studies commitment. Moreover, the result indicates that position and tenure are most influential aspects of individual factors of employees of Kirkos sub-city MSE office. Findings suggested that by increase the benefit of employees, employees of MSE could be committed.

Key Words: Commitment, Individual factors, Micro and Small Enterprise office of Kirkos Sub-city

The Impact of Work Life Balance on Job Satisfaction at the Bank of Abyssinia in Addis Ababa Region Matebe Assfaw, St. Mary's University, rakmo.smu@gmail.com

The study aimed at exploring the impact of work life balance on job satisfaction in different branch of bank of Abyssinia within Addis Ababa. To achieve this purpose, explanatory study design was used to analyze the data collected through cross-sectional survey questionnaire from a sample of 293 bank employees. These respondents were selected using simple random sampling method and were stratified on the basis of branch grade. The data collected from the questionnaire were analyzed using Statistical measures such as Pearson correlation and multiple regression model analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, two work life balance dimensions i.e., work to personal life interference, and personal life to work interference and job satisfaction were found to be inversely and significantly related. Positive and significant relationship was found between selected organizational factors and job satisfaction, among them working time arrangement and leave program and organizational support are substantial and significant predictor of job satisfaction. Based on the findings of the study, it is recommended that top management should realize the effect of work life balance on job satisfaction and should implement work life balance programs, practices and policies, and also it is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements and to give more focus to WLB incentives and factors and suggestion for other researchers are also forwarded.

Key Words: work-life balance, job satisfaction, work life conflict, WLB program, working Time arrangement & organizational support

Assessment of Job Stress in Selected Branches of Commercial Bank of Ethiopia
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As the world is changing rapidly peoples are more exposed to stress and stress is becoming a common issue in the whole universe besides stress related issues cost businesses billions of dollars per year in absenteeism, accidents, and loss of productivity. This study had an objective of assessing the nature of job stress in selected branches of commercial bank of Ethiopia. The study had used both primary and secondary data. The Primary data were collected by a means of interview and questionnaire. This study attempts to assess the perception and understanding of the employees of the bank and also possible sources of job stress. Primary data for the study were obtained through questionnaires from 219 employees and interview from the bank's branch managers. A descriptive research design was adopted to meet the objectives. The data were analyzed using statistical techniques by using SPSS version 23, using frequency table analysis. The study found that job stress indeed exists in the bank and employees also have a relatively good understanding of job stress. In addition to this, role overload, role ambiguity, dissatisfaction on organizational structure, lack of information on duties, responsibilities and objectives, riskiness of the job, poor working environment, poor workplace relationship and financial insecurities found to be the main sources of job stress in the bank. In order to manage the problem, the bank should develop a stress management strategy with an organized training on stress coping mechanisms for management and employees. The researcher concluded that the existence of job stress in the bank is certain and since there is no stress management strategy in the bank, and managers are not curious about the problem a series of stress related training for all staffs and management is recommended for further in-depth study on the subject matter and development of stress management strategies with its urgency of paramount importance.

Key Words: job stress, understanding of job stress, sources of job stress, CBE

**Determinants of Liquidity of Commercial Banks’
In Ethiopia, Mekonnen Fekadu Habt, St. Mary’s University, rakmo.smu@gmail.com**

The purpose of this research is to identify the factors significant to explain Ethiopian commercial banks liquidity. The study has categorized the independent factors into bank specific factors and macroeconomic factors. The bank specific factors include capital adequacy, bank size, profitability, non-performing loans and leverage and while the macroeconomic factors include gross domestic product, general inflation, national bank bill, interest rate on loans and advances , interest rate margin, money market interest rate and unemployment rate. The panel data was used for the sample of seven commercial banks in Ethiopia from 2000 to 2017 year and estimated using fixed effect model (FEM), data was present by using descriptive statistics and the balanced correlation and regression analysis for liquidity ratios was conducted. This study obtained secondary data from seven Ethiopian commercial banks from the year 2000 to 2017. The study used purposive sampling method with selection criteria of longest establishment years, panel financial data availability, strong capital and assets share and ample operational experience for selection of seven from total of eighteen CBs. Bank specific and macroeconomic factors determine liquidity are analyzed by descriptive statistics, correlation and regression analysis techniques by balanced panel fixed effect multiple regression analysis model. The study revealed that non-performing loans and advances, interest rate on loans and advances and general inflation rate have positive and statistically significant whereas bank size, national bank bill purchase policy and interest rate margin have negative and statistically significant influence on CBs’ liquidity in Ethiopia. But capital adequacy, profitability, leverage, real GDP growth rate, money market interest rate and unemployment rate have statistically insignificant influence on CBs’ liquidity in Ethiopia. The study suggests that focusing and reengineering the banks alongside the key internal drivers could enhance the liquidity position of the commercial banks in Ethiopia. The study also suggests that banks in Ethiopia should not only be concerned about internal structures and policies, but they must consider both the internal environment and the macroeconomic environment together in developing strategies to improve the liquidity position of the banks and to increase financial soundness, strength, competitiveness, development and growth of banking industry.

Key terms: Liquidity, Ethiopian commercial banks, liquidity determinants, asset and liability management, balanced panel fixed effect multiple regression analysis

Factors Affecting the Availability of Telecom Talent in Ethiopia Telecommunication Industry: The Case Study of Huawei Technologies Ethiopia Plc
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The main purpose of this study was to identify the several factors that might influence the availability of telecom talent in Ethiopia telecommunication industry with a specific focus on Huawei technologies Ethiopia PLC., as a telecom equipment, network and service providing company. The study, based on the literature review, tries to address several questions that might influence the availability of telecom talent. To answer these questions descriptive survey research design has been deployed by using both qualitative and quantitative research approach. For this study, Stratified and Census sampling was used by taking 72 Ethiopian telecom employees and 5 Chinese managers of Huawei to fill the questionnaire and answer interview questions, which is the main data collection instrument. The data gathered from the questionnaire were compiled by using SPSS software. The open-ended question obtained from questionnaire and interview was analyzed contextually. The result of the analysis was presented using tables and figures. In general, the finding of the study revealed several factors exist that influence the availability of telecom talent in Ethiopia telecom industry, which include the monopoly control of the Ethiopian telecom industry, Ethiopian higher education, prioritization of expatriate employees, migration and organizations culture and policy. Eventually, possible recommendations were drawn considering the major research findings and conclusion of the study.

Key Words: Huawei, Telecom Talent, Talent Market

An Assessment of Succession Planning Program: The Case of Commercial Bank of Ethiopia in Addis Ababa, Melat Zemenu Molla, St. Mary's University, rakmo.smu@gmail.com

Succession planning program is a deliberate and systematic effort by an organization to ensure leadership continuity in key positions, retain and develop intellectual and knowledge capital for the future. The objective of this research was to identify if succession planning program implemented at CBE fulfilled the characters of an effective succession planning program, identify its outcomes and identify the major challenges to implement SP in CBE. Using a descriptive research design, the research undertook a survey of managers involved in its implementation at Branches in Addis Ababa. The survey instrument was developed based on Ley (2002) framework was used to develop seven of the elements of an effective succession planning program as well as Rothwell (2010) guideline to identify outcomes of succession planning program. Descriptive and inferential statistics was used to analyze the data gathered from 138 responses. The research has found that, in terms of mean values, 'top management participation & support', 'part of strategic and work force planning', 'dedicated responsibility' and 'formal professional development opportunities' had means 3.86, 3.76, 3.74 and 3.71 suggesting that participants tend to agree with the presence of these attributes in CBE's SP program. Concerning the outcomes of SP program, 'satisfaction of program participants' was 3.65 slightly suggesting that participants agree with the satisfaction of SP participants while 'effective placement' had a mean of 3.07 indicating participants neutral opinion on this point. The correlation analysis showed a positive correlation with the participants opinion of presence of elements (attributes) of an effective SP program and their opinion of the outcome of SP at CBE. The multiple regression model also indicated that only four of the seven predictors (Extends to all levels of organization, Part of strategic and work force planning, Focused on individual attention and Dedicated responsibility) were able to statistically significant predictors of outcomes of an SP program. The two major challenges to SP program at CBE were identified as 'inability to create pool of candidates' and 'lack of formal process' while participants didn't think 'lack of focus and follow-up' was a challenge to SP program at CBE. It was therefore recommended that CBE should continuously assess positions and capabilities required for them so that the SP program assures available resources to fill future requirements. Assuring individual's carrier aspirations are realized through the SP program creating satisfaction and commitment between the bank and its employees should be considered. the type and quality of development opportunities provided should also assure the participants capabilities are acceptable so that effective placement can be improved.

Key words: Succession Planning, Outcomes of Succession Planning, Effective Succession Planning

**Factors Affecting Deposit Mobilization in Ethiopian Private Commercial Banks,
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The study sought to find out the factors that affect deposit mobilization of selected private commercial banks in Ethiopia. In order to fulfill the stated objective an explanatory research design with quantitative approach was used. Five explanatory variables were taken; those are number of branches, inflation, GDP, liquidity and deposit interest rate. The secondary data were collected from audited annual reports of selected private commercial banks and data from National Bank of Ethiopia. Balanced panel regression model was used for data covered from 2011/12-2015/16. Heteroscedasticity, auto-correlation, multi-collinearity and normality tests were performed to test whether the variables satisfy the assumptions of the research. The regression results showed that three variables, number of branches, inflation and liquidity had statistically significant effect on deposit mobilization. Among these variables that affect deposit mobilization, number of branches, inflation and interest rate had positive effect whereas, GDP and liquidity had negative effect on deposit mobilization. Hence, based on the findings of the study the researcher suggests that management of private commercial banks should give an adequate emphasis to deposit mobilization through expanding their branches by introducing a segmented customer targeting business model, coming up with new, innovative and low cost services, giving more attention to small business and low income groups and broadening its customer base by focusing on the unbanked population in order to increase their deposit.

Key Words: Deposit Mobilization, Private Commercial Banks

**Assessment of Performance of Motor Insurance: The Case of
Ethiopian Insurance Corporation, Mergia Gagni Regassa, St. Mary's University
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The business world without insurance is unsustainable. At the same time, an Insurance companies' ability to continue to cover risk in the economy hinges on their capacity to create profit or value for their shareholders. It is in the interest of every insurer to identify the critical factors that determine business and product performance. This research set out with an objective of identifying factors that affect the performance of one of the products, namely motor insurance, at Ethiopian Insurance Corporation. The research was designed as an explanatory sequential mixed method where a quantitative phase utilized one sample t-test and relative importance index to identify factors affecting the performance of motor insurance at EIC. This was followed by an interview to further explain the findings of the quantitative phase. Accordingly, the findings indicate that even though motor insurance is doing well in terms of gross premium collection, it has a high loss ratio and is not contributing well to the underwriting surplus. Factors affecting the performance of motor insurance at the firm level in the order of their relative importance were identified as product/policy features; service quality, marketing and sales activities, use of technology as well as infrastructure.

Key Words: Performance of Motor Insurance, Product/Policy Features, Service Quality, Marketing, Sales, Technology, Infrastructure

**The Effect of Reward on Employee Job Satisfaction in Lion International Bank
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The research was undertaken to examine the effects of intrinsic and extrinsic rewards on employee job satisfaction at Lion International Bank. An explanatory research design with survey method and mixed approach is applied in this study. Using stratified random sampling technique 234 participants (employees) of the target bank-LIB were selected from the total population of 1,232 and Minnesota Satisfaction Questionnaire (MSQ) was distributed to selected sample out of them 220(94%) were collected. Descriptive analysis, correlation and multiple regression tests were applied for data analysis. The descriptive analysis results have shown that there is a moderate satisfaction for both intrinsic and extrinsic reward and the employee overall job satisfaction is low. The correlation results show that there is a positive, strong and significant relationship between rewards (intrinsic and extrinsic) and employees' job satisfaction. The multiple regressions also indicated that reward has significant effect on employee job satisfaction of the bank. Based on the results of the study it was concluded that the bank's employee were working in a state of dissatisfaction. Finally this study recommended that the bank should alter its current status of reward system and evaluate the atmosphere of overall job satisfaction.

Key Words: Employee Job Satisfaction, Reward, Intrinsic Reward and Extrinsic

**Women Leadership Challenges: The Case of Ethiopian Electric Utility Trends and Emerging Patterns, Meron Aragaw Erkihun, St. Mary's University
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All over the world, women encounter intertwined problems that hinder them from attaining leadership positions and maintain the leadership positions that they have already acquired and various factors have been identified as reasons to such situations of women leaders. With the ultimate goal of identifying women leadership challenges in Ethiopia as well as in the Ethiopian Electric Utility (EEU), this thesis based itself on the baseline fact that there exists an imbalance between women and men leaders/managers as the leadership positions are dominantly occupied by male leaders and gender blind system. Accordingly, this study has identified practical women leadership challenges in the case of EEU. Additionally, the study also gave due attention to trends and emerging patterns in EEU which are becoming obstacles for women in managerial positions in the company. In order to meet these objectives, qualitative research methods were used through employing interview questions, questionnaires, observation, focus group discussion (FGD) and desk review as methods of data collection. Hence, non-probability purposive sampling was used to select the respondents and discussants of the study. The findings of this study thus revealed that there exists a huge gender imbalance between men and women managers and women are highly underrepresented in the top and middle level managerial positions in the company. Educational gap, socio-cultural attitude; gender insensitive organizational culture, lack of organizational supportive system, gender based violence and company recruitment and promotion practice are the major factors for women leadership challenges identified by this study. As a result of these situations, women in the company are highly discouraged to assume and to stay in managerial positions and consequently the company missed the opportunity of having good representation of women in managerial positions and is experiencing poor customer satisfaction. In order to mitigate these challenges, the company should establish a responsive system that meaningfully enhances women's representation in the top and middle level managerial positions. Accordingly, the company needs to strictly implement affirmative action at top and middle managerial levels, use quota system and as well as clearly needs to set the gender sensitive criteria in recruitment, selection, promotion and transfer of employees at managerial positions. Moreover, the company should put in place a strong system that is responsive enough to the burdens of top and middle level women managers and that fights against gender based violence in the company.

Key Words: Women Leadership Challenges, Ethiopian Electric Utility, Trends and Emerging Patterns

**Assessment of Factor Affecting Adoption on Electronic Banking in Abyssinia Bank,
Ethiopia, Meron Workagegn, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to assess factor adoption on Electronic Banking in bank of Abyssinia and to fill the gap in order to maximize the usage of the service and to avoid any impediment regarding the adoption of new technology. In this research descriptive research method was used to investigate research objective and questions and both primary and secondary source of date was used. The researcher applied convenience sampling technique to collect the data and a research framework developed based on technology – Organization – Environment Model (TOE) developed by Tornatzky & Fleisher. A total of 35 questionnaires were distributed to purposely sampled Abyssinia bank staffs. Out of the total 35 questionnaires, 31 questionnaires were obtained. In addition to questionnaire, the researcher conducted an interview with only E-payment/IT managers for the reason that it was not well-situated to interview all bank managers; and reviews some bank documents regarding E-banking system. The result of the study indicate that, the major factors on adoption of Electronic banking in BOA are :- Security risk , lack of trust, high rate of illiteracy , lack of legal and regulatory frame work, lack of ICT infrastructure , absence of computation between local and foreign banks, frequent power interruption & security issues. The study recommends a series of measures which could be taken by the banking industry and by government to address various challenges identified. supporting banking industry by investing on ICT infrastructure, solve the problem on the power interruption, establishing a clear set of legal framework on the use of technology in banking industry and banks needs to be focused on technological innovation competition rather than traditional bases of retail bank computation.

Key Words: E-banking, Technology Organization Environment frame work, Bank of Abyssinia

The Effect of Service Quality on Customer Satisfaction in Real Estate Industry: The Case of Afro-Tsion Real Estate, Mesay Yeheyes Biruk, St. Mary's University, rakmo.smu@gmail.com

The main objective of this study was to evaluate and examine the service quality provision on Afro-Tsion Real Estate against with potential customers' satisfaction. And also, it is to recommend the required base line information for further study in the area of quality service delivery provision for customer satisfaction by real estate developers. This study has applied the service quality model for the purposes of identifying determinants of service quality; determine whether property buyers' service expectations are congruent with their perceptions of service rendered by estate agents by using Likert Scale and open ended questions. The data are gathered from a questionnaire survey among 55 respondents in Afro-Tsion Real Estate. The results of the research revealed that reliability responsiveness, empathy and tangibles has significant effect with customer satisfaction, where as assurance and assurance didn't show significant effect with customer satisfaction. Furthermore, service quality was found to be delivered in areas of service empathy and tangible product characteristics. However, service quality fell below expectations in the areas of service assurance and reliability. Possible causes of poor service delivery and specific intervention measures for improving service quality have been advanced in the study. For instance, the result shows that performance feedback and evaluation are necessary to improve service quality.

Key Words: Service quality customer satisfaction Afro-Tsion Real Estate

**Effect of Service Quality on Customer Satisfaction: The Case of Kifiya-Lehulu
Financial Technology-Megenaga Branch, Mesel Biwota, St. Mary's University
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Service Quality becomes the crucial issue for hospitality industry, and the theory of service has evolved over long period of time. Service quality has become the most important factor for the survival of customer satisfaction. Service quality is the most important structure in service marketing. Sustainable survival of an organization depends on its customer satisfaction. The main purpose of this study is to examine the effect of service quality on customer satisfaction and to identify the relationship between service quality dimensions with customer satisfaction. The researcher used questioner in order to collect data about service quality in Kifiya-Lehulu financial technology. The questioner adapted from SERVQUAL model dimensions. The researcher used convenient sampling method in order to select the sample from the population. A total of 375 questioners were collected from customers. The data analysis was conducted through statistical techniques such as descriptive statistics, and inferential statistics using SPSS version 20. The finding indicates that service quality of the organization is moderate. Based on the result of the correlation, it shows that there is inter correlation between the service quality dimension and customer satisfaction, there is positive significant relationship which implies that the change made in one of the service quality dimension will positively motivate the other service quality dimension. The highest perceived service quality is observed in empathy and less perceived quality is observed in responsiveness. From the study it is found that there is positive statistical relationship between the independent and dependent variable. From the regression result the impact of tangibility is higher followed by responsiveness assurance and empathy respectively and reliability has insignificance impact on customer satisfaction Kifiya-Lehulu Financial Technology should work on improvement of service quality dimensions to increase customer satisfaction.

Key Words: Service Quality, Customer Satisfaction, SERVQUAL

**Assessment of Practices and Challenges of Human Resource Development: The Case of
Nib International Bank S.C., Meseret Eshetu, St. Mary's University
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This study assesses human resource development practice of Nib International bank including functions such as training and development, organizational development and career development. The study focused on professional employees at head office who were currently working at Dembel City Center. The study puts emphasis on the link between bank's strategy and human resource development, the bank's HRD practice, its human resource development approaches and the major challenges related to human resource development implementation. Data was obtained from 135 professional employees who were selected by employing convenience sampling technique. Descriptive statistics were used to analyze the data. Interview was conducted with two directors of the bank. The study found that the corporate strategy is well linked with human resource development strategy of the bank. The bank has human resource development platform. However, human resource development opportunities were not given to employees equally. The study revealed gaps in the skill and knowledge applied at work place, individual career development plan, the management support, and human resource development systems.

Key Word: human resource development, training and development, career development and organizational development

**Determinants of Nonperforming Loan: Evidence from Private Commercial Banks in
Ethiopia, Meseret Haile, St. Mary's University, rakmo.smu@gmail.com**

Banks role in the economy of any country is very significant. Lending is risky in that repayment of the principal loan plus interest is not always guaranteed. High levels of Non-performing Loans is as a result of failure to manage loans, this would likely affect the performance of Banks and the country's economy at large. In reference to private commercial banks in Ethiopia reports from 2002-2017 there was a decrease in NPLs between the studied period. Though there has been some decline in NPLs, the figures still remain high. The study seeks to fill the existing research gap by conducting a study to fixed effect model non-performing loans of private commercial banks in Ethiopia. Non-performing loans in Ethiopia from the empirical evidences that help answer the research objective. Secondary data from National bank of Ethiopia for 16 years period was used. The data that was collected in the study was quantitative. Regression analysis was used to analyze the data and find out whether there exists a relationship between bank specific factors and macro-economic factors in Private Commercial Banks in Ethiopia. In this research fixed effect model was used to link and assess the joint relationship between Nonperforming loan ratio and its determinants of Private Commercial Banks in Ethiopia. The study found out that there was a significant negative relationship between gross domestic product, exchange rate, bank size, loan to deposit and return to equity with non performing loan of private commercial banks in Ethiopia. The relationship between Lending rate, unemployment and capital adequacy with non-performing loans were found to be positive.

Key Words: Non Performing Loans, Private Commercial Banks in Ethiopia and Macro and Bank specific Determinant of NPLs

Health and Safety Risk Management in Building Construction: The Case of Sunshine Construction, Meseret Kore, St. Mary's University, rakmo.smu@gmail.com

This research deals with the study of health and safety risk management in building construction in case of sunshine construction projects. The objective of the research were to assess occupational health and safety risk management in construction industry, to measure the level of awareness of employees of the construction industry regarding construction safety program & to identify major factors causing accidents in construction sites .Different literature was assessed to show that health & safety risk management is very important process that helps in making projects successful. Data is collected from progress report, Site observation, questionnaire & interview from sunshine construction company to observe their awareness and how they deal health & safety risk management in building projects. The findings of the research indicated that the standard of safety and health in sunshine construction PLC is very poor. The study shows that companies have no safety officer and safety committee on site and also Safety meetings and trainings are not conducted and also there is poor provision and use of safety equipments (PPE).The study also reveals that most frequent type of accident that occurs at construction sites are working at height, hit falling object, manual handling, dust, & noise are the most critical hazards respectively. Further findings of this study show that Lack of awareness in both workers and project manager, Cost of safety preventing methods, less attention by the company & Time pressure are Major Challenges of Safety and health risk Management. The study recommends Government organizations like the Ministry of Labor and Social Affairs should develop occupational safety rules and regulations and implement legal rights for workers safety.

Key Words: Safety risk management, occupational health, safety program, safety officer, Safety committee, safety equipment

Assessment of Credit Risk Management Policies and Practices in Awash Bank S.Co
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The purpose of this study was to assess the credit risk management policies and practice of Awash Bank. To undertake the study, a descriptive research design was used. The sample consisted of branch managers, credit analysts, supervisors and experts in Addis Ababa City branches. A structured questionnaire was used to collect data from respondents. Purposive sampling technique was employed to select 87 respondents who have direct experience with credit. However, 10 respondents did not return the questionnaires and 77 questionnaires were collected. The data obtained from the 77 respondents were analyzed using descriptive statistics. Findings revealed that Awash bank has a well-documented policy, strategies and guidelines to manage credit risk. The Bank makes use of credit risk management procedure that include; thorough loan appraisal, asking for collateral and checking the credit history of the borrowers. Additionally, the bank uses different risk management tools like covenants, credit rationing, loan securitization, and loan syndication. Most of the strategies employed by the Bank align with the principles of credit risk management. Different factors which are important to the effectiveness of credit risk management were also identified. In order to manage the dynamic nature of credit risk, Awash Bank's management need to periodically revise its credit policy and procedure incorporating the feedback of clients and employees.

Key Words: Credit, credit policy, credit risk, credit risk management, credit risk practice, loan, risk management

**Assessing Factors Affecting Users' Satisfaction: The Case Study on
Addis Ababa Light Rail Transport Service, Mesfin Wondafrash, St. Mary's University
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The main aim of this study was to assess factors affecting users' satisfaction in AALRT. The designed objectives of the assessment were attained using both quantitative and qualitative approaches. The researcher has taken 398 passengers' for survey questionnaire and the sample size was calculated using Taro Yamane formula based on the number of passengers traveled per day on each station of the rail. Additionally, three informants were selected for semi- structured interview questions through simple random sampling techniques from the 3 selected stations of the East -West line of the rail using the list randomly. The survey questionnaire was distributed randomly inside and outside the train to passengers aged 20 and above years old and travelers of a minimum of 10 stations. This study considered eight factors and 39 variables to analyze the user satisfaction. The collected questionnaire survey data were analyzed using SPSS version 23. The results of Pearson correlation analysis of the study indicated that there was a significant positive correlation of all independent variables; tangibility, reliability, responsiveness, assurance, empathy, comfort, service delivery and social responsibility with passengers' satisfaction. The overall reliability Cronbachs' alpha value of the study was 96%, which indicates that there was an excellent internal consistency in the scale. The findings of the study proved that Social responsibility and Comfort variables had greater significant positive effect (grater Beta coefficient) on users' satisfaction at 5% significance level followed by Assurance, Empathy, Responsiveness, and reliability. The findings suggested that the service of AALRT need to improve all the dimensions of service quality. The light rail transit service management should sustain and continue the better provisions of the light rail transit services primarily to satisfy passengers and secondly to attain organizational goals.

Key Words: AALRT, User Satisfaction, Social Responsibility and Comfort

**Service Quality and Customer Satisfaction: The Case of Commercial Bank of Ethiopia
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This paper is designed to find out the impact of quality service on overall customer satisfaction in Commercial bank of Ethiopia. It described the relationship between service quality dimensions and customer satisfaction in selected grade four branches of Commercial Banks of Ethiopia, and identifies the most important dimension of service quality for their customers. Total samples of 400 respondents who have utilized service on commercial bank of Ethiopian were taken as a respondent. For the purpose of the study data was collected through field survey from customers and employees through questionnaire. Structured questionnaire developed based on SERVQUAL instrument. Convenience sampling technique will used to select respondents from selected grade four branches of CBE. It was show the impacts of delivering quality service in the customer satisfaction in the CBE. The selected branches are not in providing the level of service quality. This study will make clear that quality service has impact on customer satisfaction or customer quality service perception. Generally, tangible, assurance, responsiveness, reliability and empathy are five features of the model and empathy is positively and strongly correlated with customer satisfaction reliability, assurance and Tangibility are positively and moderately correlated with customer satisfaction. According to this finding, responsiveness is positively and weakly correlated with overall customer satisfaction towards commercial Banks of Ethiopia. This means that the bank willingness to help customers and provide prompt services is low. Managers should train employees, improve visually attractive facilities and coordinate all people, departments and organizations involved with the services. Generally; this study described the relationship between service quality dimensions and customer satisfaction and identifies the most important dimension of service quality for CBE policy makers. Also, it shows the gaps between customer's expectation and perception on the quality of service delivery system in the bank.

Key Words: Customer, service quality, customer satisfaction

**The Role of Training and Development on Employees' Job Satisfaction: The Case of
Commercial Bank of Ethiopia, Mezemir Tekleab, St. Mary's University
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The purpose of this research was to explore the role of training and development on employees' job satisfaction with particular reference to CBE. In order to achieve the intended objective of the study, descriptive research design was used. In describing the roles that Training and Development has, mixed research approach in general and the concurrent triangulation strategy in particular were utilized. The populations of the study were employees and human resource management and learning and development coordinators of CBE. Purposive sampling technique was used to select branches and representatives from the three districts which are Bole, Teklehaimanot and Arat kilo. A close ended questionnaire and a semi-structured interview guide were used to gather the primary data required for the study. The quantitative data collected through the questionnaire was analyzed using frequencies and percentages, whereas the qualitative data gathered through the interview was analyzed using narration. The findings revealed that employees are satisfied with the given training and development even if there is a gap between employees response and management bodies response; training and development greatly influences the satisfaction of employees in their job since they can bring holistic attitudinal and behavioral change up on the employees; training and development greatly affects employees in terms of in the accomplishment of their job because it equips them with different skills; financial deficiency, lack of appropriate trainers in the domestic market, and lack of training facilities were serious challenges of the CBE to provide training and development for its employees. Finally, on the bases of analysis and the discussion made, the following few recommendations are given: in depth need assessment should be conducted prior to the selection of employees for a specific training; challenges are inevitable everywhere and in every organization; hence, management, board members of the bank and all other stakeholders should work together, show their unreserved and serious commitment to alleviate the problems; and there is unfair distribution of training and development opportunities. Therefore, timely training and fair development should be provided to those who deserve it since this evil act spoils the reputation of the bank.

Key Words: Training, Development, Job satisfaction

Assessment of Human Resource Development Practice: The Case of National Bank of Ethiopia, Michael Tenna, St. Mary's University, rakmo.smu@gmail.com

This research is designed to assess HRD practices of National Bank of Ethiopia (NBE). The main objective of the study is to assess the HRD practice of the Bank: the opportunities for growth and development, components and dimensions of HRD practices, strengths and weakness of the organizations HRD practice. The research is designed as a case study. Both secondary and primary data were used in the research. A survey questionnaire with five point Likert scale was used a main tool for gathering primary data about employees' satisfaction with human resource development practices of the organization. To this end, out of 922 employees 278(30%) samples from the Head office were participated in filling the questionnaires and 270 of them are considered for analysis. An interview was also made with officials of training and development team of the organization. The findings of the study indicated that the bank has recently developed a comprehensive HR procedure that is comprehensive enough to give recognition to the important of human resource, create alignment between learning and development activities with the strategic objective of the bank and the components, criteria's and performance rewarding systems except that the reward items are very limited. The result also shows that respondents perceived the HRD practices of the organization as unfairly focused on some work units only. Respondents also indicated there are problems with the relevance of trainings to their job, the appropriate implementation of HRD practices like the training need assessment, performance counseling, coaching, mentoring, evaluations of training and development activities, the promotional opportunities and the knowledge to gain from the work they do for the organization. Even though majority of respondents indicated that they think that the organizations has good internal training facility, active training and development programs and give emphasis to development of its management and is the best place to develop themselves. The recommendation is that to prioritize and consider all work units in its training practice even if it is not equal, awareness creation and sensitization programs shall be conducted by top management of the bank to line managers and employees and strive to implement its HR policy and procedure.

Key Words: Human Resource Development, Practice, National Bank of Ethiopia

Title: The Effect of WoredaNet on Organizational Performance: In the Case of Ministry of Communication & IT (MCIT)
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This research explored the effects of the services of WoredaNet on organizational performance on selected WoredaNet users in and around Addis Ababa, Ethiopia. The research's sampling frame was the list of WoredaNet sites which are included in the WoredaNet. The research used finite population method to determine the sample size. The study used a case study approach and descriptive research type. The research has used both quantitative and qualitative data. Quantitative data were analyzed using descriptive statistics and linear regression model and to test hypothesis. Qualitative data were analyzed using five steps. The data were collected through semi structured and structured questionnaire and interview for the research. The data gathered through the questionnaires were analyzed by Statistical Package for Social Science (SPSS) version 20. This study examined the effect WoredaNet on organizational performances by using employee performance, efficiency & effectiveness and customer satisfaction to measure organizational performance. This study has explored that; implementation of WoredaNet has positive effects on improving organizational performance. Again the findings revealed that the challenges of using and implementing WoredaNet services. MCIT should increase platforms which advance the rate of response given to citizens' request and the management of the organization should pay attention to employees' request as responding to employees' request is way forward to solution for problems. The WoredaNet destination sites or the beneficiaries should apply employee incentives to decrease the skilled and experienced employees.

Key Words: WoredaNet, E-Government, Efficiency, Effectiveness, Employee Performance, Customer Satisfaction, Organizational Performance, Availability, Competency, Reliability

**Effectiveness of Employees Performance Appraisal, At Commercial Bank of Ethiopia
North Addis District, Mihret Girma, St. Mary's University, rakmo.smu@gmail.com**

The main purpose of the study was to explore the effectiveness of performance appraisal at Commercial Bank of Ethiopia, Addis Ababa city-branches. In order to achieve the objective of the study, descriptive survey method was employed. Questionnaire was an instrument for the primary data collection. Accordingly, 80 respondents from 323 employees working in four branches of CBE were selected using sample size determining table. The data gathered through questionnaire were analyzed using both quantitative instruments: mean & standard deviation, and qualitative instruments: percentage, frequency & correlation with the help of Statistical Package for Social Science (SPSS) version 20.. The descriptive study revealed that appraisal job objectives are mismatching with organization standards, lower acceptance and minimized knowledge of appraisal measurement techniques, missing relevant aspects of performance in the appraisal, rater's bias, inconsistent measure of performance, lack of ongoing performance measure and decrease employee commitment, motivation and job satisfaction. The inferential study also revealed that there is a strong positive relationship between performance appraisal indicators with performance appraisal effectiveness. Hence, it is reasonable to conclude that the appraisal process was not clearly communicated before implementation resulting unacceptable appraisal of performance by employees; lack of covering all necessary aspects of performance while measurement and failing to conduct timely and continuous appraisal process highly affected the overall effectiveness of the performance appraisal of Commercial Bank of Ethiopia at large and personal development in particular. It is recommended that since fitting of appraisal with organization strategy, acceptability, validity and reliability are the most significant factors of all the performance appraisal indicators resulting in effective performance appraisal system, the management should conduct detailed study and assess critically on performance fitness, acceptability, validity, and reliability for it is a starting point in the design of effective performance appraisal.

Key Words: Performance Appraisal, Fitting with Strategy, Acceptability, Validity, Reliability, Specific Feedback, Relevancy

The Effects of Leadership Practice on Employees' Performance: The Case of Darasalam Bank

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This study was conducted at headquarter and two branches of Darasalam Bank in Hargeisa Somaliland. The main purpose of this study was to examine the effects of leadership practice on employees' performance. The research design used was explanatory research design and the research approach was employed both quantitative and qualitative. To this effect, combinations of quantitative and qualitative research methodology was appropriately used in the study because; mainly primary data was used and collected through questionnaire and interview from the HRD in Darasalam Bank. To do so, the researcher selected 50 employees from the total employees of 150 as a sample based on simple random sampling technique using lottery method and purposively sampling was employed for the interview. Seven Leadership styles were used for the test namely Democratic, Laissez-Faire, Autocratic, Transformational, Charismatic, Transactional and Bureaucratic which indicated the relationship of leadership styles with employee performance of Darasalam Bank in Hargeisa City. After the data were collected, it was analyzed in qualitative and quantitative method of data analysis through the use of SPSS version 20 and the statistical analysis was made such as descriptive statistics, Pearson correlation, multiple linear regression, reliability and validity tests. The findings of the study resulted, the democratic leadership style was not highly practiced in Darasalam Bank Hargeisa, Bureaucratic leadership was practiced followed by autocratic leadership style and also the laissez-faire leadership did not exist. The study finding indicated that the most employees are not doing excellence performance due to the limited practice of leadership conducted by supervisors of DB, also findings indicating a weak level of workers performance due to the leadership influence. However the findings discovered that there is a positive significant correlation between leadership practice and employees' performance except laissez-faire leadership. The researcher concluded practicing bureaucratic leadership has a great effect on employee performance it brings about dissatisfaction of employees caused by its rigidity and restrictions. The researcher recommends that: empowerment was needed through developing teams and measure of power and authority to teams, enhancing participation of decision making process of employees and should reduce the dominance of bureaucratic leadership by giving training that provides professionalism and transparency.

Key Words: Leadership Practice: Autocratic, Bureaucratic, Charismatic, Democratic, Laissez-Faire, Transformational, Transactional, and Employee performance

Assessment of factors Affecting Incoming Calls at Ethiopian Electric Utility Call Center, Muez Yihdego, St. Mary's University, rakmo.smu@gmail.com

The aim of this study was to analyze the factors for incoming calls at Ethiopian Electric Utility (EEU) call center. Ethiopian Electric Utility call center receives high number of calls and is unreachable as a result. Several customers are heard complaining on different media about Ethiopian Electric Utility service provisioning. The study was focused mainly on employee perspective. The study was made at EEU call center located at Jemmo area. The call center has 159 employees (agents) and all the 159 agents of the call center were considered for the study. Questionnaire survey was used to collect response from agents. Additionally, three management members of EEU who supervise the call center operation were interviewed. To gain an insight on customer perspective, three customers who represent big enterprises, government organizations and residential customers, respectively, were interviewed. Data was also collected through researcher's observation and from statistical report of the call center. Both primary and secondary data were used. Mainly SPSS version 20 was used for data analysis and excels 2016 is used as well to analyze the call center statistical report. The result showed that the highest two reasons for call to the call center are power interruption and fallen electricity pole. The top two factors for high incoming calls are unavailability of adequate information in the call center and inability to address the root causes of customers' problems. EEU call center is accessible through telephone channel only. The suitable channel options to implement at EEU call center are self-service, SMS, web chat and email. First call resolution is found to be very low and it is not measured by the call center. It is concluded that even if EEU receives high incoming calls to its call center, the company is poor on making efforts to minimize the calls. To reduce incoming calls, it is recommended that EEU should focus on providing permanent solution to repeated problems such as rehabilitation of old power cables and preventive maintenance of old transformers. Another recommended intervention is to equip agents with relevant information about EEU services and products such as procedure to subscribe for new services. Implementing multi-channel service is among main recommendations of the researcher. The recommended access channels are self-service, social media and email.

Key Words: call center, access-channel, root cause, FCR, power interruption, information adequacy

The Effect of Reward Practice on Employee Performance
The Case of Dashen Bank S.C. Mulugeta Gashaw, St. Mary's University
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The purpose of this paper is to examine the effect of reward practices on employee performance in the case of Dashen Bank SC. The study considered six construct variables of reward practices such as, Payment, Benefit, Promotion, Recognition, Working condition and Supervision, to measure the employee performance of Dashen Bank SC. The researcher used quantitative research design. Among the various quantitative methods, the researcher used explanatory study, where emphasis is given on studying a situation or a problem in order to explain the relationship between variables. In this research 250 employees were selected based on statistical formula developed by Daniel (1999). The data collection instruments were adopted from Roberts, R.L. (2005) and Muchiri H. (2016), which consists of 32 (Thirty Two) items. Validity and Reliability test was conducted to check the consistency and dependability of the instruments and accordingly, all the components of reward practices considered under the present study were proven to be reliable, scoring an Alpha value greater than 0.70. The Pearson correlation analysis was conducted to determine the relationship between employee performance and Reward practice components. The finding shows that there is a significant positive association between reward practice and employee performance. The regressions result confirmed that, the linear combination of all the components of reward practices considered under the present study significantly contribute to the variance in employee performance. The ANOVA test result also confirmed that, the prediction powers of the reward practice components are found to be statistically significant. From the Beta coefficient result, the researcher obtained that, working condition is found to be the most important variable in predicting the dependent variable employee performance, followed by promotion, recognition, payment, benefit and supervision. Finally, the researcher concluded that in the case of Dashen Bank SC, components of reward practices, financial and non – financial rewards have a significant positive effect on employee performance. On top of that, a significant portion of employees considered the reward practices in Dashen Bank S.C. as less motivating, unfair, not competitive and attractive and hence employees seemed to be less responsibility, less loyalty and belongingness and less committed to the organization. It is recommended to review the banks current reward practice that are factor that affect employee performance.

Key Words: Reward Practices, Employee Performance, Dashen Bank

**Assessment of Performance Appraisal Practice at
Oromia International Bank, Muluken Abebe, St. Mary's University
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The study aims at assessing the overall performance appraisal practice of Oromia International Bank. It looks through how performance appraisal was conducted, design and evaluated. Data were collected through questionnaire and interview. The data were gathered combination of both unstructured interviews with higher level managers and questionnaire addressed to the employees of the organization. The data received were analyzed both qualitatively and quantitatively by using descriptive statistic. Total of 304 employees have been taken as a sample and the response rate was 98%. The bank does not follow standards of appraisal process and the performance standards of the bank addresses issues such as quantity, quality, timelines, cost effectiveness and strategic relevance but it fails to address the extent to which individuals tend to maintain certain level of performance over time. The Bank also faces problems on its performance appraisal practice, some of them are rater's error and the remaining is the problem of the system. Performance review discussion does not take place in the case company unless an employee comes up with grievances. Generally the outcome of the research confirmed that the performance appraisal practice of the Bank needs improvement.

Key Words: Performance Appraisal, Performance Standard, Clerical Employees, Non Clerical Employees

Practices and Challenges of Employees' Performance, Appraisal System: The Case of Bank of Abyssinia, Muluwork Asmamaw, St. Mary's University, rakmo.smu@gmail.com

With a greater concern over the performance appraisal practice as implemented in different institutions, this study has been undertaken in the context of Bank of Abyssinia. Having examined how performance appraisal activities are undertaken and how the employees consider the relative transparency and trustworthiness of the evaluation process. It follows that the study has identified a sample of respondents through multi stages random sampling and has contacted 174 participants through questionnaire and various other data were collected using secondary data collection tools. The data gathered has been analyzed using the statistical methods through the use of SPSS version 20. The data has been entered in to the software and data has been analyzed through descriptive statics that included mean, standard deviation and frequency and percentages. Accordingly the result has been generated and the findings have indicated that the employee performance appraisal practice used by the bank is somehow one way, an immediate supervisor evaluating the subordinate through an evaluation format which is not believed to be reliable and valid by the staff. The findings of the study have shown that the employee performance appraisal practice employed by BoA falls short of meeting the required standard as it is top down where the supervisor rates the subordinates thereby leaving the result more of rater bias eminent. Finally, it is deduced that the performance appraisal practice in place by the bank is in stark problem. It has shown that effectiveness of the staff is hampered and the quality and commitment as a result of the exiting performance appraisal practice.

Key Words: Performance, Appraisal

**Assessing the Performance Appraisal Practice in Commercial Banks a Case Study on
Dashen Bank Share Company
Muluwork Melkamu Getu, St. Mary's University, rakmo.smu@gmail.com**

Performance appraisal, though an important function of human resource management, has not received the degree of concern it deserves. This function, if properly exercised by organizations, can serve a number of purposes, mainly administrative and developmental in nature. However, despite these intended goals, performance appraisal seems not to be effective in most cases mainly due to the subjective nature of criteria (standard) of performance, lack of rater understanding of or inadequate training on performance appraisal, which consequently led to the less importance and emphasis attached to it. This study has tried to address each of the above and other related issues by taking Dashen Bank S.C. as a case study organization. Accordingly, samples from the Bank's staff members (both managers and non managers) were selected and administered. The study has used descriptive study Random sampling and Purposive sampling technique was used to give equal chance of participation Managers from branches and head office were selected purposefully in order to assess their opinion on the performance appraisal practice as raters and questionnaires distributed to 163 employees and analyze by SPSS Version 16.0. The results are presented in this paper. While the practice by Dashen Bank S.C. has been that immediate supervisors are the people in charge of appraising employees, response from the sample respondents has indicated that others such as peers, subordinates, customers, or any combination of these should be allowed to participate if the process is expected to be more effective. It is identified that the appraisal format addresses different aspects of employee performance with traits being the dominant ones. It is also found out that the Bank adopts the rating scales method of appraisal. Although the existing practice of appraising employees twice a year has got the highest support among the sample respondents, some have suggested a more frequent time period for increased effectiveness. Employee participation in the appraisal process is set at a low level. Most of the non-supervisory respondents perceived performance appraisal as a punishment tool contributing little to motivation while their supervisory counterparts perceived it as an administrative and developmental tool. Owing to subjectivity (non-job relatedness) of most of the performance criteria in use, problems related to measurement, rater bias, and lack of appropriate rater training are seen to characterize the Bank's appraisal system. Problems are always prevalent and what one should be concerned about is on how to overcome them. Irrespective of how they are handled, the appraisal system of the Bank is found to encourage giving performance feedback and handling post assessment interviews with employees.

Key Words: Performance Appraisal, Commercial Banks, Dashen Bank Share Company

**Factors Affecting Job Satisfaction among Medical Representatives Working in
Multinational Pharmaceutical Companies in Addis Ababa
Murad Saleh, St. Mary's University, rakmo.smu@gmail.com**

Job satisfaction is an important element from organizational perspective, as it leads to higher organizational commitment of employees. This high commitment leads to overall companies' success and development. Job satisfaction has been defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. This study has assessed factors affecting job satisfaction of Medical Representatives working in Multinational pharmaceutical companies in Addis Ababa. The objective of the study was to assess the current level of employees' job satisfaction in the multinational pharmaceutical company working in Addis Ababa and determining the determinant factors and their effects. To achieve the overall objective of the study, data's were collected by using questioners and interveiwis from employee focusing on several pharmaceutical organizations. Accordingly, 90 respondents were participated in the study using purposive sampling technique. To analyze the datas', descriptive and statistical data analysis were applied. The researcher tried to process and analyzed the data by using inferential statistics such as, Pearson correlation, and multiple regressions with the support of SPSS software version 20. The result of the study showed that payment, benefit, and promotion significantly and positively affect employee job satisfaction. The result of the regression revealed that independent variables such as, payment, promotion, leadership, working condition and benefit are significant with employee job satisfaction at the level $p < .05$. However, payment practice of each organizations has the highest contribution to employee job satisfaction among the other variables with $B = .634$. Based on the findings, the researcher recommend that management bodies of each organizations need to further investigate the main reason behind dissatisfaction of employee and strive to create continuous improvements on the major factors affecting employee job satisfaction. This research has also directed some further studies to be done in identifying measures and implementing this measure to satisfy employees working in Multinational pharmaceutical companies.

Key Words: Job Satisfaction, Pharmaceutical companies

Determinates of Customer Loyalty: The Case of Commercial Bank of Ethiopia
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Customer loyalty is very necessary for the competitive market environment. The growing charisma of relationship marketing efforts has led to augmented competition among product/service providers. So banking industry is more of service oriented, effecting by customers' interest. To attain the enviable customer to the business, for this purpose Relationship marketing efforts would have to be placed into practice to determine whether frequent visitor is loyal to the particular company. In an environment which becomes globally competitive, service quality as important measure of customer satisfaction and customer's satisfaction leads to customer's loyalty this research attempts to analyze the determinants of customer loyalty and their relationships with banking industry in the case of Commercial Bank of Ethiopia Addis Ababa. The study reviewed literature on the concepts Determinants of customer loyalty. Data was collected through the administration of both close ended and open ended questionnaires. Questionnaires were administered to 204 customers of Commercial bank of Ethiopia in Addis Ababa .Convenience sampling technique was used to distribute questioner for customers. In order to explain the relationship between customer loyalty and its determinants explanatory and quantitative approach method used. Descriptive statistical analysis technique was employed to obtain useful summary of responses. Perceived Quality, Satisfaction, customer Complaint Handling, Switching Cost, Commitment, Trust and Brand Image were the factors that influence the Loyalty of the bank customers. These factors also influence each other as well. The correlation and multi-co linearity of the determinant factors with each other were also studied and the SPSS software was used to analyze the primary data gathered from the respondents.

Key Words: customer loyalty, banking sector, relationship marketing

**Assessment of Performance Based Pay System in Ethio Telecom
Netsanet Degifew, St. Mary's University, rakmo.smu@gmail.com**

Performance-based pay is a reward system innovation in which individuals are compensated based on their productivity. This study aims to explore the experience of ethiotelecom in the current performance based pay system. The research adopted a descriptive and proportionate stratified sampling method. The targeted population of the study included managerial and nonmanagerial staff from the head office and the target respondents were 350 employees and 20 Management group. Primary Data was collected using questionnaires. The collected data were analyzed by descriptive techniques like frequencies and percentage using the help of SPSS V-20. From the data collected & results of the analysis, the study revealed that PBP as a good system, which can reinforce them to improve their performance and the study concludes that a good awareness has been created throughout the company about the implementation of PBP. The result also shows that the implementation of PBP in ethio telecom had some unintended consequences on the employees. Such as a reduction of cooperation, difficulty to measure performance, disregard for unrewarded tasks and risk-taking and innovativeness activities. Finally, based on the findings of the study, it is recommended that adapting various compensation systems is vital that would create a positive employee attitude. Hence, Ethio telecom should work towards multiplying the compensation systems into various kinds of incentives mechanisms. Moreover, as shown from the study there was difficulty in measuring employee performance. Hence, the company should set clear objective criteria for performance measurement to avoid subjectivity in measuring employee performance.

Key Words: Performance; performance based pay

**The Effect of Intrinsic Motivation on Employees' Performance in Not for Profit
Organization: The Case of Selam Children Village in Ethiopia
Netsanet Mengesha, St. Mary's University, rakmo.smu@gmail.com**

In a constantly changing environment, intrinsic motivation in NPOs (not-for-profit organizations) has drawn major attention over the past few decades. This paper aims to investigate the effect of intrinsic motivation (motivation that comes from inside an individual) on employees' performance in not for profit organization (the case of Selam Children Village in Ethiopia). The data were collected using simple random sampling via self-administered questionnaire. From a total of 220 copies of survey questionnaires, 180 responses were collected and retained for analysis. The collected data was analyzed using descriptive statistics and inferential statistics correlation and regression).The findings revealed that the variables achievement, the work itself, responsibility (autonomy), growth or advancement, self-leadership, and organizational settings change in the same direction (having a positive relationship) with employee performance statistically significant respectively at the 0.01 level implicating a 99 degree of confidence. As seen in the result of regression analysis effect of the independent factors varies having organizational settings the highest positive impact while self-leadership and the work itself registering respectively a large size positive impact on employee performance, while achievement were found to be negatively impacting employee performance. On the other hand, responsibility (autonomy) and growth or advancement variables of intrinsic motivation found to be having no effect on employee performance. The three variables (organizational settings, self-leadership and work itself) respectively found to be having a positive impact on employee performance accordingly Selam Village management should focus on strengthening these intrinsic motivation variables so that to increase employees performance

Key Words: Intrinsic Motivation intrinsic rewards, not-for-profit organization, employee performance, self-determination theory, cognitive evaluation theory, Selam Village Center

Factors Affecting Service Quality in an Ocean Freight Transportation: The Case of Maersk Line Ethiopia, Rahel Lemma Hailemeskel, St. Mary's University, rakmo.smu@gmail.com

The aim of this study is to empirically investigate factors affecting service quality in Maersk line Ethiopia in its ocean freight transportation service based on service quality dimensions. The study focus on identifying factors determining the company's service quality only from the customer perspective. Study has followed a deductive form of scientific research. In addition, this study has used both descriptive and explanatory research approach and mainly primary data used in the study. Moreover, this research has followed a causal and cross sectional research approach. The total sample size of the study was 201. A simple random sampling method was employed. On the other hand, questioner was a main instrument to collect the primary data. The study find out that the five dimensions of service dimensions (Tangibility, reliability, responsiveness, empathy and assurance) are significant. A result of all dimensions signifies that, customers of Maersk Line Ethiopia are somewhat in between dissatisfaction and satisfaction with the service. In addition, the findings showed that the dimension of Tangibles has a strong effect on customer satisfaction. Finally, the study recommended, treating customer with great respect and courtesy, training employees to better serve customers and go far beyond the expectation, in a way it meets the customer's need .It is also recommended that the company to strive for a better improvement of its physical facilities and equipment.

Key Word: Maersk Line Ethiopia, Customer satisfaction, SERVQUAL

**Factors Affecting Customer's Intention to Buy the Products of Low Voltage Breakers
Supplied by Electrical Engineering System (EES) PLC
Sajida Abdurahman, St. Mary's University, rakmo.smu@gmail.com**

As construction of buildings and factories is increasing in Ethiopia, the demand of low voltage circuit breakers is booming from time to time. There are different suppliers of low voltage circuit breakers in Ethiopia. ABB, Legrand, CHINT are some of the most known brands of low voltage breakers. Hence there is a fierce competition between the suppliers of breakers; maintaining or increasing market share is a matter of survival for the competitors. In the case of this study Electrical Engineering System plc. (EES plc) is one of the ABB breakers suppliers in Ethiopia. Even though ABB breakers are well known for their reliability and long durability, EES plc is not penetrating the market as it should be. Since the current sales is 3% while the potential market share is 30% of the total circuit breaker market, finding the factors affecting the market share is a matter of surviving in the industry. Before attempting to increase the market share of EES plc, it is essential to figure out the factors by which the demand and intention to purchase could be affected, as purchase intention is used to predict the demand of a product. By assessing variables like perceived product quality and price, location of EES plc, and others, factors affecting the intention to buy ABB breaker supplied by this company were located. To conduct the study quantitative approach and causal research design was chosen. This was done by the help of distributing questionnaires to retailers and end user customers of breaker, as well as interviewing some of the clients. The collected data has been analysed by descriptive statistics of frequency and regression model with the help of SPSS software. The major findings were that perceived product quality, promotion, experience of customer on ABB breaker, location of EES plc, are significantly related to the customer's intention of buying ABB breakers. While perceived price of product is insignificant for influencing the demand of circuit breaker provided by EES plc and intention to buy ABB breaker. As customers seeking original breaker cares for quality not cheap price. These outcomes of the study are significant in enabling the organizations to develop appropriate marketing strategies so as to gain a competitive edge in the market and enlarge the organization's market share and grow the EES plc revenue.

Key Words: Intention to buy ABB breaker, Market Share, demand, customer satisfaction, EES plc

Assessment of Change Management Practice: The Case of Bank of Abyssinia S. C
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The study describes organization change management practice specifically structural change under study and assesses what efforts change agents to employees to feel positive, examine major impediments and also whether or not employees involve in the process of change.. The study also tried to determine dissatisfied employees due to Structural Change shift from current working environment to other post without any benefit & also reason for dissatisfaction & resistance occur by change .The study both quantitative and qualitative methods were used to gather information through questionnaire and interview as primary source of data. Books,journals & Articles as references secondary sources of data. Stratified sampling is applied in order to identify the number of sample employee from Head office and selected city branches of banks under study, and disproportionate Stratified sampling techniques was employed to select employee who are affected by the Structural change under study. Respondents were drawn from Head office & selected branches in Addis Ababa. A total of 356 questionnaires were distributed to selected sample respondents, out of which 308 were filled and returned. Interview with Result Management Director & Manager of Fund Transfer were useful in determining the perception of employees towards Structural Change that was implemented and the reason of resistance. Descriptive statistics data analysis method was applied to analyze quantitative data using SPSS version 20 and qualitative analysis method. Finding from the study when Structural change implemented large number of staff compline & resisted due change. The study recommended that to more attention for the employee because without them the bank can't compete with others & profitable.

Key Words: Organizational change, Employee Perception, Employee Involvement, Resistance and Reaction to Change

The Practice of Health Commodity Management in Public Hospitals
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The aim of this study is to assess the practice and challenges of implementing health commodity management information system (HCMIS) in Addis Ababa public Hospitals. Facility based cross-sectional descriptive study design is adopted through mixed approach of both Quantitative and Qualitative methods. This research was conducted in ten HCMIS implementing public hospitals. In-depth interviews were made with ten pharmacy heads and four medical directors. Self-administered questionnaire was distributed to thirty six DSM members. The HCMIS, Manual Bin cards, Vouchers and RRF are reviewed. Quantitative data was entered and analyzed using SPSS version 20 and in-depth interview were summarized and analyzed based on their thematic areas. The findings show that the implementation level of HCMIS is poor. The report (RRF) generated from the system is only one hospital that fulfilled the expected six RRF in one fiscal year. This study discovered that 2 of the hospitals used the system sometimes before and sometimes after the actual transaction and rest of 80% hospitals used the HCMIS only to update after the manual transaction so none of the hospital uses the HCMIS before the actual transaction. The finding of this study shows that only 22.2% take the training of HCMIS whereas the rest 77.8% cannot operate the system because of lack of training. The comparison result for the physical count and the HCMIS count for the selected tracer drugs, in 40% of the hospitals none of the five tracer drugs have similarities. The most difficult challenge this Facility face in maintaining HCMIS are staff turnover and knowledge gap. As the qualitative and quantitative data findings indicate that the system is very useful and ideal despite this fact the evaluation shows the implementation status of HCMIS is poor so that I recommended that; HCMIS should be fully implemented in all health facilities in Ethiopia.

Key Words: Health Commodity Management Information System, Report Requisition Form, inventory control

**The Effect of Organizational Culture on Job Satisfaction in Commercial Bank of Ethiopia:
The Case of North A.A. District Office
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For a long time organizational culture has been considered important to organizations. However, research on organizational culture has been relatively narrow in scope and frequently failed to link organizational culture to job satisfaction. The objective of this study was to investigate the effect of four organizational culture variables namely, clan, adhocracy, market and hierarchy on job satisfaction in Commercial Bank of Ethiopia the case of north A.A. District. The study was based on an explanatory survey design. More or less the study had used both qualitative and quantitative approaches. A structured questionnaire was used to measure the level of organization culture and job satisfaction. A total of 83 employees participated in the study. Data were collected using questionnaires then after it was analyzed by using the version 20 of statistical package for the social sciences (SPSS) software. It was analyzed by employing descriptive and inferential statistics. While the research was expected to leverage on such descriptive statistical tools as frequency, mean, percentile and standard deviation, it also applied inferential statistics through anova, spearman rho correlations and linear regression model analysis. The results show that the four variables measuring organizational culture were all positively related with job satisfaction. Moreover, adhocracy culture is the most contributing organizational culture variable in the prediction of job satisfaction. The other three organizational culture variables, in their descending order of standardized coefficients are clan, market and hierarchy. Furthermore, statistically significant of the two organizational culture variables: adhocracy and clan indicate that they have positive effect on job satisfaction. However, the rest two variables which are market and hierarchy cultures have negative effect on job satisfaction. The implications of the findings were discussed and recommendations made.

Key Words: Organizational culture, clan, adhocracy, market, hierarchy, and job satisfaction

The Effects of Media Advertisement on Consumers' Buying Behavior in the Banking Service: The Case of Dashen Bank S.C
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The main purpose of this study is to analyzing the effect of media advertising on consumers' buying behavior in the banking service. The study employed a quantitative methods based on a convenience sample consists mainly of respondents in different demographic character. A Self-administered questionnaire which consist demographic characteristics and survey questions both in Amharic and English was distributed to 399 Dashen Banks customers. Five Branches were conveniently selected in order to reach customers of Dashen bank in different parts of Addis Ababa. Instrument development was based on reviewing related literatures and discussing with concerned academicians and practitioners in the area of advertisement and consumer buying behaviors. The data were analyzed using SPSS version 20. The findings of this study revealed that a positive and significant relationship between broadcast advertisement, print media advertisement, outdoor advertisement with consumers buying behavior.

Key Word- broadcast advertisement, print media advertisement, outdoor advertisement and consumers buying behavior

Assessment of ATM service quality and customer satisfaction: The Case of commercial bank of Ethiopia, Addis Ababa
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The objective of the study is to assess ATM (automated teller machine) service quality and customer satisfaction of CBE customers. To study the relationship between ATM service quality and customer satisfaction, first a SERVQUAL model based on the previous works has been proposed. Five ATM service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy have been established based on the literature review. For this investigation primary data was collected from a convenience sample of 156 customers of CBE East District grade IV branch using ATM service through structured questionnaire. The Collected data was analyzed using mean, standard deviation, correlation, and regression analysis. Regression results indicate that tangibility, reliability, responsiveness, assurance and empathy are dimensions of ATM service quality that positively and significantly contributes toward customer satisfaction. The study makes a significant contribution to the banking service quality literature because few empirical studies are available dealing with banking service delivery through in Commercial Bank of Ethiopia.

Key Words: service quality, customer satisfaction and SERVQUAL model

Assessment on opportunities and challenges of E Banking Adoption: The case of Dashen Bank, Selamawit Admasu, St. Mary's University, rakmo.smu@gmail.com

This thesis aims to examine benefits and challenges in the adoption of E-banking services with respect to Dashen Bank S.C. A mixed research approach was used to answer the research questions that emerge through the review of existing literature and the experiences of the researcher in the context of E-banking system in Dashen bank. 155 Samples were taken from Dashen Bank clerical staffs' using convenience sampling technique and the study statistically analyzed data obtained from the survey questionnaire. Integrated research framework developed based on technology-organization-environment framework (TOE) and Technology acceptance model (TAM) to guide the study. The study also identified perceived ease of use and perceived usefulness as a driver of adopting E-banking system. The findings of the study were all consistent with prior researches. The study revealed areas of improvement with possible solutions that mitigate the identified major challenges, which includes continuous reviewing and up grading of the existing security system, emphasis for appropriate promotion, and collaboration with other banks to have government support especially to the environmental factors of ICT infrastructure. The study suggests a series of measures which could be taken by the bank and by the government to address various challenges identified in the thesis. These measures include, establishing a clear set of legal frame work on the use of technology in banking industry, supporting banking industry by investing on ICT infrastructure and banks needs to be focused on technological innovation competition rather than traditional bases of retail bank competition.

Key Words: E-banking, e banking Adoption, benefits of e banking, Challenges of e banking, Dashen Bank

**The Relationship between Benefit Package and Employees' Performance in
Bank of Abyssinia, Selamawit G/Mariam, St. Mary's University, rakmo.smu@gmail.com**

The purpose of the study was to determine the relationship between benefit package and employees' performance in bank of Abyssinia. The study was guided by the following research questions:(I) What is the level of employees' performance in the Bank? (II)Do employment bonus benefits enhance employee performance in Bank of Abyssinia? (III)Does recognition enhance employee performance? (IV) Does retirement benefit affect employee performance? The major limitation of this research is that this study only used employees at head office and Addis Ababa branches. Another limitation is that it excludes many variables of benefit due to shortage of time. Funds were also another limitation. A descriptive research design and regression analysis was adopted. The populations for the study were senior employees of Bank of Abyssinia. The study population comprised a total of 500 employees from various functions. Stratified random sampling technique was used to draw a sample size of 150 respondents. A structure Likert Scale format questionnaire has been used for data collection developed by the researcher. A set of descriptive statistics including charts and tables were used to present the results of the study. Correlations among the variables were calculated using Statistical Package for Social Scientists (SPSS) version 20.The survey found out that there is significant and positively relationship between bonus benefit and employee performance. Similarly, recognizing employees significant and positively affect employee performance. In contrast to the above findings, retirement is significantly and negatively affects employee performance. In conclusion the study demonstrated that provision of bonus, and recognition to employees enhances job performance. The study also concluded that providing of retirement to employees dispirit employees' performance. From the study it can be recommended that; Bank of Abyssinia should raise providing bonus benefits to all employees at satisfactory level, as they positively influence employee productivity and raise overall performance in the bank. The bank should also increase providing recognition to its employees since it helps them create a sense of loyalty and encourage their performance. The bank should pull old-aged workers who are paid high retirement out of employment as the aged workforce result in low job performance.

Key Words: Benefit, Bonus, Recognition, Retirement, Performance

**Prospect and Challenges of E- Banking Service in Commercial Bank of Ethiopia:
The Case of West Addis Ababa District
Selamawit Kebede, St. Mary's University, rakmo.smu@gmail.com**

Despite the growth of e-banking adoption worldwide, Ethiopian banks, continue to conduct most of their banking transactions using traditional methods. Recently commercial banks operating in the country have endorsed electronic banking service. In light of this, the study has aimed to study the prospect and challenges of E-Banking service from the customer perspective taking the case of selected branches of Commercial Bank of Ethiopia in West Addis Ababa District. Based on the general objective, the study has also formulated six specific objectives and examined each in depth. In conducting the study, descriptive research design was employed with cross-sectional data collection strategy. Both primary and secondary data were collected for the purpose of this study from customers of CBE in western Addis Ababa district. Data was collected from respondents using questionnaire and key informant interviews. The data collected through questionnaire was analyzed using descriptive analysis such as frequency distribution and percentages and presented in tables while the qualitative data collected through interviews is analyzed using content analysis and logical interpretation of idea. From the analysis of the collected data, the findings revealed that balance inquiry, cash withdrawal, utility payment, purchasing goods, and service are the major service options available to the customer once they have begun to use e banking. Besides, it is also confirmed in the study that the bank provides e banking to its customers using e-banking channels of ATM, internet banking, mobile banking, and point of sales. On the viewpoint of the customers: reduced costs, increased comfort and time saving, better cash management, faster way of conducting banking transactions are some of the benefits of using E banking and customers moderately understand the service of electronic banking provided by the bank. In the eyes of sampled customers, lack of suitable legal and regulatory framework, low level of internet penetration and poorly developed telecommunication infrastructure, high cost of internet, security concerns, and service provision languages are among the major challenges of e-banking service provided by CBE in the study area. However, the trainings given to the staffs, which increased their knowledge and technical skill in solving e-banking problems, continuous improvement in the quality of e-banking services given to customers and the efforts of the bank to expand e-banking infrastructures and services, are the major prospects of electronic banking services in CBE west Addis Ababa district. The bank should improve both the quality and type of services, the bank should promote public relation work, the bank needs focus on means to increase the quality of the service, the government should encouraged to expand the ICT infrastructure, the bank should encouraged the internet penetration telecommunication infrastructure, the bank should give continuous training to all employees who have direct relation with the customers are the recommendations.

Key Words: E-Banking, prospect, challenges

**Challenges and Prospects of Textile and Apparel Manufacturing Sector in Ethiopia:
The Case of Addis Ababa**

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The Ethiopian government has prioritized the textile sub sector as the focal area in its Growth and Transformation Plan aiming the manufacturing sector the major driving force of the economy. This research paper focuses on challenges and prospects of textile and apparel manufacturing sector in Ethiopia particularly in the case of Addis Ababa. The main purpose is to examine the sector contribution to foreign direct investment, job creation and to find the factors that hinder production capacity of textile firms. The primary information was obtained through interviews and secondary data were collected and analyzed using descriptive analysis. The findings revealed the challenges that hinder the overall performance of the sector. The sector has shown a little or no progress as opposed to GTP II target set for the sector. Based on findings, recommendations to different stakeholders forwarded.

Key Words: Textile, Growth and Transformation Plan

Assessment of Customer Relationship Management Practices: The Case of Commercial Bank of Ethiopia, Selamawit Meheretab, St. Mary's University, rakmo.smu@gmail.com

The aim of this paper is to assess Customer Relationship Management practice on Commercial Bank of Ethiopia in Addis Ababa, Ethiopia. The study used both quantitative and qualitative research approach and it employed descriptive research design to see CRM practice of the bank. Thus, the study tries to assess the status and ways CRM has been put in to practice by CBE by look over five CRM dimensions those are service quality, interaction management, employee behavior, relationship development and physical environment. To achieve the objective of this study, primary data were collected by using 5-point Likert-scale questionnaire distributed to business credit customers and semi structured interview conducted with customer relationship managers and customer relation officers of Commercial Bank of Ethiopia. 281 questionnaires returned. These respondents were selected using Non-probability sampling method; specifically convenience sampling technique was used. Frequency, Mean, and standard deviation used to analyze data and to aid computation statistical package for social science (SPSS) software version 20.0 used. The findings of the study showed that, average mean score of each dimension categorized under well and moderate practiced of customer relationship management by the bank, therefore, the bank-practiced customer relationship management more or less well. More over The result of this study indicated, network interruption, lack of resource (like FCY, and credit) is common challenges for the bank are Some of the finding that get from the research so, based on the findings of the study, the researcher forwards some recommendations to the bank..

Key Words: Customer relationship management, Customer Satisfaction

Assessment of Employees Performance Appraisal Practices and Challenges at Abay Bank S.C, Selamawit Siyoum, St. Mary's University, rakmo.smu@gmail.com

A primary goal of every organization is achieving effective performance of human resources. Similar to any organization, banks evaluate their employees' performance by aiming performance improvements. The objective of the study was to assess performance appraisal practices and its challenges in Abay Bank S.C. The scope of the study was delimited to only Addis ababa branches by taking 15 branches. The sampling method used was a cluster sampling and random sampling for the questionnaire and target sampling for interview conducting. The study employed descriptive research design supplemented with both qualitative and quantitative approach. Quantitative data was collected using questionnaires and qualitative data was using interview method. The interview results were analyzed by using narration while SPSS was used to analyze the questionnaire results. Moreover the findings indicate that the strategic objective of the bank isn't clear; The bank has a gap in informing employees about objectives and performance standards; all non-managerial employees are appraised by their managers ; Staffs in different job position compared with same standards; the bank have a gap in giving feedback and identifying corrective actions. Moreover the major challenges that affect the performance appraisal system were stated. The result suggests that communicating employees about the business strategy and performance standards; the bank needs to keep up on the preset standards but, it should be job related, and managers and subordinates should agree on performance expectations; raters should get training; the bank should participate others for appraising employees and use appraisal result to make most of administrative and developmental decisions.

Key Words: Performance appraisal, strategic objectives, rater errors, performance standard

Effects of Service Quality on Customer Satisfaction: The Case of Arsho Medical Laboratory, Selamawit Taffese, St. Mary's University, rakmo.smu@gmail.com

Service quality has achieved great interest from all stakeholder in a business notability those of managers and academics due to its substantial influence on business performance, cost reduction, customer satisfaction, customer loyalty and profitability. It is confirmed in both business and academic world that better service quality increases firms' competitiveness and in turn helps to maximize the satisfaction of customers. In light of this, this research work intends to investigate the effects of service quality on customers' satisfaction taking (AML) Arsho Medical Laboratory as a reference. Based on the general objective, the study has also formulated five specific objectives and examined each in depth. In conducting the study, descriptive and correlation & regression research design, was employed. Both primary and secondary data were collected for the purpose of this study from customers of AML. Data was collected from respondents using questionnaire and key informant interviews. Out of the 372 questionnaires distributed 301 questionnaire was collected and 3 customer service managers were interviewed. The data collected through questionnaire was analyzed using descriptive analysis and inferential statistics. While the qualitative data collected through interviews is analyzed using content analysis. From the analysis of the collected data, the findings show that the five service quality dimensions (tangibility, assurance, empathy, reliability and responsiveness) have a positive effect on customer satisfaction. It is also recommended that to improve quality services to satisfy customer's needs, laboratories should pay much attention on the customer complaints, customer's expectation and individual attention should be given to customers in order to better understand their needs and satisfy them.

Key Words: Effects, service quality and customer satisfaction

Assessment of Leadership and Good Governances Practice: The Case of Lideta Sub-City Office of Trade and Industry, Senait Gebru, St. Mary's University, rakmo.smu@gmail.com

The aim of this paper was to assess the relationship between the five good governance indicators and leadership practice as well as the relationship between those dimensions and good governance practice at Lideta Sub-City office of Trade and Industry from.2012-2016 G.C. The general objective of the study was to investigate the leadership practice and good governance in the office in light of good governance parameters with specific objectives of assessing the perception of employees' and customers' towards the leadership and good governance practice of the office and to achieve the research objectives, both explanatory and descriptive research methods were applied. The total population of the study was 70 which were 30, 37 and 3 employees, customers and key informants respectively. To this effect the researcher adopted probability and non probability sampling techniques and the participants of the survey were selected using random, purposive and accidental selection methods. Moreover quantitative as well as qualitative techniques were also used to analyze the row data collected from the respondents. The findings of the study revealed that there were tremendous problems in the office in relation to leadership practice and prevalence of good governance. Regarding the relationship between the selected five good governance dimensions and good governance practice of the office indicates that there was a positive and significant relationship between the two and the same holds true in relation to the relationship between the dimensions and leadership practice of the office. In addition it also confirmed that there was lack of availability of accurate, integrated and computerized information and participation of customers as well as employees. The study has come up with critical recommendations like the office shall ensure the availability of computerized information system, give attention to the delivery of services as to the standard. Moreover, it should put in place appropriate mechanisms to communicate the laws enacted in relation to trade registration and licensing to customers of the office.

Key Words: Good Governance dimensions, Leadership practice, Good Governance Practice

The Effect of Interest Free Banking Service Quality on Customer Satisfaction
The Case of Commercial Bank of Ethiopia
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The success and endurance of banking industry nowadays depend on the quality services to customers and Interest free bank are not exception to this. Although the banking industry is starting and offering various types of IFB financial services to the public, their existence does not do any good unless they deliver a quality service. The purpose of this study is to determine the effect of service quality of noninterest bank on customers' satisfaction using CBE as a case study. The study adopted modified SERVQUAL measurement dimensions comprising of six dimensions such as: assurance, reliability, tangibles, empathy, and responsiveness and compliance dimension signifies the ability of the organization to comply with Islamic law and principles in their operation. The research design used was casual (explanatory) study that shows the effect of independent variables on dependent variables (in this case assurance, reliability, Compliance Islamic Law, tangibles, empathy and responsiveness on CBE IFB customers). Among the sample size 204 IFB customers of CBE only 170 respondents were returned the questionnaire. The data collected from the questionnaire were analyzed using descriptive, correlation, and regression analysis VIA SPSS Version 21. The results of this study indicate that, all the service quality dimensions (compliance, tangibility, reliability, responsiveness, empathy and assurance) have positive and significant relationship with customer satisfaction. Based on regression result it is observed tangibility, compliance with Islamic law, responsiveness, empathy and reliability dimensions have positive and significant impact on customer satisfaction. The other dimension that is assurance has no significant effect on satisfaction. Furthermore, 84.8% of the variations in customer satisfaction on IFB service is explained by service quality dimensions of IFB. The finding of the analysis showed that, the performance of CBE in providing quality service in interest free banking is not in a position to meet the expectation of the customer. Low service quality leads low customer satisfaction. Based on this, in order to improve performance of the IFB service, the researcher suggested that, the bank should work to improve all service quality dimensions in order to sustain IFB customer satisfaction and provide relevant training for its front line employees.

Key Words: Service Quality, Customer Satisfaction, interest free bank, Modified SERVQUAL Model

**An Assessment of Pay System and Benefits Practice, at St. Mary's University,
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This study assesses employee pay system and benefit practice at St. Mary's University. Seventy two administrative employees from three divisions namely Head office, Distance education and Undergraduate program participated in this study. Data was collected using a set of questionnaires which consist five parts including demographic information of respondents, liker's scale perception items, and additional open ended questions for which 82.3% of respondents completed the questionnaires. Data analysis was done using descriptive statistics using SPSS ver.20:0 frequency, percentage, mean and standard deviation rating were used to present the perception of the respondents. The finding showed that employees perceived the current pay system and benefit practice to be inadequate, employees did not participate in pay and benefit decision making, the pay and benefit system is not periodically updated and communicated to employees. Moreover, employees are not evaluated based on their performance. The University should focus on changing the current pay system and benefit, ensure that the packages are periodically reviewed, and develop a reward system based on performance and qualification.

Key Words: Pay system, Benefit practice, employee perception, employee satisfaction, employee benefit, employee compensation

**The Role of Motor Insurance Incentives in Reducing Road Traffic Accidents: The Case of
Lion Insurance Company S.C
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In this study, the researcher to study the role of motor insurance incentives in reducing road traffic accidents. The motor insurance incentives used by Lion Insurance Company S.C has been examined using mixed methodological approach, i.e. qualitative and quantitative. Both primary and secondary data sources were consulted where as questionnaire and interview were used as a data collection from the target respondents of the Staffs of Lion Insurance Company S.C and service users. The respondents were selected using convenient sampling technique. Descriptive method of data analysis using SPSS 16 was employed and presented in the form of tables, figures, frequency and percentages. It is revealed that No claim Discounts and premium loading (Bonus mauls) have a huge role in promoting road safety by affecting the driver behavior. Additionally the out of pocket payments (Excess) deduction is also one of the motivator that affects the driver's behavior on the road. Even though it's not held frequently, trainings provided to fleet driver's brought a significant change on the drivers by creating awareness. In order to bring a significant change training should also be given frequently for all driver's by creating awareness about all the claim processing's, and safety measures. Promoting the mass media in awareness creation campaigns and funding the road transport management were also revealed as an option in promoting road safety. However this activity were not actively held. Additionally it's revealed that Addis Ababa's road infrastructure is also a reason for the frequently accidents occurred. In general, motor insurance incentives should be highly considered as it is very important in reducing road traffic accidents by affecting driver's behavior on the road, by creating awareness through training and by supporting the mass media and road transport management.

Key Words: Motor insurance, road traffic accident, role of motor insurance incentives, Premium loading, No claim discount

**The Impact of Relationship Marketing on Customer Loyalty in Banking Industry:
The Case of Bank of Abyssinia S.C**
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The purpose of this paper is to explore the impact of relationship marketing on customer loyalty in banking sector in the case of Abyssinia Bank SC. The study considered five construct dimensions of relationship marketing such as, Trust, Commitment, Communication, Conflict handling and competence, to measure the customer loyalty of Abyssinia Bank SC. The researcher used both qualitative and quantitative research design, where much emphasis has been given for the latter. Among the various quantitative methods, the researcher used explanatory study, where emphasis is given on studying a situation or a problem in order to explain the relationship between variables. Twenty representatives BOA, branches was selected out of the total population based on judge mental (purposive) sampling technique and customer of the Bank are selected based on convenient random sampling technique. 385 customers were selected based on statistical formula developed by Taro Yemane in (1967). The data collection instruments were adopted from some previous study Ndubisi & Wah (2005), which consists of 37 (Thirty seven) items. Validity and Reliability test was conducted to check the consistency and dependability of the instruments and accordingly, all the components of relationship marketing considered under the present study was proven to be reliable, scoring an Alpha value greater than 0.70. The Pearson correlation test conducted between customer loyalty and Relationship marketing components showed that, there is a significant positive association between them and the researcher also proved that the entire alternative hypothesis was well accepted. The regressions result confirmed that, the linear combination of all the components of relationship marketing considered under the present study was significantly contributed to the variance in the dependent variable customer loyalty. The ANOVA test result also confirmed that, the prediction powers of the RM components are found to be statistically significant. From the Beta coefficient result, the researcher obtained that, commitment is found to be the most important variable in predicting the dependent variable customer loyalty, followed by, Communication, trust, competence and conflict handling. Finally, the researcher concluded that in the case of Abyssinia Bank SC, components of relationship marketing has a significant positive impact on customer loyalty.

Key Words: Relationship marketing, customer loyalty, Trust, Commitment, conflict handling, communication, and competence.

Assessment of Practice and Challenges of International Trade Finance Service of Selected Ethiopian Private Commercial Banks

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The study is intended to examine the practice and challenges of international trade finance service of selected Ethiopian commercial bank. Banks play a crucial role in facilitating international trade by providing a wide range of trade service products. The major objectives of the study are to assess the practices and challenges of international trade finance service of selected Ethiopian private commercial banks. The study examines the compliance level of international trade operation against international rules and regulations, examine current practices of international trade operation and to find challenges encountered by selected banks. The study employed descriptive research design to examine the extent to which some selected banks facilitate international trade service operation in line with the rules and regulations. The researcher used questionnaire method to gather the primary data from the employee of banks who were currently working at international banking department in head office level. From the research it has been found out that non-compliance activities occurred on timely revision of the internal procedure, current job knowledge of employees are poor, rules and standards are also not sufficiently and timely available to operators for further reference. the nonpayment practice and non-examination of documents with the allowed period and lack of conducting rigorous assessment on creditworthiness and marketability of the consignment were considered as the challenges. In the study it is recommended that the existing operational manual is amended against the recently changed terms and conditions on the said international governing rules for efficient application of the required standards and creates reasonable awareness to the banking workers, It's highly recommended to sufficiently avail the operational trainings and awareness creation session on the international governing rules, current observed practices are changing over time, bank practitioners are advised to examine and evaluate their current practices and compliance level against the international governing rules, NBE Directives and other pertinent laws of the land and also Improvement service quality.

Key Words: Trade Practice, compliance, Governing Rules, Modes of Payments, Trade service challenges

**The Impact of Training and Development on Employee Performance in Jupiter
International Hotel, Addis Ababa**

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The human resource of any organization is expected to bring a competitive difference. It is a major concern for organizations in this highly competitive environment to enhance and develop new knowledge in order to serve customers competitively. Well-designed training and development programs are the best methods to acquire these results. Training and development are continuous process in improving the quality of employees. The main objective of this paper is to investigate the impacts of training and development on the performance of employees in Jupiter international hotel found in Addis Ababa. The variables used to measure effective training and development are training need assessment, Training design, training implementation and evaluation. The nature of this paper is quantitative and has been chosen to see the impact that training and development has on the performance level of employees working in Jupiter International hotel. Primary data have been collected from employees through questionnaires. Stratified random sampling has been employed to divide the population according to the relevant groups or departments. The data collection was done taking sample size of 161 employees while receiving 138 valid responses. Analysis was done using descriptive statistical tools to describe the training and development practices, Pearson's correlation matrix was used to show the relationship' between the dependent and the independent variable and regression analysis to examine the effect of training and development on employee performance. Major findings show that T&D has a positive impact on employee job performance. Based on these findings appropriate conclusions were drawn and recommendations were forwarded.

Key Words: Training and development, training need assessment, training design, training implementation, training evaluation and employee performance

**Effects of Multi-Channel Service Quality on Mobile Customers Satisfaction in
Addis Ababa: The Case of Ethio Telecom
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The objective of this study is to identify the effect of multi-channel service quality on Mobile Customers Satisfaction in the case of ethio telecom, Addis Ababa Ethiopia. Despite the growing literature on customer's satisfaction, efforts to investigate the causal links between multi-channel service quality and customer satisfaction on telecom operators around the world and multiple service quality effect on mobile customer's satisfaction are limited and even not found in Ethiopian telecom context. Responding to this gap, this research examines the effects of multiple-channel service quality on mobile customer's satisfaction in the case of state owned telecom operator provider, Ethio Telecom. Drawing on responses from 370 mobile customers considered in a questionnaire survey, and 304 (83%) of response rate has been generated. This study developed a research model and formulated 3 main hypotheses, linking 5 sets of physical service quality variables (i.e., Reliability, Responsiveness, Empathy, Tangibles and Assurance), virtual service quality variables (i.e., Information quality, ease of use and security) and Multi-channel integrated service quality to one dependent variable (i.e., customer satisfaction). The formulated model was tested using multiple regression analysis, controlling for the effects of physical service and virtual quality dimensions. The research findings indicate that both physical and virtual channel quality dimensions as well as multi-channel integrated service quality has a positive influence on customers' satisfaction. Further, it shows us virtual service quality dimensions are more dominant than physical and about 78% of customers satisfaction determined by this model and the remaining 22% may be determined by other variables other than service quality like price, product quality etc.

Key Words: Multi-Channel, Service Quality, Customer Satisfaction, ethio telecom,

Factors That Affect Employee Turnover Intention at Heineken Breweries Sc, Ethiopia
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Research to minimize employee turnover has brought to attention a variety of inconsistent findings. For this very reason, it remains a challenge to many firms in specially those which operate in fast moving goods production such as Heineken SC. This study, therefore, identifies the relationship between intrinsic factors which encompass job satisfaction, target achievement, team work, career advancement and freedom to perform duties and responsibilities and extrinsic factors which are expressed as compensation, benefits, working culture and interpersonal relationships, both of which factors that affect employee turnover intention. Respondents were only current employee and middle level managers. The staff was categorized into four strata, namely central, brewery and sales staffs .Thus, stratified random and convenience sampling method was employed and 278 respondents were selected from 1000 staffs and out of these 213 are replied. . The response rate was 76.61 %. The research was done based on primary and secondary data sources. A self-administered questionnaire was designed to collect the relevant information from the respondents. Qualitative and quantitative research approaches were employed. The data from interview generated qualitative data and the quantitative data generated from research questioner. The collected data were analyzed using descriptive statistics and employed binary logits regression analysis to get the desired outcome of the research.. The results revealed that job satisfaction lines up with line managers, freedom to perform duties and responsibilities and compensation and benefits these are the major factors that affect employee turnover intention. Results also revealed that there was an inverse relationship between the turnover intention and intrinsic and extrinsic factors. Having competitive compensation structure proved to be has the decisive factor driving employee turnover intention.

Key Words: Intention of employee turnover, intrinsic factors, extrinsic factors

**Factors Affecting Employee Motivation in Commercial Bank of Ethiopia: The Case of
Addis Ababa City Special Grade-4 Branches
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The aim of this study is to find out the causal relationship between the independent variables such as salary, promotion, working environment and supervision, and the dependent variable which is employees' motivation. The study adopted a causal research design and a quantitative research approach. Primary data were generated from 233 employees who were selected from each Addis Ababa city special grade-4 branches by using simple random sampling. Data were generated using questionnaire survey method. Regression analysis was conducted to identify the factors that determine employee's motivation. The Analysis result showed that all the independent variables (salary, working environment, promotion and supervision) have positive impact on employee's motivation. They contribute positively towards the employee's motivation. It is thus recommended that Managers of the Bank should make interventions on the correlates of employee's motivation to improve the motivation and thereby the performance of the Bank.

Key Words: Employee's motivation, salary, promotion, working environment, supervision commercial bank of Ethiopia, special grade-4 branches, Addis Ababa, Ethiopia

**Assessing Supply Chain Management Practices of Rainbow Foam and Plastic Industry
P.L.C. Addis Ababa, Tarik Hailemariam, St. Mary's University, rakmo.smu@gmail.com**

The purposes of this study, was to assess the supply chain management practices in Rainbow Foam and Plastic Industry. In order to attain the objectives of the study, mixed approach was entertained. As a means of data collection instrument; questionnaires structured and structured interview questions were applied to describe the supply chain practices using data obtained from secondary data sources. The populations of the study were 327 (three hundred twenty seven) employees of Rainbow Foam and Plastic Industry P.L.C, and interview with those at managerial level, responsible either directly or indirectly for the supply chain activities of the company. From a total of 190 (one hundred ninety) questionnaires distributed, only 174(one hundred seventy four) of them were correctly filled and applied in the study, and this revealed a response rate of 97% (ninety percent) The interviews were conducted with deputy manager, marketing manager, sales manager and production manager, and five branch supervisors. In order to analyze, interpret and present the data captured via questionnaire, Statistical Package for the Social Sciences (SPSS) was used. Descriptive analysis methods for analyses were used. All supply chain management practices/dimensions are not known The overall survey result indicate that, all the dimensions of supply chain management practices; strategic supplier partnership, information sharing, material management, and corporate culture to Rainbow Foam and plastic Industry P.L.C. in the light of the research findings, the researcher has pin pointed major constraints along with possible recommendations for the companies consideration foregoing observation.

Key Words: Supply chain management, Strategic Supplier Partnership, Information Sharing, Customer Relationship, Material Management and Corporate Culture

**Assessment of Employees' Training Practices and Challenges In The Case of Awash
Insurance Company S.C. (Aic)
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This study aims to explore the current training practices that are encountered during the process of training in AIC. Training helped people to learn how to be more effective at work by modifying knowledge, skills or attitudes through learning experience to achieve effective performance. In particular, this study examined the training practice of AIC. It is a description of all the issues concerning Training practices in terms of how the training process is conducted (how training needs are assessed, how Training is designed and set objectives, how training is delivered and how training programs are evaluated); The study also deeply investigate problems and challenges that face training practice and searches for practical solution (suggestions) to improve the effectiveness of these activities. The research has adopted a multi-methods approach. The data was gathered through a combination of both semi-structured and interviews with selected number of managers, middle level managers and team leaders or senior officers and questionnaires were addressed to randomly selected employees of the Company. Random sampling method was used in choosing the respondents of this study. The study reveals that, the Company trained with absence of systematic employee training needs assessment. This is because of the low commitment of top managers; there are ineffective procedures for evaluation. The company highly depends only on off-the-job training delivery methods meaning lectures methods. To improve training effectiveness the researcher recommends many actions and decisions which need to be undertaken. Finally, AIC should have to conduct each and every process properly. The existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by systematic training process. Therefore, each training processes are interrelated and they need to be conducted with due care. On time delivery of the training should be given necessary attention in order to made well training practices.

Key Words: Training, Training Need, Training Design, Training Delivery Method and Training Evaluation

**Determinants of Employees Engagement: The Case of
Ethiopian Postal Service Enterprise
Taye Tarekegn, St. Mary's University, rakmo.smu@gmail.com**

The main objective of this study is to evaluate determinants of work-lives & non work- lives on employee's engagement. It is descriptive and explanatory research and was used both quantitative & qualitative research approach .The target population of the study was both permanent professional & non-permanent non-professional employees of the company. A sample size of 276 out of 900 employees was taken. The relevant data was collected through survey questionnaire with sampling technique for distributing the survey questionnaires. The response rate for the study was 81.15 % of the distributed questionnaire. The data was analyzed mainly by using descriptive statistics, correlation and regression analysis and the proposed hypothesis were tested and only three hypotheses were accepted & significant. Major finding of the study prevailed that growth opportunities and personal values for job determinants on employee's engagement were positive and significant. Whereas competition from other options is negative and significant Job characteristics, reward & recognition, perceived organizational support, quality of leadership, family issues were positive and insignificant with individual t-test. Similarly organizational justice, participation in decision making, social obligation and religiosity determinants were negative and insignificant on employee's engagement .Overall position of employees' engagement in the company found at medium (moderately) or average level. The multiple regression models explain 28.8% of the variance in the dependent variable (employee's engagement) is accounted for by the independent variables (growth opportunities, competition from other options and personal values for job). The regression model tells us that three of the independent variables are significant determinant of employee's engagement with the standardized beta coefficient significance levels of 0.002, 0.047, and 0.008 respectively. And the other variables are insignificant determinants of employee's engagement.

Key Words: Employee's engagement, multiple regressions Analysis, Ethiopian Postal Service Enterprise. Addis Ababa

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Taye Tarekegn, St. Mary's University, rakmo.smu@gmail.com**

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Key Words: work, employee's engagement, multiple regressions Analysis, Ethiopian Postal Service Enterprise

The Effect of Motivation on Employees Performance: The Case of Ayat Share Company Tesfamicheal Mulugeta, St. Mary's University

Motivation is the term used to describe those processes, both instinctive and rational by which people seek to satisfy the basic drives perceived needs and personal goals, which trigger human behavior. This study sought to investigate the factors that motivate employees in the workplace and their relationship to employee performance with special reference to Ayat Share Company. Mixed methods research approach (combinations of quantitative and qualitative data sets) in a concurrent triangulation strategy both descriptive and explanatory design were used to examine the effect between motivation and employees' performance. The sources of data were primary and secondary. Primary data were collected from employees of Ayat Share Company using questionnaires which contained 19 items that measured extrinsic and intrinsic factors of motivation to describe quantitative data and the perceived performance of employees. In addition, semi-structured interview was conducted with three employees from Ayat Share Company Offices. The data was collected across a population through stratified sampling. The target population of this study included all employees in Ayat Share Company were selected for the study since a problem has been seen on the effectiveness of the motivational strategy to improve performance. One hundred sixty (160) questionnaires were distributed for the collection of data from which one hundred fifty (150) are used. Cronbach alpha coefficient method was applied to see the reliability of the questionnaire. Data was analyzed using descriptive statistical tools, Pearson's correlation matrix to show the relationship' between the dependent and the independent variables and also regression analysis to show the effect of the independent on the dependent variable. Results show that extrinsic motivations have strong, positive and statistically significant relationship with employees' performances The finding showed that from the mean score of intrinsic and extrinsic motivational factors mean of extrinsic factors (the mean of the leadership style, salary/monetary compensation and effective dissemination of information) show high mean score. Change in employee performance was more due to extrinsic motivation than intrinsic motivation while applying separately. Therefore, Ayat Share Company administrators both the organization management and the employees should appreciate the influence of the intrinsic factors on employee motivation levels. The organization should effectively exploit the extrinsic factors influencing employee motivation as a strategy for establishing a positive employee motivation.

Key Words: Motivation, Employee Performance

Organizational Performance and Challenges of Tyre Manufacturing in Ethiopia: The Case of Horizon Addis Tyre Factory

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The evolution of manufacturing such as tyre went back to early 19th century and matured technologically and automated in the 1980s. Ethiopia joined the tyre industry in 1970sin the name of Addis Tyre SC (currently Horizon Addis Tyre SC); however, the tyre manufacturing stayed stagnant since then owing to various internal and external factors. The case is more serious and lures scientific inquiry when it is seen from the context of Ethiopia which is with a single tyre manufacturing company that operates below 40% capacity; on the other hand the hard-currency scarce developing country is importing 85% of the tyre from abroad. The general objective of the study is to investigate its performance and challenges through mapping its value chain for better understanding of the process and evaluate the performance as well as bottlenecks. Data is collected using a multiple of approaches. Desktop data was mined, survey was conducted on 385 respondents, observation was made to understand and map out the tyre production process, seven detailed key informant interviews were carried out. Data were analyzed both in descriptive and econometric applications, i.e., descriptive analyses were made about performance and performance measurements while econometric analysis (i.e., ordinal logistic regression) is used to identify the determinants of customers' satisfaction. In terms of results, the production value-chain map was developed where three grand stages and ten-specific sub processes were identified. The company is extremely dependent on the imported raw materials where about 98% raw materials and technology were imported with a value of 317 million - 716 million Birr annually. In terms of capacity utilization, in all three production process sections, the company is performing below 40% which is much below the target due to foreign currency scarcity. In terms of financial performance indicators, it is performing with 12.1-33.4% (ROI), 11.4-23.3% (ROS), and 14.1-29.8 (GPM). In terms of market share, it covers 14.97% and of customer satisfaction, the result depicted that 35.4% and 58.7% were very satisfied and satisfied respectively. With regard to the determinants of customer satisfaction, the product related attributes (i.e. 'important'), such as design, raw material, price, sales and after sales services and most importantly price significantly contribute to the satisfaction of customers at 5% level of significance. Moreover, customers' level of education has a significantly positive relationship with level of customer satisfaction at 5% level of significance. Finally, durability of the product has a strong positive effect upon the satisfaction level of customers with 5% level of significance. To conclude, although Horizon Addis is producing strategically vital product, its operational performance is far much below both from its target and from the demand of the product at domestic market. The company is under a number of operational and managerial intricacies which require serious attention both from the owners and government so that the company plays its role both in fulfilling the domestic tyre demand and in saving the country's economy which is already struck by the most serious hard currency deficit in the economic history of Ethiopia.

Key Words: Performance measurements, tyre value-chain, tyre customer survey, tyre import, productivity, and return on investment (ROI)

**An Assessment of Leadership Practice and Challenges: The Case of Federal Documents
Authentication and Registration
Agency, Tesfaye Tamiru, St. Mary's University, rakmo.smu@gmail.com**

This study aimed to assess the leadership practice and challenges at Federal Documents Authentication and Registration Agency (DARA). The specific objectives in this research were to: examine the perceived leadership style being practiced; determine the level of follower's satisfaction with the existing leadership style; examine the relationship between the perceived leadership style and employees' satisfaction, and explore the challenges encountered in the leadership practice, within the Agency. In line with the stated objectives descriptive research design and mixed-methods research approach used. Regarding to scope, from 14 Agency branches addressed only six branches including head office, and available resent year's data, covered. The sampling technique was systematic random sampling, and the instrument applied in this research was structured questionnaire. The questionnaires distributed to 29 leaders and 201 operational employees of the agency and the response rate was 93% for leaders and 93% for the operational employees. Moreover, 3 top level leaders were included in the study in the form of interview. In order to strengthen the findings of the study, an attempt was made to implement both primary and secondary data. The findings of the study revealed that democratic, and bureaucratic, leadership styles practiced in the Agency at different times. As the study, depicted, dominantly practiced leadership style was democratic followed by the bureaucratic. The study also point out major leadership challenges that DARA faced were: limited team building, inappropriate exerting pressure to improve performance, limitation of giving credit and reward for other performance while lack of qualified and competent human resource etc. Based on the findings of the study, it recommended that the concerned bodies should strive for applying people-oriented leadership style according to nature of the agency, in line with giving space for employees to engage in various phases from planning to practice. Recommend further study on the cause of employee turnover and low performance. This may demonstrate different results regarding to employment challenges for Agency.

Key Words: Leadership, Leadership style, Leadership Practice, challenge, Performance

**Determinants of Non-Interest Income in Ethiopian Commercial Banks: The Case of
Private Commercial Banks**
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This paper aimed at investigating the factors determining non-interest income of private commercial banks in Ethiopia. The study employed quantitative research approach and explanatory research design. Population of the study is all private commercial banks registered by National Bank of Ethiopia and seven private commercial banks were selected by using purposive sampling technique. This study used a panel dataset of audited financial statement of banks between the years of 2005 and 2016. Seven independent variables were investigated using OLS regression techniques. The models considered the effect of bank specific factors which are relative bank efficiency, liquidity, bank size, capital adequacy, loan quality and external factors such exchange volatility and real GDP growth on non-interest income of private banks in Ethiopia. Empirical results verified that the non-interest income of private banks related strongly and directly with bank specific factors which are relative bank efficiency, bank size, and bank liquidity. However capital adequacy and loan quality are inversely related but they are insignificant. On the other hand exchange volatility has direct and significant relation with noninterest income of private commercial banks. However, there is no relationship of real GDP growth, with non-interest income of bank. Therefore, it is recommended that private commercial banks should increase their level of bank efficiency, asset, liquidity, foreign currency generation, level diversify their non-interest income sources in order to increase non-interest income of the bank.

Key Words: Non-Interest income, private Banks, Bank specific factors, External factors

Assessing the Preventive Maintenance Practice at Sheraton Addis
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Performing preventive maintenance is always the best long-term strategy to maintain equipment. A result-oriented hotel must then successfully tackle these challenges in the most effective manner possible. This study was designed to assess the preventive maintenance practices and identify availability of full resources, machine and equipment inventory, efficiency of computer maintenance management system and strict implementation of preventive maintenance program at Sheraton Addis luxury collection hotel. This study adopted a descriptive survey research design. The organization has total population of around 750 employees in 11 departments. From 11 departments, the researcher considered four departments namely; engineering, housekeeping, food preparation and stewarding using purposive sampling technique. The total population of these selected four departments was 275. The study sample was 163 respondents which consists of engineering management which is the policy makers, engineering non-management which is executer and user department of the preventive maintenance program. Questionnaires were the main data collection instruments and interview was held with the chief engineer of the hotel. Data was classified, edited and analyzed. The major findings are most the engineering management believe that there are available resources, complete machine and equipment inventory, computer maintenance management system is efficient and the total preventive maintenance program is effective while the engineering non-management and user department don't agree. Finally the study recommends that management should provide adequate spare part available for preventive maintenance, computer maintenance management system needs to be upgraded and the hotel must give an attention on training.

Key Words: Preventive, Maintenance Practice, Sheraton Addis

Assessment of Factors Affecting Performance of Micro and Small Manufacturing Enterprises in Nifas Silk Lafeto Sub City, Addis Ababa
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The study examines factors affecting the performance of Micro and Small Manufacturing Enterprises in Nifas Silk Lafeto Sub City. The objectives of this study were to examine the factors affecting MSMEs performance. The research focuses on Micro and Small Enterprises that are formally organized and certified by Nifas Silk Lafeto sub city Micro and small enterprise development office. For this, 241 sample respondents were randomly selected from 416 MSEs. From 241 questionnaires 192 were returned. Data were analyzed using descriptive statistics and multiple linear regression model using the Statistical Package for Social Science (SPSS) software. Results from the regression analysis revealed that the significant factors that influence MSE performance at different significant level were raw material factors, infrastructural factors, entrepreneurial factors, industry extension factor, marketing related factors, financial factors, work premise factors and political and economic factors. To address the challenges MSEs are facing, MSE and stakeholders need to give serious policy improvement and technical support for the development of Micro and Small Enterprises. At the same time, Micro and Small Enterprises have to improve on their innovation; entrepreneurial skill by utilizing the opportunities existed for their businesses.

Key Words: Micro and Small Manufacturing Enterprises, MSME performance factors, Nifas Silk Lafeto

**An Assessment on the Implementation of Extrinsic Motivation in Government
Organization: The Case of Ethiopian Revenues and Customs Authority
Large Tax Payer Branch Office,
Tihitina Deres, St. Mary's University, rakmo.smu@gmail.com**

Motivation is one of the most important factors that increase employees' performance. Organizations design motivation systems to encourage employees perform in the most effective way and also to attract potential candidates. The key to create efficient motivation system is an answer to the question what really motivate employees. The research was conducted with the aim of assessing the implementation of extrinsic motivation on government organization in Ethiopian revenues and customs authority large tax payer branch office. A questionnaire and semi structured interview was used to collect the necessary data from ERCA employees and departments heads of the branch office. The research was intended to take 182 employees for questionnaire and four department heads for interview. Descriptive analysis such as mean, overall mean and standard deviation was used to analyze research questions. From the research ERCA extrinsic motivational factors include job security, praise and recognition, financial rewards, promotion and fringe benefits. The descriptive analysis reveals that employees have no fear of losing their job. They also replied that if praise and recognition is effectively provided by the branch office it improves their performance. There is no financial reward system to motivate employees which creates dissatisfaction with the employees'. Fringe benefits such as housing allowance and transportation are provided, employees are satisfied with transportation but the housing allowance does not consider the current cost of living of the country. On the other hand promotional procedures are clear and fair that cause employees to be satisfied. The research shows that extrinsic motivation could affect the motivational level as well as performance of employees. Therefore the result pointed out that ERCA need to revise its administration on motivational factors in order to retain productive and potential employees.

Key Words: extrinsic motivation, job security, praise and recognition, financial rewards, promotion and fringe benefits

**Assessment of the Practices and Challenges of Employees' Motivation at Dashen Bank S.C,
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The purpose of the study was to assess the practices and challenges of employees' motivation at Dashen Bank S.C. The data were gathered from West Addis Ababa District branches clearly looking on the practices of extrinsic motivational factor like salary, benefit, work content, working condition, supervisor's relation; co-workers relation and try to look why employees were emotive. A questionnaire survey was undertaken among 125 employees of the bank out of which 120 usable questionnaires were collected and the data analysis was made based on the valid 120 (96%) questionnaires completed by the employees' of the bank. And to analyze their perceptions regarding extrinsic motivational factors closed ended questions were used, particularly to reflect views of the employees with regard to motivation at Dashen Bank S.C. Descriptive research design with 5 levels Likert scale was used to measure variables of study. Data was analyzed through descriptive statistics, percentage and frequency using SPSS Version 20.0 software. The result from the survey shows that majority of the bank staffs were not happy by the motivational factors like Salary, Benefit and Working Condition, Work Content and supervisor relation but relatively satisfied by the relation with co-workers. On other side the ranking orders as respondents choice of the most influential factors from the list, salary is the highest significant factor for employee motivation followed by benefit, work content, working condition, relation with supervisor and relation with co-worker relation have the least motivational factors respectively. Dashen Bank S.C should focus its attention in adjusting the Salary and Benefit packages; improving the work condition of staffs and creating good relation with supervisors by giving adequate training to the supervisor and periodic revision of salary & benefit schemes based on marker assessment is recommended.

Key Words: Motivation, Salary, Benefit, Working Condition, Supervisor Relation

The Impact of Training and Development on Employees Performance in The Case of Asku Plc, Tsegaye Tagesse, St. Mary's University, rakmo.smu@gmail.com

Human resource is the most valuable assets of any organization, with the machines, materials and even the money; nothing gets done without man-power. A human being is dynamic in nature, staff training and development is a necessity to keep them in track with the current competitive situation. Employee performance is the important factor and the building block which increases the performance of overall organization. The objective of this study is to investigate the impact of training and development on employee's performances in the case of ASKU plc. Therefore, the research design involved was a descriptive and correlation research. For achieving the objective of this study, 148 Questionnaires were distributed and 140 of them were successfully collected and analyzed using descriptive statically analysis (mean and Standard Deviation) as well as correlation and regression analysis using SPSS 23.version. Both primary and secondary source of data were used for this Study. The method of data collection was questionnaire in the form of closed ended question. The Questionnaires were rated using five points liker Scale. The major finding indicated that there is significant and positive correlation between training and development on employees' performance There is significant positive correlation between training design and employee performance with correlation coefficient of 0.402($r=0.402$) and significance less than 0.001. Therefore, training design and employee performance were positively correlated and had strong correlation between them. From the correlation matrix there is positive relationship between on- the- job training and employee performance with a Pearson correlation coefficient of 0.305 ($r=0.305$) and significance value less than 0.001. This significance indicated that there is positive relationship between on-the-job-training and employee performance. Similarly there is also good relationship between off-the-job-training and employee performance with a correlation coefficient of 0.354 ($r= 0.354$) and significance value less than 0.001. From the regression analysis, training design had highest Beta coefficient of 0.065. This result implies that training design had highest impact on employee performance.

Key Words: Training design, on-the-job-training, off-the-job-training, employee's performance

**An Assessment of Customer Satisfaction on Automated Teller Machine Service:
The Case of Commercial Bank of Ethiopia (West Addis Ababa District)
Tsion Teklebrhan, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to assess the ATM service and to identify the gap in order to maximize the usage of the service and satisfy the customer and also to attract new customers. Now a days, Banks are applied to develop alternative service channels due to technological changes, to fulfill the customer desire, to gain competitive advantage and improve their financial service through innovation products, maximize the profitability, enhance the market share, and achieve the customer loyalty. The significant of the study is to assess and analyzes the ATM service on customer satisfaction and finds a solution for the identified problems. Findings from this study will assist management of the banks to know the problems associated with ATM service and to facilitate the customer with quality service. In the competitive world, ATM service is used as a strategic tool by the banking sector to attract & retain customers. The research design of this study is descriptive method that used to investigate research objectives and questions. The study uses quantitative and qualitative research approach. Both primary and secondary source of data used. The researcher applies purposive sampling technique to collect the data. The study uses Descriptive statistics to interpret data. Total of 400 questionnaires were distributed to ATM services users of the 13 grade 3 and 12 grade 4 branches in WAAD. The major finding of the study is customers are getting benefit from ATM, they have face challenge and they are satisfied with the level of ATM service. From the data collected & result of the analysis, the study concluded that Benefit of ATM service attribute shows the highest positive customer perception. But, challenge of ATM service attribute reveals the least customer perception result. Therefore, the bank should realize a competent advantage by emphasizing benefits on ATM service and the bank should improve the challenges that face by customers.

Key Words: Customer satisfaction, ATM service

**Assessing the Determinants of Employee Engagement at Bank of Abyssinia S.C,
Woinshet Alebachew, St. Mary's University, rakmo.smu@gmail.com**

The main objective of the study is, to the exploration and discussion of what it meant by employee engagement and why, simultaneously, reviewing its important, the research more precisely tries to assess and studies the determinant factors of employee engagement at Bank of Abyssinia. The determinants covered were job characteristics, organizational justice, perceive organizational support, perceive supervision support, reward and recognitions. A theoretical foundation was compiled for the study based on the literature review. The study adopted a Descriptive-Explanatory research design. The data collected through a self-administered questionnaire was distributed to 250 non- managerial employees but 214 respondents filled and replied were found valid for analysed. Correlation and regression was used to analyse the study hypothesis. The finding of the study shows that job characteristics, organizational Justice, perceive organizational support, perceive supervision support, reward and recognitions have statistically significant and positive relationship with employee engagement. The study recommends that BoA should give special attention to programmes and activities that promote employee engagement which has a positive linkage to performance. Finally, the knowledge gained from this thesis will be used by students who are interested in the topic of employee engagement, as well as in human resource management reviews, to address issues regarding the employee engagement.

Key Words: Determinants, Engagement, Bank of Abyssinia

Employee Job Motivation and Its Influence on Service Quality at Commercial Bank of Ethiopia-Head Office Woinshet Asrat Mekonnen
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Work place job motivation plays a key role to ensure workplace productivity and better service quality of employees. The purpose of this study is to identify how and to what extent job motivation can influence employees service quality at Commercial Bank of Ethiopia Head office. The research design and approach used for this study were descriptive and a mixed qualitative and quantitative data collection methods were used. This study used 349 sample size and stratified random sampling technique, which helps to get high precision and provide us a sample that is highly representative of the population being studied. SPSS version 20 data analysis and interpretation software were used to analyze and measure the percentage, mean and standard deviation of returned questionnaire and also used to describe respondents profile such as age, gender, year of service in the bank and their perception on motivation. The findings of the study confirm that promotion, salary and benefit, recognition, achievement, work content and company policy were identified as major factors to influence employee productivity. The research result would help the bank to work on adjusting the existing salary and benefit structure, to set and implementing clear promotional and motivational policy, providing proper recognition for employees for their achievement and accomplishments to forward employees to exert more and to improve employees job excellence.

Key Words: Intrinsic Motivation, Extrinsic Motivation, Service Quality

**Assessment of Opportunities and Challenges of the National E-Payment Switch System:
The Case of Ethiopia**

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Although there are gradual and continuous increases in the use of e-payment system rather than the actual dispensation of cash in Ethiopia, the adoption of integrated national e-payment switch system is at its infancy. The introduction of an efficient e-payment system ensures speed, convenience, reducing cost, lowering payment risk and directly affects the efficiency of the circulation of goods and services and overall development of the economy. The main objective of this study is to assess the major opportunities and challenges of adopting the national e-payment switch in the case of Ethiopia. The research is designed as an assessment on the payment system through eight selected commercial banks, as case study so that the findings can give insights to other commercial banks operating in the country. Both primary and secondary data were used as source of information. Questionnaires are used as main instrument to collect primary data, while secondary data were reviewed from various publications. Regarding methodology descriptive with survey method applied. The target population for the study is about 118 and sample size of 91 was considered for the study. Data was analyzed using SPSS tools and results are presented based on statistical mean and standard deviations value. The result from the analysis shows that, the national switch address capital intensive investment of commercial banks on acquiring an independent e-payment switch system, it becomes one of the means in the creation of cashless society in the country, and facilitate financial inclusion, where the unbanked population can get the service through it, which all these refers about its opportunities. On the other hand, poor infrastructure in the country, limited customer awareness about the national switch system and its services, resistance for change, operational risks, limited awareness on how to file disputed transaction and inefficient chargeback management are identified as the key challenges. The study concluded that, the adoption of the national switch has a number of opportunities, which supports the macro economy in general and the financial sector in particular, where it requires also to combat, the basic infrastructural and inefficient operational activates of the national switch operator for its smooth operation and achieve its fretful result.

Key Words: National e-payment Switch, Opportunities, Challenges, financial inclusion, infrastructure

Performance Appraisal Practices Of Dashen Bank
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The purpose of this paper is to assess the performance appraisal practice of Dashen Bank. This study is significant for Dashen Bank since it can provide an input on employees opinion about the techniques and strategies of performance appraisal activities in relation with its core business strategy. The research design and approach used for this study is descriptive as it can describe the relationship of dependent and independent variables and a mixed, qualitative and quantitative approach data collection. Simple random sampling technique is used to choose respondents. Out of the 440 total population of the study area 210(48%) was used as study participants. Structured survey question and face to face interview data collection were employed as appropriate to collect data for the research problem. The collected data were analyzed and interpreted using descriptive statistics like tables, frequency and percentage, in order to present the perception of the respondents. The finding of the research will help the management of Dashen Bank to determine how employees' performance appraisal system can brings about job satisfaction, to develop and implement modern and scientific performance appraisal system, to evaluate whether or not the current performance appraisal system is scientific and to identify whether or not employees are currently evaluated with criteria's that is focused on employees job description, as well serves a bench mark for future researchers.

Key Words: Performance appraisal, job satisfaction

**Assessment on the performance of ATM at commercial bank of
Ethiopia, Yamlaksira Belete, St. Mary's University, rakmo.smu@gmail.com**

Commercial Bank of Ethiopia was the first bank in Ethiopia to introduce ATM service for local users. According to latest reports CBE alone is administering >60% of the country's ATMs. Currently not all ATMs the bank has deployed are performing to the standard the bank expects and requires from them. The core objective of the study is to assess the performance of Commercial Bank of Ethiopia's ATMs and forward workable recommendations for a better performance. In order to realize the research objective and answer the research questions an institution based cross-sectional study design was adopted. Purposive sampling was employed to include all 200 employees from head office E-payment sub process. Both primary and secondary sources of data were used. The primary sources of the data serves as main sources of the study; it was collected from the employees at head office E-payment using questionnaire. A descriptive statistical summary using statistical instrument like measures of central tendency and measure of variability was used. To facilitate interpretation process of the research data frequency tables, graphs, and pie charts were used. The study found that power and network problems (μ : 4.8), (μ : 4.67), unavailability of cash in the ATM machine (μ : 4.8), lack of continuous follow-up from responsible organ for the ATM (μ : 4.9), lack of awareness at branch (μ : 4.68) and absence of support & maintenance off working hours to be major factors acknowledged by the study participants that affect ATM performance significantly, thus the bank should focus on these areas in order to bridge the performance gap and improve customer satisfaction regarding ATM services.

Key Words: Commercial Bank of Ethiopia, E-banking, ATM, E-payment, performance, affecting factors

**Assessment of the Non- Financial Performance of Kaliti Metal Products Factory
Before and After Privatization
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Privatization has been picking up momentum in recent decades, making it a fairly new trend in the area of economic policy. The modern idea of privatization as an economic policy was pursued for the first time by the Federal Republic of Germany in 1957. when the government eventually sold majority stake of Volkswagen to private investors (Filipovic, 2005). Privatization in Ethiopia started in 1991 as an integral part of structural adjustment program. gone are the days when a new wind is blowing to boost the nation's economy. The wind in question is that of privatization. Indulging in this exercise for the past twenty-three years it is expected that Ethiopia reaps some of the benefits privatization is expected to yield. Therefore, this study was designed to assess the performance of (before-after) KALITI METAL PRODUCTS FACTORY was acquired by Tsehay Industry Share Company from privatization and Public Enterprises supervising Agency (PPESA) since July 12, 2012 with a payment of 550,550,000.27 Birr. In order to know whether the economic reasons the government expected before embarking on privatization has significantly succeeded after privatization or failed. A number of non-financial indicators like product quality, customer satisfaction, sales growth and employee efficiency were used to measure the non-financial performance of the factory. The data was analyzed using non-parametric test, namely Wilcoxon matched-paired test to test for the significance of the difference between pre and post privatization. There is a significant difference in the non-financial Performance indicators between the pre- and post-privatization periods. The findings revealed that privatization had positive effect on the company in non-financial performance. It led to the company's product quality improvement, increment in customer satisfaction, yearly production and sales growth, and also employee efficiency.

Key Word: Privatization, non-financial performance, product quality, customer satisfaction, Sales growth and employee efficiency

Effect of Training on Employees' Performance in Ethiopian Electric Utility
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Training is a critical process, which seeks to improve the performance of workers in the organization. The main purpose of the training is to develop employee's skill which eventually makes the organization more profitable. This paper aimed at studying the effect of training on employee performance and to provide suggestion as to how EEU can improve its employee performance through effective training programs. Explanatory research design used to find out the appropriate answer for the research questions. Considering a mean score of the measurement variable, employees of EEU Addis Ababa Regions perceived that through the organization have a moderate knowledge-skill-attitude(KSA's), moderate employee performance efficiency, and relatively weak employee commitment and confidence. Both quantitative and qualitative approach were used. Accordingly, proportionate stratified random sampling was used. Data was collected using a questionnaire and interview. Based on the regression analysis, the major finding of this study is each of the independent variables has a positive impact on employee performance. Employee performance efficiency and employee KSA's have a strong positive effect on employee performance; whereas employee confidence and employee commitment has relatively low effect on employee performance. The researcher suggested that managers need to focus on employee KSA's and employee performance efficiency (EPE) to harvest the cream of potential impact on their employee performance to increase productivity. Even if the employee commitment and employee confidence variables have relatively low effect on employee performance, EEU Addis Ababa Regions should undertaken additional effort to work on employee commitment and employee confidence. Therefore any improvement of these four variables will result in a better advance in the perceived performance of employee and hence at large for the organization productivity.

Key Words: Training, Employee Performance

**Challenges and Opportunities of Adopting IFRS and its Contribution to Quality of
Financial Reporting: A Study on Banking Sector in Ethiopia**
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The goals of IFRS is to develop, in the public interest, a single set of high-quality, understandable, enforceable and globally accepted financial reporting standards based upon clearly articulated principles. However, its adoption and implementation bring opportunities and create challenges to the adopter. The main objective of this study is to provide an input for banks, governmental and policy and to academics/researchers serve as for future researches on this field of study. Both primary and secondary sources of data have been used for the study from selected 11 banks. Primary data were collected through pre designed questioners whereas secondary data were collected from different banks annual reports, scientific papers and proceedings relevant to the study using document and regression analysis techniques, and proclamations and regulations that deal with financial reporting issues in Ethiopia. The study found that some banks in Ethiopia have started using IFRS voluntarily for the preparation of their financial statements without making necessary awareness, and from the analysis of survey dependent and independent variables has significant correlation with the transparency, comparability and accountability of IFRS on quality of financial reporting. There should be AABE to collaborate with the ministry of education and Professional association outside Ethiopia in order to spread the promulgate knowledge of IFRS, since adoption of IFRS could lead to increased foreign direct investment and access to finance, which in turn may lead to economic growth of Ethiopia.

Key Words: IFRS, Adoption; Challenge; Opportunities; Quality; Transparency, comparability; accountability

**Assessment of Prospects and Challenges of Interest Free Banking in Ethiopia:
The Case of Commercial Bank of Ethiopia, North Addis District
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This study examines challenges and prospect of Interest free banking services in Ethiopia with particular reference to the commercial bank of Ethiopia North Addis District. The study has employed descriptive research based on survey and the data are of cross sectional type. The study has used both primary and secondary data which are quantitative and qualitative in nature and have been collected through structured and semi structured questionnaire and interview. A total of 435 sample respondents were taken through multistage sampling. Of the total sample interest free banking customers and staffs of the bank constitutes 367 and 68 respectively. The data was analyzed using descriptive statistics of mean, frequency and percentage using SPSS version 20 software. Based on the analysis of the obtained data, this research has found out the prospect of IFB are the existence of Potential customer and the diplomatic advantages. In Ethiopian there is potential customer and Ethiopian Investment framework is favorable also for investors, so this create favorable condition for the development of IFB. on the other side, the challenges to deliver IFB services as: lack of Shariah advisor, lack of supportive regulatory directives, lack of awareness of customer about IFB products and absence of equity markets. On the other hand, unavailability of IFB service in all branches, unequal treatment of debt and equity and double taxation and lack of trust with in the bank are the main challenges customer face to utilize the products. Accordingly, the following recommendations were forwarded by the researcher based on the results of the findings in conjunction with literature review reflections: aggressive promotion and marketing campaign about IFB products, provide sustainable and continuous training to build the capacity of the manpower, the bank shall increase accessibility of its products with in all branches, the bank has to have Shariah advisor, the bank should give the required attention and focus for the business and the bank has to be transparent in its IFB business undertaking, in addition government should prepare compatible regulatory framework.

Key Words: Interest Free Banking, Interest Free banking window service, Islamic Finance

**Factors Influencing Household's Long-Term Assurance Consumption in Addis Ababa
City: The Case of Ethiopian Insurance Corporation
Yibeltal Birhanu Arega St. Mary's University, rakmo.smu@gmail.com**

Long-term assurance plays an important role to insure against lifetime uncertainty resulting for various types of risks of individual and providing financial and mental security and it can also broaden for countries economic growth. However, the long-term assurance business has been experienced very low level of development in Ethiopia. This research is conducted in order to examine demographics, economic, social-cultural, psychological, institutional and legal and regulatory factors which are influencing household's long-term assurance consumption in Addis Ababa city. The study employed explanatory research design. Primary data were collected using self-structured interview and questioners from randomly selected 378 household respondents. Collected data were first carefully edited, coded, encoded using Microsoft Excel and analyzed by using latest SPSS and STATA. In addition, an econometric model of Binary Logit was employed in order to identify major factors which influence household's long-term assurance consumption. The findings revealed that sex, age, income, social security's, consumption need (attitude), premium and product fitness (match) with customer need had a positive statistical significant effect on the other hand marital status, education, culture, easy accessibilities and prompt service, negligence, NBE and other concerned government stakeholders role and support had a negative statistical significant influence on household's long-term assurance consumption in Addis Ababa. This study suggest that insurer should do massive and continuous public awareness towards insurance and high consideration of revising insurance price decisions and policy makers of the National bank of Ethiopia should support the development of insurance industry and concerned government officials should also implement compulsory regulatory measure to protect their citizen.

Key Words: Factors Influencing Household's Long-Term Assurance Consumption in Addis Ababa City: The Case of Ethiopian Insurance Corporation

Determinants of Employee turnover intention: the case Wegagen Bank SC.
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The study is to assess the relationship between employee turnover and performance of Wegagen Bank SC. The study was conducted to achieve the objectives related to the assessments of the cause of employee turnover, the performance of the company as well as the roles of employee on the image of the company. Data were collected through interview, questionnaires and other secondary source data. The research designs used in this study were descriptive analysis. The researcher also used both quantitative and qualitative research method to analyze the collected data. The target population was the employee around Addis Ababa branches that contained a sample size of 60 employees. The study findings revealed that employee turnover is caused by factors such as, salary satisfaction, lack of clear career development, lack of employee assistance programs (training) poor compensation and benefit system. Unsafe working condition, unfair promotion and un satisfactory performance evaluation in Wegagen Bank SC. The study findings also indicate that employee turnover has an effect on the effectiveness and efficiency of the company. To mitigate the problem of employee turnover, the bank had better deploy retention mechanisms like paying reasonable salary, providing conducive working conditions, providing an organized training program, offering different fringe benefit of employees.

Key Words: Employee turnover, retention, performance, image, turnover

**The Effect of Leadership Styles on the Employee Performance: in Case of Ethiopian
Agricultural Investment Land Administration Agency
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This paper is aimed to assess the effect of different leadership style on employee job performance in Ethiopia agricultural investment land administration agency. The study identified the three leadership styles namely autocratic, democratic, and transformational and how they related in enhancing employee performance. Based on the objective and research questions the data was collected through questionnaire, interview and researcher personal observation. The data collected from employee and leader was analyzed and interpreted to make it meaningful and easily understandable. The finding of the study revealed that autocratic leadership style was the most commonly practiced leadership style and negatively associated with employee job performance in the organization. Whereas, democratic and transformational leadership were the least commonly used and had positive correlation with employee job performance in Ethiopia agricultural land investment agency. The result of the study revealed that employee job performance would be higher under democratic and transformational leadership and to be lowest under autocratic leadership. Hence, it is recommended that leaders should mostly practice democratic and transformational leadership style and autocratic leadership style should be used based up on the situation for better job performance.

Key Word: Leadership Styles, Employee Performance, Agricultural Investment, Land Administration Agency

**Assessment of Marketing Strategy, Practices of East Africa Bottling Share Company
(Eabsc), Yihun Daniel, St. Mary's University, rakmo.smu@gmail.com**

One of the core activity in profit oriented Company to stay in a business is having a well-developed marketing strategy. The success or failure of a company depends on its marketing strategy. Having this in mind, this study has been designed to assess the marketing strategy practices of East Africa Bottling Share Company (EABSC). The main objective of the study was to assess the marketing strategy of EABSC. The research was carried out through the use of case study design employed by using both qualitative and quantitative approaches. Both primary and secondary data collection instruments were used to collect data. Open ended questionnaire survey along with interview was used for the purpose of data collection. The selections of the respondents were carried out by using purposive sampling technique because it is believed that marketing department staffs have more exposure about the marketing activities of the company than other departments and the researcher took all the respondents of marketing staffs as a total population of the study. The findings show that the company has identified its target market and uses all the 4ps of marketing mix element in the marketing strategies. The price of the company's products and services are affordable And its products and services availability and accessibility are good with the practices of both direct and indirect channel distribution strategy. On the other hand, the company's communication effectiveness between marketing department and other departments were not effective. Ineffective communication and lack of coordination were found to be affecting the implementation of the strategy. Based on these, it is recommended that EABSC should investigate its marketing strategy and revisit its current performance against the problem.

Key Words: Marketing strategy, Target marketing, Market segmentation, Positioning and marketing mix

Assessment of Factors Affecting Employees Turnover Intention: The Case of Tikur Abay Transport Plc, Yimam Kasaaw, St. Mary's University, rakmo.smu@gmail.com

This study assesses the factors affecting employees' turnover intention in the case of TAT PLC. The study used a descriptive research design to identify the employee turnover causes. Both quantitative and qualitative methods were used to gather information through the utilization of a questionnaire and interviews. The study addressed both existing and ex-employees. Two hundred thirty three (233) questionnaires were distributed to the current employees and 28 ex- employees were responded for interview questions. Documents that were received from the human resource department were helpful in determining the turnover trend. Descriptive statistical and qualitative analysis method were used for data analysis. The study showed detailed discussion of major factors affecting Employee' Turnover such as benefits and salaries, orientation, job description , relationship of management and supervisor with their employees , job satisfaction, promotion, work environment, workload and fairness, and intention to leave or stay. In overall, the research assessed the various factors why employees leave TAT PLC and the reasons why they stay in the company. Hence, the study revealed that the company has not attractive salary and benefit package, the employee employer relationship was not good, there is good job security, the employee reward program was not competitive, the work place were unfavorable, employees were treated by their supervisors fairly and respectfully . All those factors influence most to leave and increased the intention of existing employees to leave the company. The study recommended that the company need compensation policy, retention scheme policy, implement more attractive salary and benefits, develop proper reward and recognition program and create conducive working environment to retain its experienced and qualified employees.

Key word: Employees Turnover, Tikur Abay Transport

**A Thesis Submitted to School of Graduate Studies St. Mary's University in Partial
Fulfillment of the Requirements for the Degree of Art in Master of Business
Administration, Yonas Mitiku Assefa, St. Mary's University, rakmo.smu@gmail.com**

This study intended to investigate the intention of employee turnover on organizational effectiveness the case of Ethiopian Ministry of Public Service and Human Resource Development with the objective of investigating the intention of staff turnover on organizational effectiveness. Quantitative approach with some qualitative information used to describe the situation. The study used mixed type of research design which includes descriptive and explanatory types. The dependent variable in this study is organizational effectiveness. The independent variable is cause of employee turnover namely remuneration, employee training, job dissatisfaction and performance appraisal. The total number of 145 employees was selected as a sample in this study. In addition, all staff members and head of Human Resource Development Directorate were purposely sampled for semi-structured interview questionnaires. Descriptive statistics was used to explain the demographic characteristics of respondents by measuring its frequency and percentages. Hypotheses were measured using statistical analysis which includes Pearson correlation and multiple regressions. Moreover, qualitative data gathered from interview also analyzed in sentence form. The results of analysis have shown there was significant relationship between the four selected causes of employee turnover and their impact on organizational effectiveness. The study findings suggests that remuneration is the primary cause of staff turnover in MOPSHRD and it is affecting the performance of the organization in terms of achieving strategic objectives which results loose of time, cost and talent. In addition most employees training are not based on the need of employee performance and requirement of the job. Furthermore, limited involvement of employee and delay on implementation of career advancement of regulations specially related with performance appraisal are causes for dissatisfaction. The conclusion shows that the causes of employee turnover have a significant effect on organizational effectiveness. Since human resource is an engine for other resources the management of the organization should take improvement to retain employees. Lastly, suggestions for further research were discussed.

Key Words: Employee turnover, organizational effectiveness, remuneration, training and development, job dissatisfaction, performance appraisal

The Effect of Agent Banking Service on Customer Satisfaction: The Case Study on United Bank S.C, NAME Yonas Semahegne, St. Mary's University, rakmo.smu@gmail.com

This study aims to assess effect of agency banking services on customer satisfaction, at United Bank S.C. United Bank has been aggressive in fulfilling its financial objectives and remaining competitive in the market via service expansion, and seeking to create a leading role in the financial sector, among other strategies such as mobile banking, agency banking, ,among these strategies, the bank is keen on creating agent banking system in various areas as a strategy to avoid congestion at the banking halls, widen its market and to enhance client proximity hence taking the financial services closer to the clients. Despite these worthwhile efforts, the usage of agency has been slow. A sample of one hundred eight respondents was used in the study from the target population customers. Closed ended self-administered questionnaire was utilized in collecting data from the field. Data collected was analyzed using descriptive statistics (frequencies and percentages) using SPSS. The findings were then be presented in the form of tables. The findings of the research revealed that customers are moderately satisfied by the existing service given by the existing agents. All the variables of satisfaction shows that inclined to moderately satisfied and dissatisfied due to lack of reliability, convenience, agent quality and safety and affordability. Based on the finding of the research it was recommended that awareness creation campaign to be conducted to the agents and customers, training to be given to the agents for immediate improvement.

Key Words: Agent banking, Branchless banking, Unbanked, Customer satisfaction

The Assessment of Foreign Currency Mobilization on the Performance of Private Commercial Banks, Yonatan Tadesse, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study is to assess foreign currency mobilization on the performance of private commercial Banks with the intention of spotting, analyzing and exposing factors that hinder private commercial banks in mobilization of foreign currency by putting five privately owned Banks under study which are Awash Bank S.C. (AB), Dashen Bank S.C. (DB), United Bank S.C. (UB), Lion International Bank S.C. (LIB), Berhan International Bank S.C. (BRiB)). In order to realize the objectives of the study the researcher has utilized descriptive type of research approach gauged by qualitative analysis techniques, while purposive type of sampling was used in which the researcher contacted only most relevant respondents. The major problems contributing to the decline of foreign currency mobilization are the increasing bargaining power of exporters from time to time, the price decline of export items in international market forcing exporters to keep their products in store rather than sell it out, for various reasons notable numbers of exporters not keeping their export commitments, lack of sufficient number of genuine exporters, limited exportable items within the country, lack of unreserved support and feedback from the government on the export sector, export fund diversions, the existence of informal and parallel markets, heavy domination of few primary agricultural export commodities, private Bank's failure to maintain good relationships with foreign correspondent Banks, ambitious mega projects of the country consuming excessive amounts of foreign currency. And as a recommendation the study has stipulated the following mechanism that needs to be taken by private Banks which are giving much more emphasis to export sector, working with multiple number of remitting agencies, shaping their internal policies and procedures in line with the rules and regulations of the governing body.

Key Words: Challenges, Commercial Banks, Export financing, Foreign Currency Mobilization

**The Effectiveness of Information Communication Technology on the Performance of
Travel Agency Business, Current Practice in Addis Abeba
Yordanos Birru Ayele, St. Mary's University, rakmo.smu@gmail.com**

This paper seeks to understand the effectiveness of ICT on the performance of travel agency business using a cross-sectional data collected from 218 respondents. Specifically, the research examines the opportunity that ICT offer for the travel industry, assess challenges of the travel agencies because of the ICT evolution and examine to what extent ICT determine the travel agencies business effectiveness. In order to answer the stated objective a causal and descriptive research design were employed. The findings of the study revealed that ICT has strong positive potential for the performance of firms. The analysis confirmed that the new and existing ICT interventions increase the success of those travel agency enterprises. The opportunity created by ICT and possible strategies influence significantly success of travel agency businesses. The analysis further shows that the integration of personal approach with ICT is significant, with new technologies having complementary and not substitutive function. Benefits of new technologies enable development of travel agencies and make communication with customers and other entities easier, which is the foundation for building competitiveness. The study further revealed that the opportunity created by information communication technology increases the business effectiveness of travel agencies. However, the travel agencies are challenges by the current service of unstable internet connection. And it is recommended that for tourism businesses to increase their competitive position they should incorporate ICT in their business practice so as to increase their performance and their effectiveness.

Key Words: Information Communication Technology (ICT), Traveled Agents, Effectiveness

The Effect of Motor Insurance Claim Management on Customer Satisfaction at Ethiopian Insurance Corporation,
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The objective of this research was to examine the effect of motor insurance claims management process on customer satisfaction at EIC. The research identified five elements of the motor insurance claim management process at EIC, which are 'claim reporting', 'response to a claim', 'towing damaged vehicle' 'damage assessment' and 'repair handling'. The motor insurance claim management included a sixth process 'complaint or dispute settlement' for those raising any. Taking a sample of 102 customers selected using a convenience sampling technique from EIC customers; the research examined the relationship between the elements of the claim management process and customer satisfaction. The results indicated that there is a statistically significant correlation between customer satisfaction and motor insurance claim management processes presented in their order of Pearson correlation coefficient (repair handling (0.783), damage assessment (0.745), complaint settlement (0.705), damaged vehicle towing (0.632), claim reporting (0.540), and response to a claim (0.205) with $p < 0.05$ or more). The regression model also confirmed that the model was significant with $F((6,95) = 38.914, p < 0.001)$, with an R^2 of 0.843. The model also identified 'repair handling' with coefficient 0.341, 'damage assessment' with coefficient 0.270 as strong predictors of customer satisfaction at $p < 0.01$ followed by 'complaint and dispute settlement' with coefficient 0.156 at $p < 0.05$. This implies that improving motor insurance claim management process could improve the overall customer satisfaction, which can also translate into policy renewals and further recommendation to others increasing the word of mouth advertising. Prioritizing and improving elements of the motor insurance claim management process specifically 'repair handling' and 'damage assessment' followed by 'complaint and dispute settlement' should result in higher level of customer satisfaction quickly.

Key Words: Motor Insurance Claim Management, Customer Satisfaction

Opportunities and Challenges of Core Banking System Adoption: The Case of Dashen Bank, Yoseph Atlabachew, St. Mary's University, rakmo.smu@gmail.com

Financial service companies around the world are seeking to upgrade their core banking systems to improve competitiveness, operational efficiency, and regulatory compliance. However, such initiatives are especially challenging for most institutions. The purpose of this study was to determine factors leading to replacement of core banking systems in Ethiopian banking system in the case of Dashen Bank; establish the challenges that Dashen Bank encounter in the process of core banking systems replacement; and determine the effect of core banking systems replacement on bank performance. This research was carried out using a descriptive research design. The target population of this study was all Dashen Bank IS and Ebanking staffs. No sampling was done since the population was small ($N < 80$). The research instrument for this study was a questionnaire. Data was collected from all information system and E-Banking staffs found in Dashen Bank. This data was manipulated through descriptive statistics such as percentages, range and mean scores and regression analysis. Presentation of data was through tables. Study results indicate that there are various factors that lead Dashen Bank to replace its core banking. These include their technologies being out dated, to reduce cost and improve efficiency, to enable adoption of new customer centric strategies, to enhance business banking and personalized service and to incorporate new and increased business. Challenges faced in the process of core banking system replacement include agreeing on what are actually necessary, security issues, empowering employees to use the new system, vendor capabilities and credentials, risk of the software capability to meet requirements and expectations, unavailability of the diverse skills required and data migration. Findings also indicated that replacing core systems has a significant positive effect on financial performance. The following recommendations were made. First, Dashen Bank need to be mindful of the challenges associated with core banking deployment. These challenges, once understood should be mitigated properly and perfectly managed. Secondly, Dashen Bank must appreciate that technology is an enabler and should adapt to change that make the technology transformation. Lastly, Dashen Bank Must have a strategic road map for future core banking upgrade or replacement.

Key Words: Core Banking System, Adoption: Dashen Bank

**An Assessment of Training Practice: The Case of Ethio Telecom, Addis Ababa Zones,
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The ultimate objective of a business is to minimize costs and maximizes profit under any standard or measurement (Welela, 2013). But before going to evaluate the profitability of a business or check the practice of training versus productivity, it will be better to measure or evaluate the training process itself, whether is it effective or not. This effectiveness evaluation can be done against the end to end theoretical process of effective training or partially with the perception of the trainees. The main objective of this study is to assess the practice of trainings and identify major determinants of training in ethio telecom, Addis Ababa zones. Important and relevant literatures were reviewed on the topic, structured questionnaire used to collect the quantitative data from sample respondents and the additional comments of the respondents and interview with training section management is taken as the source of data for qualitative analysis. The scale reliability was examined through Cronbach's alpha test and the items used to measure are internally consistent. The population of the study is sales representatives of ethio telecom working in Addis Ababa zones. the sample size is determined through Yamane's (1967) samples size formula. The data is collected from all Addis Ababa zones through stratified and simple random technics and finally analyzed through SPSS version 20 software. The result of the study demonstrates gaps and possible solutions are proposed to improve training need analysis, training program design, training delivery and training follow up and evaluation in order to improve the training practices of the company. Finally, this study is supposed to improve the understanding of the determinants of training effectiveness, their role on training effectiveness and its implication to enhance training effectiveness of ethio telecom through the mentioned determinants and recommendations.

Key Words: Training Effectiveness, Training Need Analysis, Training program Design, Training Delivery & Training follow up and Evaluation

Analysis of Factors Affecting Employees Performance: The Case of Addis Ababa Public Hospitals, Zewdnesch Tefera, St. Mary's University, rakmo.smu@gmail.com

Employee performance refers to measures that could be taken into consideration when measuring an employee's productivity, efficiency, effectiveness, and quality." The study aimed at explaining the determinants of the performance of nurses' of public hospitals in Addis Ababa. To achieve this purpose, explanatory study design were used to analyze the data collected through cross sectional survey questionnaire from a sample of 365 nurses' of public hospitals. Six hospitals were selected by simple random sampling and the study subjects in each hospital. Simple Random Sampling (Lottery method) will be employed to obtain the participant from each working unit from monthly work schedule obtained from the head nurses of each hospital. The data collected from the questionnaire were analyzed using Statistical measures such as correlation and multiple regression analysis. The major findings of the study include low level overall employees performance in the organizations under study, three employees performance factors i.e., organizational related factor, social related factor and individual related factor and employees performance found to be inversely and significantly related. Therefore, the three work employees' performance affecting factors i.e. organizational related factor, social related factor and individual related factor interference statistically and negatively predict the variation in employees performance. Based on the findings of the study, it is recommended that Top management should realize the effect of organizational related factors on employees' performance and should implement the supervision mechanism for encouraging professional development and improving worker job satisfaction and motivation. It is necessary to encourage and advocate for institutional supportive supervision by introducing clear guidance on how to conduct supportive supervision. Tasks such as nursing audits should be done regularly, and the audit report should be used to identify gaps in nursing care. It is suggested that supervisors should be empowered by strengthening supervisory skills and developing tools and plans for supervision. Feedback skills are also very important. Short courses or in-service training programs for nurses especially who are in managers should be organized. .

Key Words: Employees performance, Organizational related factor, Social related factor and Individual related factors

8. Marketing

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E-Payment System Practice and Challenges: The Case of Total Ethiopia
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The main objective of this paper is to examine the practice and challenges of E-fuel payment system In Total Ethiopia. Semi-structured questionnaires were administered to two hundred fifty five (255) e-fuel card bearers and 25 employees of the organization. Descriptive statistics were employed to analyze data from respondents. The study revealed the Total e-fuel payment system user practice; customers can operate and use it easily. However, customers faced different problems associated with e-payment service. Some of the problems that customers indicated were the network failure, power failure, cheating, deliver invoices and using the card without filling the fuel. Apparently, there are no any kinds of mechanism to control the disruption of fuel cards. In addition, suggestions of the respondents indicated that there is a presence of reconciliation problem between station operation and head office and gap of information exchange between the two extremes. Based on the findings, it is recommended that a proper designation of controlling mechanism create internal controls systems should be developed that could be applied uniformly across all departments involved in the implementation of the fuel card system at office level and also it needs to develop link between company, station and customers.

Key Words: Practice and Challenges of E-Payment System Total Abyssinia Card

**Exploring Consumers' Attitude and Behavior toward Carbonated Soft Drinks:
The Case of Coca Cola and Pepsi Cola in Addis Ababa
Abdurahman Haji, St. Mary's University, rakmo.smu@gmail.com**

Growing concern over obesity, diabetes and overall evaluation of health awareness have led to a strong development of health and wellness trend. This study aim at examining consumer's attitude and behavior toward carbonated soft drinks (CSD) in the case of EABSC and MOHA products and the literature review has explored the different elements that compose customer behavior, these elements will provide a better understanding of what is meant by customer behavior. Combined with Maslow's hierarchy of needs, 6 key drivers for understanding customers' behavior and needs when analyzing their drinking habits have been identified. The research instrument used to collect primary data for this study is a questionnaire used and the researcher applied cross sectional (sample survey) descriptive research method, the researcher used convenience samples Also known as accidental samples for this study. Where elements were included just happened to be at study site at the right time to answer the research question that is what are the factors and the implication of consumer behavior towards carbonate soft drinks? The finding shows that Addis Ababa's consumers appear to be a young male, aged 35 to 44 years old, with an average drink consumption frequency of few times per week. Their favorite drink is sprit. They are a consumers those are highly susceptible to trying new products, they are overall brand conscious and health conscious. From the data gathered in the study, trends have been identified amongst the A.A consumers suggesting interesting opportunities for new products development. Apart from these positive findings there are certain gaps that the carbonate soft drinks manufacturers have to have overall strategic plane in order to keep their market share and retain customers. They have to start with specific branding and communication to a longer term approach of new products development specifically targeted at different segment of their consumers in order to answer their specific needs.

Key Words: Carbonated Soft Drinks, Maslow's hierarchy of needs, new product development, and strategic

**Assessment of the Socially Responsible Marketing Practice: The Case of East Africa
Bottling Share Company (Eabsc)**

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The concept of companies practicing socially responsible marketing as a way to clearly communicate their positive social and environmental behaviors' to consumers and society at large has become widespread throughout the world. This may imply extra opportunity or monetary cost to companies. However companies engage in Socially Responsible Marketing aiming to take responsibility in reducing and if possible avoiding negative consequences of their operations. Having this in mind, this study has been designed with the main objective of assessing the social responsible marketing practices of East Africa Bottling Share Company (EABSC) and to identify whether it aligns to the parameters stated as significant indicators of the Practice. The research was carried out through the use of case study design employed by using both qualitative and quantitative approaches. Both primary and secondary data collection instruments were used. Close ended as well as open ended questionnaire survey along with interview was used for the purpose of data collection these were built from the variables stated in the conceptual framework which were drawn from the literature review. The selections of the respondents were carried out by using purposive sampling technique because it was believed that employees with more experience in the company have the exposure as well as understanding of the subject matter. The findings show that EABSC's Socially Responsible Marketing practices are respectable in terms of incorporating the society's need for health and safety as well as concern for societal goals through avoiding unethical practices. Apart from these positive findings there are certain gaps that restrain effective implementation of Socially Responsible Marketing activities by EABSC. Code of conduct as well as standards of behavior is given small emphasis by the employees' in terms of awareness and application. The Company also doesn't reinforce monitoring mechanisms for the employee's to execute code of conduct as well as standard of behavior in their tasks. Based on this, it is recommended that EABSC should forward more effort into the code of conduct implementation as well as the gaps under health and safety and unethical practices to have a well-rounded Social responsible Marketing Practice.

Key Words: Socially Responsible Marketing, Corporate Social Responsibility, Ethical Practice, Environmental Impact and Code of Conduct

**The Effect of Promotion Strategies on Deposit Mobilization:
The Case Study on Commercial Bank of Ethiopia
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The study evaluates the effect of promotion mix elements .i.e. Advertising, Personal Selling, Sales Promotion, Public Relations and Publicity and Direct Marketing on deposit mobilization of Commercial Bank of Ethiopia. The target population was the employees and account holders of CBE in Addis Ababa. A qualitative and quantitative research approach was applied. A standard 5-point Likert scale questionnaires were distributed to a total of 786 sample members of which 386 were employees and 400 were account holders of CBE in Addis Ababa. A systematic simple random sampling technique was used to determine the sample members for CBE employees and a non-random sampling /Convenience sampling/ was used to determine the sample members for the customers. Ten years total deposit mobilized and promotion expense data were obtained to show the trend. The questionnaires were analyzed by using SPSS version 20 statistical software program and consequently Pearson Correlation and Multiple Regression analysis were carried out to test the relationship between the promotion mix elements and deposit mobilization. The study determined that the promotion mix elements have an effect on deposit mobilization and the level of their correlation and appropriateness was confirmed though their intensity varied. The effect of Direct Marketing on deposit mobilization was identified to be as the least. The hypothesis result also confirmed the same in the research model. Thus, the Management of CBE in collaboration with the Business Development Sub-Process and involving the concerned government body when the need arises have to work by giving critical attention in order to exploit the best out of each cent spent on promotion.

Key Words: Advertising, Personal Selling, Sales Promotion, Public Relations and Publicity, Direct Marketing and Deposit Mobilization

The Assessment of Tax Incentives and FDI in Ethiopia
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The study attempts to assess the tax incentives and foreign direct investment (FDI) in Ethiopia. To this end, the study has reviewed theoretical explanations and relevant empirical literatures focusing on the topic related to developing countries. The role of investment in the country's overall development is vital. Ethiopia one of the developing countries, try to increase foreign and domestic private investment by creating a good investment climate through adjusting the rules and regulations of tax policy and investment with the provision of different types of incentives. The objective of the study is to identify the effect of tax incentives on the inflow of foreign direct investment (FDI) into the country. And it also identified whether there are any determinants other than tax related incentives that can affect the inflow of FDI. To answer this, the study adopts descriptive research method. Primary and secondary data collected from ERCA and EIC in addition to the questionnaire distributed to foreign investors who got investment license from federal investment commission and works in Addis Ababa and around. Response from the questionnaire shows that, tax related incentives have a great role to attract foreign international companies to do their businesses in the country. There are no options other than giving tax incentives for the country because of the poor infrastructure facilitates and improper bureaucracy which have much power that hinder the whole investment climate. To compensate such weaknesses, providing tax related privileges for FDI is the only option so as to increase the involvement of foreign international companies. Other than tax related incentives market size of the country, law labor cost, infrastructure development, political stability, financial support and the availability of land, shades in different industrial zones build by both the government and private owners have also much power to increase the involvement of multi-national companies in the country. Hence, to increase the number of foreign direct investors into the country, the government of the country must give enough attention to advertise the country's potential investment opportunities to the outside world. The tax policy must be revised based on best experiences of other countries and tax administration processes must adopts such experiences so as to deliver best services by decreasing the corruptions which exists there. The implementation of those privileges must be clear and the service delivery system at ERCA and EIC need improvement. The ongoing infrastructure development must be done in a good manner to facilitate and support the overall country's development in general and to increase the efficiency of foreign investors in particular. Political stability must also get enough attention because it is the main determinant which affects directly not only FDI all citizens in the country. We lose not only the potential FDI that comes in to the country, investors can go out of if there is no peace in the country. Controlling and administrating of those privileges given to both local and foreign investors must do properly by both ERCA and EIC. Further the study recommended that, the government should continue working on improving the trade investment environment of the country.

Key Words: Tax Incentives, FDI, Ethiopia

**Assessment on the Factors Affecting Sales Performance: The Case of Moha Soft Drink
Industry Summit and, T/Haimanot Plants
Ambaye Kefyalew, St. Mary's University, rakmo.smu@gmail.com**

The wellbeing of one company may depend up on its performance of selling. The aim of this research was to assess factors that affect sales performance of MOHA soft drink industry summit and T/Haimanot plants. For this study since the number of sales employees and depot sales agents are small, the researcher decided to take 100% of the population as the sample to be more confident and reduce sampling errors. In both cases the sample size of the study was a total of 140 samples, (66 employees and 74 sales agents). Both primary and secondary data were used. Primary data was collected by using a questionnaire for both employees and depot sales agents. On the other hand, secondary data were collected through document review. Moreover, literature review, company manuals, brochures and practical observations are used to strengthen the research. Descriptive statistical analysis such as frequency, percentage, mean, standard deviation, and inferential statistical analysis like correlation was used in order to analyze the data. The findings show that major factor that affects sales performance of the company is sales volume fluctuation. This fluctuation is caused by shortage of raw material and seasonality due to weather. At the end of the study recommendations were forwarded by the researcher, such as the company should study and determine the nature of the seasons and their differences clearly and there should be an incentive or promotional packages for the end users during off peak sales season.

Key Words: Sales Performance, Sales Planning, Sales Volume, Training and Development, Sales Fluctuation

Application of Customer Relationship Management and its Effect on Loyalty: The Case of Awash Bank, Andualem Amare, St. Mary's University, rakmo.smu@gmail.com

CRM in banking industry entirely different from other sectors, because banking industry purely related to financial services, which needs to create the trust among the people. So applying CRM is mandatory for the bank to have loyal customers. This research aimed at assess the extent to which Awash Bank applied CRM practices across four dimensions (Key customer focus, Knowledge Management, CRM Organization & Technology based CRM) and its effect on customer loyalty. The researcher collects data from Awash Bank customers by distributing questionnaires which measured their agreement and disagreement on CRM activities of the bank and their level of loyalty to the bank by using five point Likert scale. The researcher uses both descriptive and explanatory research type for his purpose. For this research 385 questionnaires were distributed and 332 (86%) were returned back for analysis. The collected data was analyzed by using statistical package for social science (SPSS) version 20.0 software using tables and other descriptive statistics (mean ,standard deviation) and inferential statistics (correlation and regression)as appropriate. The analysis shows that the four CRM dimension has a significant effect on Customer loyalty and From the analysis the researcher recommend Awash Bank should give priority for the application of key Customer Focus dimension than other dimensions because this dimension has high effect on customer loyalty with a Beta value (B=0.492).

Key Words: Customer Relationship Management, Key Customer Focus, CRM Organization, Knowledge Management, Technology Based CRM

**The Effect of Branding on Consumer Buying Behavior:
The Case of Addis Ababa Beer Consumers
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Branding is an important concept in consumer buying behavior and it is a crucial factor influencing the purchasing of product. The main purpose of this study is to explore the impact of branding on consumer buying behavior in case of Addis Ababa beer consumer. The target populations of this research were people from sections of Addis Ababa. The study adopted a quantitative researcher design. Questionnaires were distributed to 246 customers by using convenience sampling technique and 240 were properly completed and returned. Both primary and secondary data was used in the study. Moreover, structured questionnaires was used to gather relevant information and The data were analyzed by using SPSS (statistical package for social sciences) and presented through descriptive, correlation, and regression analysis. The study come up with branding has a significant effect on consumer buying behavior. The study revealed that the four dimensions of branding that is, brand awareness, brand loyalty, brand association and perceived quality have positive and significant relation with customer buying behavior. The study recommend that branding is very vita to attract and retain customers; therefore, continues improvement must be maintained at all times on brand awareness, brand loyalty and brand association as well as Product quality that meet consumer buying behavior.

Key Words: Branding, brand awareness, brand loyalty, perceived quality, brand association and Customer buying behavior

The Application of Customer Relationship Management in Commercial Bank of Ethiopia
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Customer relation management plays a key role in the improvement of firm's performance. The importance of CRM is growing due to the challenging business faced by organizations throughout the world today. The purpose of this study was to examine the application of customer relation management in commercial bank of Ethiopia. In this study quantitative approach was employed. The study used primary and secondary sources to gather data. Primary data were collected through structured questionnaire. The population of the study is employees and customers of the selected branches. The sample size is 256 where 111 of them were employees randomly selected from four branches which are Urael, Gofa Sefre, Mexico and Head office and 154 of them were customers. The study utilized both quantitative and qualitative data analysis techniques. Descriptive statistics is employed to describe the given data. Inferential statistics such as correlation and ordinary least square (OLS) model is employed. Furthermore, STATA version 13 was employed for the purpose of encoding analyzing the data. The finding of the study revealed that the effectiveness of customer relation management depends on a combination of different service aspects and primarily it comprises analysis of the different perception of customers, collaboration with important stakeholders and enhancement of front office operations in the bank. In addition, this study concludes that the majority of customer relationship management systems are that they enhance organization learning, leads to better organization performance and enhance the market productivity and effectiveness of organizations. Furthermore, the entire success and failure of an organization depends on customer acquisition and retention. It is for this reason that technology has become important to the concept of CRM. Therefore, the findings of the study concluded that apart from indicating the importance of CRM practice, the CRM practice should be well organized and it should be technology based. Electronic customer relationship management (E-CRM) is the application of Internet-based technologies such as emails, websites, chat rooms, forums and other channels to achieve CRM objectives. It is a well-structured and coordinated process of CRM that automates the processes in marketing, sales and customer service. An effective E-CRM increases the efficiency of the processes as well as improves the interactions with customers and enables businesses to customize products and services that meet the customers' individual needs. CRM is not a new technology; it was a standard business process long before people used the Internet to communicate. The phrase "customer relationship management" is used to mean the strategy used by a business to interact with anyone it conducts business with. CRM systems define the way a business handles its existing customer relationships and forming new ones. It was evident that the Internet changed the way businesses are conducted. The onset of Web-based communications and electronic commerce (e-commerce) changed not only how business was conducted but also the way in which a business could communicate with its customers. This change required a business to invest in new hardware, systems and Web applications. There was a need to develop new processes to manage customer relations using the Web for those business processes. The terminology was updated to Electronic Customer Relationship Management (ECRM) to reflect the new hardware and systems required by a business to make use of new v Web-based technologies, such as self-service customer support, email and online sales. Generally The lines that once defined CRM and ECRM as two different business strategies barely exist now, leaving the names themselves to be the biggest difference. ECRM was a popular term when the shift to e-commerce and Web-based customer self-service applications was on the horizon, but today, many industry experts believe that ECRM as a separate term is not necessary. This is because ECRM implies processes that are a natural evolution of CRM. Most industry experts and CRM vendors today do not use ECRM to describe systems, but rather use CRM which in newer systems incorporates ECRM strategies, tools and applications

Key Words: Customer Relation management Customer Retention

**The Effect of Brand Image on Customer Loyalty an Empirical Study on Lame Diary Plc
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This research is aimed to study the effect of brand image and customer loyalty, under the title of THE EFFECT OF BRAND IMAGE ON CUSTOMER LOYALTY IN CASE OF LAME DIARY P.L.C. In order to measure brand image the following factors have been taken in to account which are favorability of brand association, strength of brand association and uniqueness of brand association to figure out their relationships to customer loyalty.to provide adequate experimental evidence the research was based on 549 populations and 240 samples taken by stratified sampling techniques and also from each group samples were collected by convenient sampling techniques. Self-administered questioners which contain demographic questions and the variables measured by Likert five point scale was used to collect data from the customers of lame diary. The data analyzed by multiple regression method by using SPSS shows results that indicates there is positive relationship between the three variables and customer loyalty which are favorability , strength and uniqueness of brand association based on this the researcher conclude that there is positive relationship between brand image and customer loyalty, subsequently the company is recommended to work on the building of brand image to ensure the companying loyal customer in its road attaining its goals as well as vision

Key words: Brand Image, Customer Loyalty, Favorability of brand association, Strength of brand association and uniqueness of brand association

Service Quality and Tourists Satisfaction: The Case of Seven Travel Agents in Addis Ababa, Betelhem Gadissa, St. Mary's University, rakmo.smu@gmail.com

This paper evaluates service quality and tourists satisfaction in Ethiopian tourism, specifically about seven travel agents found in Addis Ababa. The importance of this topic resides in the fact that tourists' positive experiences of service, products, and other resources provided by travel agents can produce customer retention as well as positive word-of-mouth, re-visitation, and economic contribution at national level. Indeed, satisfaction with travel experiences contributes to destination loyalty. The degree of tourists' loyalty is reflected in their intentions to revisit the destination and in their recommendations to others this all outcome determine mainly by the travel agents quality service offerings and the overall country's attraction appeal altogether. Thus, tourist satisfaction in the service is important to tourism stakeholders in order to achieve a competitive advantage. These studies assess service quality and tourist satisfaction by applying SERVQUAL model: comprising five dimensions tangibility, reliability, responsiveness, assurance and empathy. The sample consists of 116 respondents selected based on convenience sampling, use quantitative research design and both primary and secondary data. The collected data was analyzed with the help of SPSS version 20. The gap score between perception and expectation of tourists showed that there is a negative gap score in all service quality dimensions meaning those tourists expectations exceeds their perception. Correlation analyses were used to investigate the relationship between dependent and independent variables. The findings suggested that the studied travel agents need to improve all the dimensions of service quality

Key Words: Tourist Satisfaction, Travel agents, service quality, SERVQUAL

Determinants of Customer Loyalty Program in Ethiopian Airlines
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In today's competitive business world central to relationship marketing is customer loyalty. The airline industry is facing challenges in customer loyalty program implementation. Most of customer loyalty programs are misunderstood and misapplied by customers and Airlines. The study seeks to examine the major determinants of loyalty program in Ethiopian airlines. The study will contribute to other service providers in Ethiopia, to broaden their understanding of customer loyalty program. A descriptive research design has been used and convenience and purposive sampling techniques were used to select target respondents. A questionnaire was designed based on the research frame work in order to examine the six major determinates of customer loyalty program in ET: trust, satisfaction, conflict handling, communication, rewards and commitment The questionnaires were distributed to 184 respondents which are Shebamile members, front line employees at ADD airport and Shebamile office employees at ET headquarters were taken as respondents.. The hypothesis has been tested using five point Likert scale. The findings of this research revealed that satisfaction, trust, commitment, communication and rewards have a positive and significant relationship with customer loyalty program in Ethiopian airlines. As a recommendation, in order to alleviate the problems in the emotional attachment with the airline and conflict handling, the company should set high standard in its customer loyalty program based on best industry practice so that the probability of switching to other competing carriers in the future will be minimized and the airline will be able to achieve passenger emotional attachment by providing personalized and customer focused services. The airline should also work hard to resolve and take proactive measures to minimize customer complaints.

Key Words: Ethiopian airlines, Shebamiles program, Customer Loyalty, Passenger

**The Effects of Sales Promotion on Purchasing Decision of Customer:
The Case Ethio Telecom, Biniyam Tesfaye, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this research is to investigate the effects of sales promotion and various sales promotion tools on the purchasing decision of customers. The researches evaluate the impact of sales promotion tools mainly, Bonus for talk time, Premium, samples, Price off, Contests and sweepstakes and purchase behavior of the customers. The target population for the research was customers of Ethio Telecom which are found at Addis Ababa in selected service centers of Ethio Telecom which represent the whole customers of Ethio Telecom in Ethiopia. A total number of 407 customers were selected including the respondents which were surveyed using by using simple random sampling and judgmental sampling through structured questioners and interview. This study gives capability of managing sales promotion by examining sales promotion programs offered by Ethio Telecom. The results of the data analysis indicate price off and bonus for talk time are associated with the product and service trial are popular and preferred by customers. The result also shows that sales promotions stimulate interest in consumers and consumers are bound to make purchase decision provided that they are offered with price off, Bonus for talk time, free sample and premium. These findings contribute to the literature relating to sales promotion and have marketing implications for those who use sales promotion tools mainly and helpful for increasing sales.

Key Words: sales promotion, purchase decision, Ethio Telecom

Promotion Practice of St. Marys University: The Case Collage of Open and Distance Learning, Biruk Engda, St. Mary's University, rakmo.smu@gmail.com

The main purpose of this study was to assess the promotion practice of St. Mary's university, collage of open and distance learning. Both primary and secondary data was collected. The primary data was collected from 27 center coordinators who are selected by using purposive sampling technique using questionnaire. Likert scale was the main measurement scale of the instruments which was used to collect the data and key informant interview was also employed to support the data collected from the regional coordinating offices. Secondary data also collected from the CODL registrar and finance offices. In this study, to analyze the secondary data correlation and simple regression analysis was used. The results of the study revealed that promotion had a significant effect on the student's number in the university; the result further indicates that among the promotion strategies: promotion through radio, through flyers and brochures, and through office setting are have been used very intensively in addition to this the finding indicate that Word-of-mouth promotions have a significant effect, while print media promotion are not used by the university. Based on the findings of the study the researcher recommend that, St. Mary's University ,CODL should prepare a clear promotional plan by conduct a need assessment by using student's feedback to understand which promotion mix is effective, the study further recommend that training should be given to the center coordinators regarding promotion and other related areas. Since promotion had significant effect on the student's number the university should increase its promotion cost.

Key Words: promotion, promotion mix, promotion strategy, promotion practice

**An Assessment of Service Quality and Customer Satisfaction on Fixed Broadband Internet Services of Ethio Telecom, Chala Gelana, St. Mary's University,
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Customer satisfaction assessment is an important part in telecommunication as it is a core part for a service giving company. Companies that are unable or unwilling to properly serve their customers to meet their satisfaction stand to lose the customers' business. The aim of this research is to assess customer satisfaction of fixed broadband internet subscribers of Ethio telecom in Addis Ababa. The primary objective of this study is to assess the overall satisfaction level key account customers with broadband internet service. The study was conducted on fixed broadband internet subscribers of enterprise customers in Addis Ababa. The five SERVQUAL dimensions developed by Parasuraman et al (1988) and additional two dimensions specific to telecom sector (convenience and network quality) were used to assess the customer satisfaction. To select representatives the probability sampling techniques was applied. Altogether out of the 202 distributed questionnaire 165 (84.6%) responded questionnaire were used for analyzing the study. For the analysis part both the descriptive and inferential statistics were measured using some measures of central tendencies and Statistical Package for Social Sciences (SPSS) Version 20. And to estimate the relationship and effect of each SERVQUAL dimension on customers' satisfaction the simple and multiple regression models were applied. The finding shows that the majority (73%) of respondents are dissatisfied. The result of the study also stated that network quality is the most influential dimension which can influence the overall satisfaction of the customers. Generally, since the satisfaction level of the enterprise (key account and SOHO/SME) fixed broadband internet service customers are below average, that is 27%, ethio telecom should work hard to improve its customer's satisfaction. And the enterprise customers are demanding more improvements on the network quality aspects of fixed broadband internet service than the other service quality dimensions

Key Words: Service quality, customer satisfaction, SERVQUAL, Fixed broadband internet service

Department of Marketing Management, the Application of Customer Relationship Management, and its Effect on Loyalty: The Case of Dashen Bank
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CRM in banking industry is entirely different from other sectors, because banking industry is purely related to financial services, which needs to create trust among the people. So applying CRM is mandatory for the bank to have loyal customers. This research aimed to assess the extent to which DB applied CRM practices across four dimensions (Key customer focus, Knowledge Management, CRM Organization & Technology based CRM) and its effect on customer loyalty. To determine the extent of the application of CRM dimensions (Key customer focus, knowledge management, CRM organization and technology based CRM) in Dashen Bank. The target population of study comprises of all customers of Dashen Bank operating in Addis Ababa. All personal and/or commercial customers who use Dashen Bank included in the study. Total number of the customers of Dashen Bank is about (1,527,099) and the total number of Addis Ababa branch customer is about 803,528 For this research 385 questionnaires were distributed the selection of the sample has through non-probabilistic sampling technique of convenience sampling because all the population of the bank cannot be available and 370 (90%) were returned back for analysis. Data were collected from DB customers by distributing questionnaires which measured their agreement and disagreement on CRM activities of the bank and their level of loyalty to the bank by using five point Likert scale. The collected data was presented and analyzed by using statistical package for social science (SPSS) version 20.0 software using graphs, tables and other descriptive statistics (mean, standard deviation) and inferential statistics (correlation and regression) as appropriate. Since there is little understanding about the extent of customer loyalty in this particular bank higher officials, that the researcher discuss with From the analysis the researcher recommend DB should give priority for the application of technology based CRM dimension than other dimensions because this dimension has high effect on customer loyalty.

Key Words: Relationship Marketing, Key customer Focus, Knowledge management, Technology, organization and Customer Loyalty

**The Effect of Promotion Strategies on Performance of the Banking Industry:
The Case of Berhan International Bank S.C,
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In this competitive industry, setting an effective and efficient promotion strategy has a great impact on the overall performance of an organization. Therefore this study is aimed to explain the effect of the promotion strategy (by considering the five promotion mixes which are, advertising, personal selling, sales promotion, public relation and direct marketing) on performance, by taking a case of Berhan Int. Bank S.C. A conceptual frame work was used as a guidance to test the relationship between the promotion dimensions consisted in the promotion strategies and the performance. A quantitative approach is used in the research. Questionnaire is designed and distributed to the total sample size of 291 employees of Berhan Int. bank in randomly selected branches to collect a primary data and 5 structured interview questions was prepared to collect information from the managements of marketing and business development department of the bank. The SPSS Version 24 software were used to analyzes the data collected through questionnaire and interview responses also used in the analysis to narrate with tabulated research questions. The finding showed that personal selling and advertisement of Berhan Int. Bank have a significant positive effect on performance. However, the remaining three independent variables such as sales promotion, public relations and direct marketing have a positive but insignificant effect on the performance of Berhan Int. Bank. Therefore, it is essential for the bank to pay more attention for the promotion mix elements, advertisement and personal selling by considering their significant effect on performance. And the bank also should reconsider the sales promotion, public relation and direct marketing activities in its strategy since the study results insignificant contribution in influencing the performance of the bank.

Key Words: Promotion Strategies, Promotional mix elements, Bank Performance

**The Effect of Customer Relationship Management on Marketing Performance:
The Case Study of Zemen Bank S.C
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The main objectives of this study is to examine the effect of customer relationship management (key customer focus, customer knowledge management, organizing around customer relationship management and technology based customer relationship management) on marketing performance of Zemen Bank S.C. In this study both qualitative and quantitative approaches were employed. The study used primary and secondary sources to gather data. Primary data were collected through 5-point Liker-scale questionnaire. The population of the study was employees (managers, supervisors and professionals) of Zemen Bank S.C. The total sample size for the study was 305 among these 34 were managers 21 supervisors and the rest 250 are professionals. The study uses two stage cluster sampling technique as the elements of the target are found in various working units. To analyze the collected data correlation and multiple regression was used. The findings show that Key client focus had the highest effect on marketing performance followed by Organizing around CRM and technology. On the contrary, the Knowledge Management insignificantly related with marketing performance. Therefore, based on the finding the researcher has recommended that the bank should work more on those three customer relationship management dimensions (key client, organizing around crm and technology) that significantly affects the marketing performance.

Key Words: Customer relationship Management, Marketing performance

Effect of Service Quality on Customer Satisfaction: The Case of Commercial Bank of Ethiopia, Eyoel Zerihun, St. Mary's University, rakmo.smu@gmail.com

Nowadays the market of the services providing firms is highly competitive and the expectation of the customer is increasing. The firms are required to focus more on the services they provide to satisfy the customer in order to achieve the goal of an organization. The main purpose of this study is to investigate the effect of services quality on customer satisfaction in Commercial Bank of Ethiopia. The study was applied an explanatory research design. Convenience sampling technique was used in the study to take a sample from the infinite population. Total samples of 384 respondents who received a premium banking service were taken as a respondent. The relevant data was gathered using questionnaire which was designed based on the model of the five factors of service quality which is developed by Parasuraman (1998) and used binary logistic regression analysis. The findings of the study indicate that the SERVQUAL dimensions: Tangibility, Reliability, Responsiveness, Assurance and Empathy had a positive and significant effect on customer satisfaction in CBE. Moreover, It was found that customers were satisfied with responsiveness, assurance, reliability and empathy and while they are unsatisfied with tangibility. It was recommended that managers should improve the visually attractiveness of equipment and modernity of the physical facilities. Furthermore, the bank management should arrange training programs so as to enhance employee's politeness and willingness, customer file documentation and delivery of prompt service. Finally, managers should measure customer' satisfaction and service quality seasonally to keep the services corresponded with customers' opinions.

Key Words: Service quality, Customer Satisfaction, SERVQUAL model, Commercial Bank of Ethiopia

**Factors Affecting the Adoption of Point of Sale, Terminals Business Organization:
The Case of Commercial Bank of Ethiopia Pos Machine
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Ethiopian payment system is cash-driven because cash is the main mode of payment. Cash based transaction is risky and cumbersome and unhealthy for any economy. To changes this scenario different banks introduce different technology based transaction system. Among the initiatives is the introduction of Point of Sale (POS) to business organizations. This paper investigates the factors affecting adoption of POS by organizations in Addis Ababa (south and east district), using the Technology Acceptance Model² as the theoretical framework. The study adopted survey design by sampling 132 organizations that have adopted POS, using questionnaire as the research instruments and the analysis made based on 117 collected questioners. The results reveal that the adoption of POS terminals by business organization mainly affected by internet connection, unable to print a receipt, the existence of cash based transaction and taking long time for reconciliation by the banks. On the other side the easily accessibility and usefulness of the POS machine affects the adoption of the POS terminals positively. The adoption of POS is different from business to business. From those business restaurant and hotel and super market are uses the machine better than other business organization. The study provides a guide to banks on the factors they need to put into consideration when deploying POS machine. The study has some limitations, one of which is that the population was limited to only two Addis Ababa districts, East and South, and commercial bank of Ethiopia POS machine therefore; the findings may not be generalized to the entire country.

Key Words: point of sale, technology acceptance model², adoption, business organization

Key Account Management Practice: The Case of Ethiopian Shipping and Logistics Services Enterprise, Fesha Gebru, St. Mary's University, rakmo.smu@gmail.com

The study mainly aimed at addressing the of key account management practice of Ethiopian Shipping and Logistics Service Enterprise (ESLSE). A conceptual model of factors that affect KAM effectiveness was developed. The study used mixed research approaches (qualitative and quantitative) and descriptive research design. Descriptive statistics (percentage, frequency, mean) were used to analyze the data. To evaluate the company's KAM practices, open ended questionnaire and interview were used. ESLSE has been practicing KAM in which the key account managers and staffs give much emphasis on sustainable long-term relationship with key accounts. The criteria used to label customers as 'key account' is based on key accounts contribution to the national interest of the country and generating revenue to the enterprise. However in some circumstances any customer who is given a nomination by government as key economic operator is entitled to get special services. The scope of the study is limited to Ethiopian Shipping and Logistics Services Enterprise, a single multimodal operator in Ethiopia; however the findings can also have practical use in other industries. The study contributes to the improvement of KAM implementation in ESLSE.

Key Words: key account, key account management, KAM effectiveness

The Impact of Service Quality on Customer Loyalty: The Case of Wegagen Bank Share Company, Filimon Alene, St. Mary's University, rakmo.smu@gmail.com

The main goal of this study is appraising the service quality level of Wegagen Bank Share Company's and investigating its impact on customer loyalty. To this end, these customers' level of loyalty and their perception of the quality of service being provided by this bank were investigated. To accomplish this, Descriptive research design employed Self-administered questionnaire with 22 items SERVPERF scale, on a five-point Likert-type was used by this research to evaluate the impact of service quality on customer loyalty to 301 customers of Wegagen Bank using convenience sampling technique. Data from the questionnaires were analyzed through descriptive statistics and chi square test. Binary logistics regression analysis was also used with the help of SPSS version 25 statistical software program. According to the findings, customers are not much complaining physical design and appearance of the bank. However, of these dimensions, responsiveness and reliability were found to be low to customers. The impact of service quality on loyalty is observed with reliability and tangibility dimension of SERVPERF model according to Binary Logistics Regression result. The findings demonstrated that improvement in service quality can enhance customer loyalty. It is recommended that improving the reliability, looks of employees and physical facilities will enhance the loyalty of customer to the Bank.

Key Words: Service Quality on Customer Loyalty: The Case of Wegagen Bank Share Company

**Assessment of Brand Extension Evaluation:
The Case of Tecno Mobile Consumers Perspective
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The research paper has taken one of the most important topics in marketing management; assessment of brand extension evaluation in case of Tecno Mobile in the market of Addis Ababa. The general objective is to assess the factors consumers consider while making brand extension evaluation. The specific objectives are to assess the influence of that a brand image on consumer brand extension evaluation and to assess the influence consumer brand extension evaluation has on parent brand. The type of research design used in this study is qualitative/ descriptive. Both primary and secondary data collection method were used. The primary data was gathered through questionnaires and interviews. The secondary data came from previously written materials about Tecno Mobile and the company website. The population was undefined and therefore a probability sampling technique specifically convenience sampling method was used to choose those one hundred fifty respondents, these respondents taken from selected five Tecno mobile show rooms in the Addis Ababa market only. Namely, the show rooms found in Piasa, Megenagna, Bole, Merkato, and Saris. The major findings of the paper are that consumers positively evaluate a brand extension when it is complementary and supplementary to the parent product and negatively when it is substitute. The other finding of this research paper is that how interdependent the reputation of a parent product and reputation of an extended product are regarding consumer evaluation. This research paper recommends companies to take a due when it comes to brand extension because it has a far reaching effect.

Key Words: Brand extension, consumer, attitude/evaluation, parent brand, reputation, complement, substitute and supplement

Factors Affecting Market Share of Packed Water in Ethiopia: The Case of Origin Natural Mineral Water, Getachew Meshesha, St. Mary's University, rakmo.smu@gmail.com

The expansion of bottling firms and marketing opportunity of bottled water are clear indicators to represent Ethiopia as a home of suitable investment opportunity for bottled water sector. The objective of this study is to examine the factors affecting market share of Origin Natural Mineral Water. Explanatory research design and mixed research approach is applied. The target population includes consumers of Origin Mineral Water under Addis Ababa City. In this study sample size consisted of 333 customers and three distributors or wholesaler. Sampling is done by convenience techniques. The study was used both questionnaire and interview data collection instruments. Spearman measure of strength of association correlation analysis is applied to measure the strength and association between dependent variable, market share and four independent variables; product strategy, price strategy, promotion strategy and distribution strategy. To measure the factors influencing market share of Origin Natural Mineral Water and examine the effect of the independent variables on market share Binary regression model was used. Hence, the goodness of fit of the model is 66% indicated that the independent variables had a significant power to explain the variance in market share. After confirming the model was valid the regression analysis and hypothesis testing is performed using SPSS software. The result showed that there is a positive and significant relationship between market share of Origin Natural Mineral Water and product strategy, price strategy, promotion strategy and distribution strategy. Finally, the study recommended that appropriate and adequate measures of marketing mix strategies leads to long term business successes, holding remarkable market share.

Key Words: Origin Mineral Water, Marketing mix strategies and Market share

**The Effect of Distribution Performance on Market Share; Comparative Study:
The Case of Heineken Breweries Sc and BGI Ethiopia
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The purpose of the study is to emphasize on the effect of distribution performance on Market share; comparatively in the cases of Heineken breweries S.C and BGI Ethiopia in Addis Ababa region by considering order fill rate, planning, stock management, distribution capacity, distribution channel used by competitors, distribution flexibility, support of the company to distributors, coordination between the company and distributors, distribution regulation and communication between the company and distributors. The study was performed in quantitative and qualitative research approaches. To reveal the determinants of market share descriptive and explanatory research design were used. For selecting sample respondents' probability sampling techniques was used for outlets and non-probability sampling techniques was used key informants by purposive and for beer distributors. The data analysis was performed by inferential and descriptive statistics. The total sample size was 231. Major findings of the study indicate that there is positive correlation between market share and distribution performance. However, distribution channel used by competitors have a positively correlated but statistically insignificant with market share. The study revealed that, the value of ($R = 939a$) and ($R^2 = .881$) obtained under the model summary part was statistically significant. The study concluded that the market share of breweries is significantly determined by those 10 independent factors. The study shows that the extent of distribution performance of BGI Ethiopia is better than Heineken breweries. Thus, Heineken breweries should grant loans with long period repayment for distributors to enhance the financial capacity distributors to invest more on warehouse facilities and trucks and BGI Ethiopia has to make adjustment on distribution policies and procedures which is currently became the major hinders in the flexibility of the distribution process.

Key Words: distribution, distribution performance, market share

**Effects of Service Quality on Customer Satisfaction in Awash Bank,
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This research examined effect of service quality on customer satisfaction in Awash bank s.c. Service quality has been defined as a degree and direction of discrepancy between customers' service perception and expectations. Customer satisfaction is defined as the customer's subjective evaluation of a consumption experience, based on some relationship between the customer's perceptions and objective attributes of the product. To achieve the objectives of this study, data was collected through questionnaire from a sample of 96 customer of the bank. These respondents were selected using simple random sampling method. The data collected from the questionnaire were analyzed using Statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of this study indicate that, except reliability the four service quality dimensions (tangibility, assurance, empathy and responsiveness) have positive and significant relationship with customer satisfaction. The finding of this study also indicates that customers were most satisfied with the empathy dimensions of service quality. On the contrary, customers were less satisfied with reliability and tangibility dimensions of service quality. Furthermore, the service quality dimensions (tangibility, reliability, assurance and empathy) significantly explain 80% of the variations in customer satisfaction in awash bank s.c. Based on the findings of the study, the researcher forwards some recommendations to the banks management and suggestions for other researchers. Empathy dimension was considered as one of the most important factors influencing customer satisfaction in awash bank was one of the vital finding of these research. Awash bank must work hard in addressing Empathy dimension of service quality and so that they can retain their customer and attract even new customer.

Key Word: Customer satisfaction, service quality, service quality dimension

**Determinants of Mobile Banking Adoption: The Case of Lion International Bank,
Hana Fekadu, St. Mary's University, rakmo.smu@gmail.com**

This study investigates Determinants of Mobile Banking Adoption in Ethiopia taking Lion International Bank Share Company as area of the study. To achieve the research objective, the study is used a combination of both TOE and TAM framework with some modifications to benefit from both models and to have a more precise understanding on the determinant factors in the adoption of mobile banking service at Lion International Bank. To address the research objective a convenience sampling was used and 339 sample employees were usable. The gathered data was analyzed using descriptive statistics such as mean, percentage and standard deviation. Besides, Binary logistic regression analysis is conducted to understand the relationship between adoption mobile banking and perceived usefulness, perceived ease of use, perceived risk, organizational factor and environmental factor. As result the study found out that perceived usefulness, perceived ease of use, organizational factors and environmental factor have positive relationship with the adoption of mobile banking whereas perceived risk has negative relationship with the adoption of mobile banking. The study recommended the top managements of Lion International bank have to consolidate their efforts to keep ahead the positive outcomes Hello cash mobile banking and investing on promotional campaign to create awareness, expand customer bases, credibility, security, ease of use, while the government and National Bank of Ethiopia should support banking sector by facilitating sufficient ICT infrastructure development and issue workable legal frameworks to ease the adoption of agency banking system.

Key Words: Hello cash mobile banking, Adoption and Lion International Bank

**Assessment of Practices and Challenges of Coffee Export Marketing:
The Case of Ethiopian Coffee & Tea Authority
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The purpose of the study is to assess Practices and Challenges of Coffee Export Marketing in the case of Ethiopian Coffee & Tea Authority. The study is descriptive type of research in its nature and employed quantitative research methods. From top ten coffee export companies, by using purposive sampling techniques top three coffee export companies were selected as target population. Namely, Kerchanshe Trading plc Mullege plc and Horra Trading plc. The study uses both primary and secondary data sources. Primary sources of data were collected from respondents through questioner and the secondary data were collected from published & unpublished sources. To analyze the data gathered quantitative techniques were used. Descriptive statistics such as percentage, mean, and standard deviation were used the study. The finding in this study shows that the practices of coffee export are not limited to the seasonal market & the coffee is also not exported for yearly round consumption. The descriptive analysis shows that most of the respondents strongly agree that the price and quality of coffee have an impact on the export marketing. The research also shows that both price and quality are influential variable to affect the practices of coffee export marketing. In addition to exporting reliable and consistent quality coffee the government should offer price risk management services for producers to further reduce vulnerability due to fluctuation of international market prices. To improve the competitiveness of the country in its coffee export according to the target markets preferences, supporting participants in the domestic coffee production, improving the exporters capacity in market information usage, international sales capacity, and negotiation skills are crucial. Other factors like increasing productivity and reducing costs of marketing should also be considered.

Key Words: Coffee, Volatile, Export marketing, Sustainable

Determinants of Customer Attitude towards SMS Advertisement
At Ethio-Telecom, Hayat Tadele, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study was to analyze the determinants of customer attitude towards SMS Advertisement at Ethio-Telecom. The underlying paper discusses its relevance and investigates antecedents of consumer attitudes towards SMS advertising via mobile devices and variables influencing it. The analysis is based on a consumer survey. The purpose of the design is to correlate attitude of customers towards SMS advertisement with antecedents of attitude towards advertisements namely entertainment, informativeness, credibility and irritation. The research approach has a quantitative nature and particularly causal research design was utilized. The study used primary and secondary sources to gather data. Primary data were collected through structured questionnaire for this purpose, 246 customers has been contacted. Descriptive statistics were employed to describe the given data. Inferential statistics such as Correlation analysis and Ordinary Least Square (OLS) model were employed. Cross-sectional study technique is used in this research. Therefore, the result of this data will not include the changes of the targeted respondent characteristic over time. It was found that entertainment value of the advisement and Informativeness are positively correlated to consumers' overall attitudes towards SMS advertisements. The study further found consumers' perceptions of the irritation aspect of SMS advertisements is negatively correlated with consumers' attitudes towards SMS advertisements. The results indicate that attitude toward advertising via mobile devices strongly depends on message nature, meaning its attractiveness and relevance. The message characteristics need to be developed carefully. This study recommend that the nature of the advert should be more informative that contain relevant information uploaded based on customer need assessment, the frequency of messages that delivered to customers should be based on need assessment and consent of customers.

Key Words: SMS Advertisement, customer attitude, entertainment, in-formativeness, credibility and irritation

The Effect of Service Quality on Brand Equity: The Case of Abay Bank S.C
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Brand equity is one of the crucial components that enable banks to get superior advantage over their competitors. This study is intended to investigate the effect of service quality on customer based brand equity. So, the objective of this research is: to analyze the effect of SERVQUAL on customer based brand equity, to compare and evaluate each SERVQUAL dimensions in relation to brand equity dimensions, to analyze the level of performance of ABAY BANK S.C regarding proper awareness and implementation of SERVQUAL dimensions, and to evaluate and review the position of customers associated with ABAY BANK brand equity. The sample respondents were customers of ABAY BANK S.C in selected branches found in Addis Ababa. In connection to this, structured questionnaire distributed to 384 samples but analysis was made based on the data collected from 331 respondents. And also different diagnostic test were applied to know whether the model is valid or not, having the model is valid the binary analysis and hypothesis testing is performed by SPSS software. The finding of this research clearly states that Service quality is considered as a significant instrument for a firm's great effort in order to differentiate itself from its competitors and effective implementation of those five dimensions of service quality have a significant effect on customer based brand equity. Service quality is vital to the development and infuses strong and dominant brands because it enhances perceived superiority of the brands or customer based brand equity on side of existing and potential customers and helps to distinguish brands from other similar service providers in competitive markets.

Key Words: SERVQUAL, brand equity, ABAY BANK S.C

**Presented in Partial Fulfillment of the Requirements for the
Degree of Masters in Marketing Management
Kidest Mekonnen, St. Mary's University rakmo.smu@gmail.com,**

Corporate Social Responsibility (CSR) has gradually become a leading issue in business. Heightened corporate attention to CSR has not been entirely voluntary. Many companies awake to it only after being surprised by public response to issues they had not previously thought were part of their responsibilities. But despite their intent, the practice and what drives them to engage is not lucid. Thus, the prime essence of this study was to assess the practice of CSR in Multinational Pharmaceutical Companies in Ethiopia (Merck, Sanofi Aventis, Novartis And Astra Zeneca). The study used both qualitative and quantitative research approaches and it is mainly dependent on primary source of data in which structured questionnaire and interview was developed to get data from respondents composed of customers, community, employees, managers and government officials. To meet the research objective the researcher used non-probability sampling approach particularly judgmental sampling technique to select the samples from each stakeholder's category. Respondents from the total population were selected conveniently. The findings depicts that the employees awareness towards concept of CSR is at its lowest level, but it is good to have basic knowledge about it. It is possible to conclude from the survey different items listed in the study believed practical to views CSR in business organizations. The stakeholders' perceptions on components of CSR include economic, ethical, legal, and philanthropic responsibilities agreed that items listed are important aspects to business organizations socially responsible activities. The prioritization of CSR to the company includes philanthropic, next ethical, then economic and finally legal responsibilities. The companies need to allocate enough amount of budget and focus on training and developing mechanisms that help to communicate with the stakeholders.

Key Words: Corporate social Responsibility, Stakeholders, Components of CSR, economic responsibility, ethical responsibility, legal responsibility, philanthropic responsibility

**An Assessment of Factors Affecting Customer Loyalty:
The Case of East Africa Bottling S.C
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One of the core activity in profit oriented Company to stay in a business is having a loyal customer, the success or failure of a company depends on its customers. Having this in mind, this study was designed to assess factors affecting customers' loyalty; the case of EABSC key account customers in Addis Ababa. The specific objectives are: To point out factors affecting customer loyalty, To assess customers attitude towards the EABSC and To find the key factors that have impact on loyalty; this research aimed to answer What is the overall satisfaction of key account customers with the EABSC?, What kind of factors influences the probability of the EABSC customers to remain loyal or to move to other company? And what is the attitude of the customers towards EABSC? This research design employed in this study was quantitative approaches both primary and secondary data collection instruments were used to collect data. Closed ended questionnaire was used for the purpose of data collection. EABSC has 5000 key account customers. Therefore, the researcher takes 370 sample populations by using formula propounded by Cochran (1963). The selections of the respondents were carried out by using purposive sampling technique because it is believed that key account customers have direct relationship with the company and have more exposure about the company therefore, researcher took all the respondents of key account customers as a total population of the study. The findings show that EABSC has more than an average score in the relationship, compliant handling and trust dimensions which had an effect on the loyalty of the customers. Though most customers rely on their relationship with company representatives which affect customer's loyalty to the company. Generally relationship and trust have a significant role on loyalty of customers in EABSC. Trust and compliant handling are very essential aspects than other variables, and thus the student researcher highly recommends EABSC to make cooperative effort on such issues.

Key Words: Customer loyalty, Trust, Customer relationship, Satisfaction. Compliant handling

The Determinants of Customers' Attitude toward Services of Ethiopian Electric Power Corporation: The Case of South Addis Ababa Region in Woreda Six
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The basic objective of the study is to explore the determinants of customers' attitude towards EEPCO services in South Addis Ababa specifically worda six by considering 3 independent variables; Cognitive, Affective and Conative. The study was performed in quantitative research approaches. To reveal the determinants of customer attitude to ward EEPCO service explanatory research design were used. For selecting sample respondents Convenience sampling technique was used. The sample size was 310 customers of EEPCO. Moreover, structured questionnaires is tools used to gather relevant information and both descriptive and inferential analysis method were applied. The data analysis was processed by IBM SPSS statistical software version 24. All determinant factors have a positive correlation with customer Attitude. A linear combination of all the independent variables considered under the study predicts the variance in the dependent variable customer attitude. The ANOVA test result showed that, the value of R and R² obtained under the model summary part was statistically significant. The multiple linear regression analysis revealed that all variables have a statistically significant relationship for customer attitude. Generally the tri component models on EEPCO service is significantly determined by these 3 factors of customer attitude. Finally based on the findings of the study, the researcher recommended that EEPCO shall improve the quality of service in the term maintenance, Customer service and transformers and lines performance.

Key Words: customer attitude, cognitive, affective, conative, EEPCO

**The Effect of Service Quality on Customer, Satisfaction
(In Selected Four Star Hotels in Addis Ababa)
Lewi Kelbessa, St. Mary's University**

The Tourism and hospitality industry investment is rapidly increasing in Ethiopia. A reflection is the establishment of many modern Hotels, Lodges, Resorts, Safaris and other recreational spots had grown on vast amount in the capital of Addis Ababa, Ethiopia. Pursuing this progress the number of tourists, business colleagues and different international customers' traveling to Ethiopia. The effect of hotel service quality on customer satisfaction needs to examine. The main objective of this research is to examine the effect of service quality and customer satisfaction of four star hotels in Addis Ababa. To achieve this objective, descriptive study design were used to analyze the data collected through questionnaire from a sample of 384 hotel guests. These respondents were selected using Convenience sampling method and hotels were selected purposively. The data collected through a questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation and regression analysis by applying a modified version of the LQI (LODGING QUALITY INDEX) model. The major finding of the study indicates that the hotel guests' were not satisfied on the provided service by four star hotels in Addis Ababa. Based on the findings of the study, the researcher recommended that the owners and to level managements like operation and human resource managers are advised to implement and apply the standard operation procedures {SOP} guide lines to improve the quality service to be provided by the hotel. So the operation and human resource managers should give attention on the SOP guideline by giving training and giving the guidelines to the employees, because employees are the first contact personnel with the customer to provide a service so the top level managers should emphasize on the guidelines whether applied or not because it's a blue print for providing a quality service and a means of giving customer satisfaction. In addition, the top level managers are recommended to provide continuous training to the employees on major keys like Responsiveness, Reliable, Confidence and communication skills while dealing with customers is of immense importance.

Key Words: Service quality, Service quality dimension, Customer Satisfaction, lodging quality index

**The Effect of Internal Marketing on Employees', Customer Orientation:
The Case of Commercial, Bank of Ethiopia Nefasilk Lafto-Subcity
Mahlet Demissie, St. Mary's University, rakmo.smu@gmail.com**

On the one hand the importance of internal marketing has become one of the main concerns for many organizations, especially in the service context. On the other hand, market orientation is popular due to its contributions to business performance and positive customer responses. Customer orientation plays a key role for any organization in the world to empower marketability of the firm. Now a day's most of the organizations have started to consider internal marketing to encourage market orientation as an important part of their business success and internal marketing is taking employees as the most invaluable asset of an organization and treating them as internal customers because their result in gaining competitive advantage by the organization respected. Even though internal marketing and customer orientation are the master key of any organization to empower organizational performance limited research were conducted so far, so that is the case why this study was conducted. The main objective this study was to assess the effect of internal marketing on employees' customer orientation in Addis Ababa, Nefas Silk sub city commercial bank of Ethiopia. To achieve the research objective the researcher used mixed research design and multistage sampling technique with stratified sampling technique were employed. From the total population 140 respondents were taken and the collected data was analyzed by using ordered probit with the help of STATA software version 13. The finding confirmed that internal marketing and employees' customer orientation have linear relationship. All the independent variables are positively and directly related to customer orientation particularly Nefas silk sub city CBE. Internal marketing (training and development, communication, motivation, Job satisfaction and organizational commitment) are significant. Therefore banks are recommended to consider internal marketing as it is the central part of the bank to achieve their organizational goal or productivity.

Key Words: Internal Marketing, employees, Customer Orientation, ordered probit regression

Assessment of The Practice & Challenges of Supply Chain Management: The Case of Kombolcha Textile S.C, Aberash Tadesse, St. Mary's University, rakmo.smu@gmail.com

Chain management is one of the major factor that enable manufacturing industries to their business performance. Successful manufacturing industries have best practice supply chain management. Kombolcha Textile S.c has low business performance. One of the main reason is poor supply chain management practices. The main objective of this thesis is to study existing practices and challenges of supply chain management of the company, and recommend improvement direction. To achieve this objective, a literature survey has been conducted through descriptive research approach to get empirical knowledge. The selections of the respondents were carried out by using non probability sampling technique. 125 respondents from the company employees and managers were considered as a sample unit using judgmental sampling methods. Furthermore, 11 customers and 6 suppliers were interviewed based on convenience methods . Purposive sampling methods were also used to interview workers who are directly related with the subject. The existing supply chain management practices of the company have been assessed using questionnaire, interview and secondary data. The data was analyzed by using descriptive statistics and presented in tables. The major findings indicates that, most of the SCM practices (supplier customer relationship, training , IT and company integration with supplier) are poorly applied which represented with group mean value of 1.95,1.84,1.81,and 1.99respectively. Whereas internal operation and cross functional integration with in the company shows good performance and the rest variables indicates satisfactory performance. Based on both questioner and interview analysis the case company has poor relationship with customers and suppliers and poor customers' services. Manufacturing uncertainty, demand and supply uncertainty are the major headaches or challenges of the case company's SC which prohibits effective implementation of SCM. To improve the existing supply chain management practices of the company, improvement directions are forwarded based on the analysis results.

Key Word; Supply Chain Management, Business Performance, Practices, and Challenges

**Determinants of Customer Perceived Service Quality in Four Star Hotels in Hawassa Town
Snnpr's Ethiopia, Adanech Kifle, rakmo.smu@gmail.com**

The main objective of this study is to identify the determinants of customer perceived service quality of four star hotels attributes and to determine the factors of service quality perception. The data for the study were collected from 124 customers drawn from two four star resort and hotels in Hawassa-Ethiopia. The survey included a questionnaire, which covers five service quality dimensions of tangibles, reliability, responsiveness, assurance and empathy furthermore core hotel benefits and technological aspects are also assessed. A modified version of SERVQUAL model was used to determine service quality perceptions from the perspective of customers using four star hotels in Hawassa. The factor analyses were run and the study result indicates three dimensions of SERVQUAL can be factored out to determine the perceptions of customers regarding service quality. The study has revealed that all dimensions in the SERVQUAL Model are not necessarily the constructs of the customers perceived service quality, instead “Reliability and/or Responsiveness.” “Core Hotel Benefits and Technologies” and “Empathy and Competence of staffs” are factored out. The outcome of the quantitative assessment of perceived service quality may offer some insights on how customers rate the service quality of the four star hotels. Thus, the findings can be used as a guide for the hotel industry to improve the crucial quality attributes and to enhance service quality and business performance.

Key Words: Service Quality, Perception, SERVQUAL, Factor Analysis, Four Star Hotels in Hawassa, Ethiopia

**Impact of Integrated Marketing Communications on
The Companies' Sales Performance: The Case of Tikur Abbay Shoe Share Company,
Esayas Azene, St. Mary's University, rakmo.smu@gmail.com**

The need for an organization to properly coordinate its marketing communications strategies to achieve a clear, consistent and competitive message about itself and its product has become issue of concern to every result driven in the company .The study is aimed at examining the impact of integrated marketing communication on the company sales performance in the case of Tikur Abbay shoe share company. This study therefore examined the integrated marketing communication tools commonly used by the companies under study in boosting their sales performance; established how Integrated Marketing Communications save time, money and stress. The study had a population of 75 officers in TASSCO , out of which a sample size of 63 top level management, middle level management, lower level management and key employee. The top management staff, middle level management staff and key employers were used because they have the adequate and relevant knowledge of the subject matter. The study made use of primary and secondary data. A total number of 63 copies of the questionnaire were distributed while 54 copies were collected. The descriptive research design was adopted for the study. Three hypotheses were tested using Chi-Square (X^2) and Pearson's Product Moment Correlation Coefficient. The result of the analysis revealed that there was significant relationship between Integrated Marketing Communications and companies' sales in the case of tikur abbay shoe share company. The study further showed that Integrated Marketing Communications save time, money and stress. It is concluded that integrated marketing communication is more than the coordination of companies' outgoing message between different media. To this end, the study recommended that Tikur Abbay shoe Share Company should develop their integrated marketing communication programs in association with changes in order to cover the gaps created by changes.

Key Words: Integrated Marketing, Communications, Companies' Sales Performance

**The Impact of E-Banking on Customers' Satisfaction:
The Case of Selected Commercial Bank of Ethiopia Branches in Addis Ababa, Ethiopia
Eyerusalem Shiferaw, St. Mary's University, rakmo.smu@gmail.com**

Rapid advances and dynamic changes in the Information Technology industry, causes large changes in the forms of cash, money transfer systems, service delivery and also customer satisfaction in the banking sector has been seen in terms of its potential to increase customer base, reduce transaction costs, improve the quality and timeliness of response, enhance opportunities for advertising and branding, facilitate self-service and service customization. Therefore, CBE (commercial bank of Ethiopia) strives to excel in their business and satisfy their customers, and committed to offer the highest quality service to customers and aspire to be branded with quality in the minds of customers and the general public. The objective of this study was to assess the impact of e-banking on customers' satisfaction and factors influencing customers' satisfaction in Commercial Bank of Ethiopia, in Addis Ababa, 2017. Financial institution based descriptive study design was used to enable the researcher ascertained and described the characteristics of the variables of interest and quantitative research approach was implemented in order to see factors influencing customers' satisfaction. A total of 420 respondents invited to take part in this study out of which only 396 responded, representing 94.3% response rate. Ten branches of CBE under Addis Ababa were selected purposively (namely Africa Union, Mexico, Finfinne, Addis Ababa, Sengatera, Sarbet, Hiwot amba, Bulgariya, Mekannisa and Popolare) and each respondents were selected using a random sampling technique. And analysis was compiled using SPSS version 22.0. Linear regression analysis, T-test, one-way Analysis of variance (ANOVA) and multiple regression analysis was used with a P-value of 0.05 to express statistical significance of the variables. From the study, it was indicated that there was statistically significant difference observed between the means of male and female, age groups, marital status, and occupation with customer satisfaction. Tangibility, performance and Ease of navigation were found to be statistically significant on customers' satisfaction and reliability as well as educational status and monthly income had no significant influence on customers' satisfaction.

Key Words: impact of e-banking, customers' satisfaction, Commercial Bank of Ethiopia

Assessment of Integrated Milk Value Chain and Credit Service Participation of Milk Producers in Ethiopia: The Case of Sululta Area Dairy Value Chain
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Identifying the main value chain actors and supply of credit services have been seen to have a significant effect on value chain adding activities of milk producers. Rural households' participation in formal credit service is limited. This study assessed the structure, conduct and performance of milk market, factors influencing milk producers' participation in formal credit markets and level of credit used to milk production and marketing. The study also assessed the milk value chain; to estimate the gross marketing margin, flow of the product, information among the major chain actors. This study employed stratified random sampling method and 120 household were selected from the six kebeles of the district. An interviewed was also conducted with 10 cooperatives, 2 milk processing industries, 2 financial institutions and 2 NGOs. The major actors participated in the milk value chain were producers, wholesalers, cooperatives, retailers, processors and consumers with the higher producers marketing margin of 61.3% for the channel that passes through cooperatives. The participation decision of the households in credit market and factors determining the level of credit utilization in milk production and marketing is analyzed using double hurdle model. The first stage result of double hurdle model reveals that education level, family size. Social role, land size, and distance to formal lending institution have significantly affected the credit participation decision of the households. The second stage result shows that age, income crop, number of cows, and year of experience influence the level of credit utilized in milk production and marketing. Therefore, minimizing the barriers of access to credit use through nearby supply of the institutions and providing extension services regarding to the use of credit providing institutions need to be taken in to consideration to attract small scale producers to participate in formal credit market and to utilize it in milk production.

Key Words: value chain, actors, credit, marketing margin, double-hurdle

**An Assessment of Service Quality Impression on Customer Satisfaction:
The of Case Unilever Ethiopia, rakmo.smu@gmail.com**

This study aims to investigate the Service quality impression on customer satisfaction: the case of UNILIVER Ethiopia. Service is one of the meanness in which a company could create a difference. This paper will mainly address customers' satisfaction level of Unilever Ethiopia ltd Company using the SERVQUAL model that can help to harness the wider scope and nature of service by using corresponding dimensions such as tangibility, reliability, responsiveness, empathy and assurance. Marketing manager and employers who participate on distributing the company products are considered as major target population of the study. Interview with the marketing manager considered as main source of data. The other participants of this study were retailers, wholesalers, pharmacy, cosmetics shops, super markets, and other. By the recommendation of (cochran; 1963) determine sample size as follow. Taking 95 % confidence level Z is termed to be 1.96, with a precision of $\pm 6\%$ and assuming $p=0.5$ and q is 0.5 Putting the figures in the equation the sample size is determined to be 266. This means that two hundred sixty six (266) business customer respondents have been taken as a reliable sample size for this study.

Key Words: Service Quality, Impression, Customer Satisfaction, Unilever, Ethiopia

**The Effect of Internal Marketing on Organizational Commitment of Employees:
The Case of Ethiopian Airlines, Mekdes Girma, rakmo.smu@gmail.com**

The objective of this study was to examine the effect of internal marketing on organizational commitment of Employees of ET. The study used quantitative research approach to collect data from front line employees of ET. A survey was made by taking 345 samples of ET frontline employees as respondents through Simple random sampling technique and the study used to explanatory(cause and effect) relationship and descriptive(event occurred) research approach. A structured questionnaire on five Likert scale basis was used to collect data. Both descriptive and inferential (correlation and regression) statistics were utilized using SPSS version 20 to analyze the data. The result indicate that all selected dimensions of internal marketing(training, empowerment, motivation and internal communication) have significantly and positively affects job satisfaction and job satisfaction has significant effect on organizational commitment as well. Thus, ET is recommended to fully implement internal marketing principles to increase employees' job satisfaction and organizational commitment and the Management must consider the organization as its first market and satisfy the needs of its internal customers. It must also establish on internal marketing program for ET on the basis of those internal marketing dimensions which enhance organizational commitment.

Key Words: Internal marketing, Training, Empowerment, Motivation, Internal communication, Job satisfaction and Organizational commitment

Effect of Service Quality on Customer Satisfaction: The Case of Kifiya-Lehulu Financial Technology-Megenaga Branch, Mesel Biwota, rakmo.smu@gmail.com

Service Quality becomes the crucial issue for hospitality industry, and the theory of service has evolved over long period of time. Service quality has become the most important factor for the survival of customer satisfaction. Service quality is the most important structure in service marketing. Sustainable survival of an organization depends on its customer satisfaction. The main purpose of this study is to examine the effect of service quality on customer satisfaction and to identify the relationship between service quality dimensions with customer satisfaction. The researcher used questioner in order to collect data about service quality in Kifiya-Lehulu financial technology. The questioner adapted from SERVQUAL model dimensions. The researcher used convenient sampling method in order to select the sample from the population. A total of 375 questioners were collected from customers. The data analysis was conducted through statistical techniques such as descriptive statistics, and inferential statistics using SPSS version 20. The finding indicates that service quality of the organization is moderate. Based on the result of the correlation, it shows that there is inter correlation between the service quality dimension and customer satisfaction, there is positive significant relationship which implies that the change made in one of the service quality dimension will positively motivate the other service quality dimension. The highest perceived service quality is observed in empathy and less perceived quality is observed in responsiveness. From the study it is found that there is positive statistical relationship between the independent and dependent variable. From the regression result the impact of tangibility is higher followed by responsiveness assurance and empathy respectively and reliability has insignificance impact on customer satisfaction Kifiya-Lehulu Financial Technology should work on improvement of service quality dimensions to increase customer satisfaction.

Key Words: Service Quality, Customer Satisfaction, SERVQUAL

**Assessment of Practices and Challenges of Human Resource Development:
The Case of Nib International Bank S.C
Meseret Eshetu, St. Mary's University, rakmo.smu@gmail.com**

This study assesses human resource development practice of Nib International bank including functions such as training and development, organizational development and career development. The study focused on professional employees at head office who were currently working at Dembel City Center. The study puts emphasis on the link between bank's strategy and human resource development, the bank's HRD practice, its human resource development approaches and the major challenges related to human resource development implementation. Data was obtained from 135 professional employees who were selected by employing convenience sampling technique. Descriptive statistics were used to analyze the data. Interview was conducted with two directors of the bank. The study found that the corporate strategy is well linked with human resource development strategy of the bank. The bank has human resource development platform. However, human resource development opportunities were not given to employees equally. The study revealed gaps in the skill and knowledge applied at work place, individual career development plan, the management support, and human resource development systems.

Key Words: human resource development, training and development, career development and organizational development

**Assessment of Credit Risk Management Policies and Practices in Awash Bank S.Co
Meseret Zelalem, rakmo.smu@gmail.com**

The purpose of this study was to assess the credit risk management policies and practice of Awash Bank. To undertake the study, a descriptive research design was used. The sample consisted of branch managers, credit analysts, supervisors and experts in Addis Ababa City branches. A structured questionnaire was used to collect data from respondents. Purposive sampling technique was employed to select 87 respondents who have direct experience with credit. However, 10 respondents did not return the questionnaires and 77 questionnaires were collected. The data obtained from the 77 respondents were analyzed using descriptive statistics. Findings revealed that Awash bank has a well-documented policy, strategies and guidelines to manage credit risk. The Bank makes use of credit risk management procedure that include; thorough loan appraisal, asking for collateral and checking the credit history of the borrowers. Additionally, the bank uses different risk management tools like covenants, credit rationing, loan securitization, and loan syndication. Most of the strategies employed by the Bank align with the principles of credit risk management. Different factors which are important to the effectiveness of credit risk management were also identified. In order to manage the dynamic nature of credit risk, Awash Bank's management need to periodically revise its credit policy and procedure incorporating the feedback of clients and employees.

Key Words: Credit, credit policy, credit risk, credit risk management, credit risk practice, loan, risk management in ba

**Assessing Factors Affecting Users' Satisfaction:
A Case Study Addis Ababa Light Rail Transport Service
Mesfin Wondafrash, St. Mary's University, rakmo.smu@gmail.com**

The main aim of this study was to assess factors affecting users' satisfaction in AALRT. The designed objectives of the assessment were attained using both quantitative and qualitative approaches. The researcher has taken 398 passengers' for survey questionnaire and the sample size was calculated using Taro Yamane formula based on the number of passengers traveled per day on each station of the rail. Additionally, three informants were selected for semi-structured interview questions through simple random sampling techniques from the 3 selected stations of the East-West line of the rail using the list randomly. The survey questionnaire was distributed randomly inside and outside the train to passengers aged 20 and above years old and travelers of a minimum of 10 stations. This study considered eight factors and 39 variables to analyze the user satisfaction. The collected questionnaire survey data were analyzed using SPSS version 23. The results of Pearson correlation analysis of the study indicated that there was a significant positive correlation of all independent variables; tangibility, reliability, responsiveness, assurance, empathy, comfort, service delivery and social responsibility with passengers' satisfaction. The overall reliability Cronbachs' alpha value of the study was 96%, which indicates that there was an excellent internal consistency in the scale. The findings of the study proved that Social responsibility and Comfort variables had greater significant positive effect (grater Beta coefficient) on users' satisfaction at 5% significance level followed by Assurance, Empathy, Responsiveness, and reliability. The findings suggested that the service of AALRT need to improve all the dimensions of service quality. The light rail transit service management should sustain and continue the better provisions of the light rail transit services primarily to satisfy passengers and secondly to attain organizational goals.

Key Words: AALRT, User Satisfaction, Social Responsibility and Comfort

Analysis of Factors Affecting Potato Farmers' Marketing Gross Margin in Central Ethiopia: The Case of Holeta District
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Markets are important for economic growth and sustainable development of a given country, but, emphases in development policies in agrarian countries have usually been placed on increasing agricultural production to serve as a base for rural development. In the absence of well-functioning markets, agricultural production can experience several drawbacks. The title of the study is Analysis of Factors Affecting Potato Farmers' Marketing Gross Margin in Central Ethiopia: the case of Holeta District. Therefore; the general objective of this study is to examine factors affecting potato farmers' gross margin in the Holeta district and specifically to examine the effects of farmers demographic characteristics, factors of production, institutional factors, production cost and livestock ownership on the potato producing farmers' gross margin. The research was bound to the production area which is 35 hectares of potato in Welmera, Goro and Arebot Kebeles of Holeta district. The statistical result showed that age, land size (owned and contracted), potato farm land size (owned and contracted), input costs (land preparation, chemicals and harvesting) and livestock ownership, access to irrigation, credit, extension services, potato output and sales revenue had significant outcome on farmers' gross margin. Moreover; the result from the OLS regression showed that education level of household head, household size, potato cultivated land size, quantity of potato produced, input cost, livestock ownership and access to market information had expected sign and significantly affect sampled potato farm household gross margin. The study imply the introduction of modern technologies for the efficient use of the irrigation water, controlling disease and pest practices should be promoted to increase production; strengthening efficient and area specific extension systems by giving continuous capacity building trainings and separating extension work from other administrative activities increases potato farmers' gross margin.

Key Words: Potato Farmers' Marketing, Gross Margin, Central Ethiopia, Holeta District

Service Quality and Passenger Satisfaction
The Case of Light Rail Transport in Addis Ababa
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In any business-to-customer (B2C) type of environment, satisfying a customer is the ultimate goal and objective. This is perhaps due to the fact that managers sometimes do not really understand of what actually goes on in a customer's mind. As such, this predicament has provided as a challenging task to most business conglomerates that places strong emphasis on customer satisfaction. The general objective of this study is to determine the relationship between service quality and passengers satisfaction and also to investigate passenger's expectation and perception about ERC service quality. It is also clear from this research that passenger's service has impact on service quality perception and passenger's satisfaction. In this research, the SERVQUAL instrument developed by Parasuraman (1985) has been applied in designing the questionnaire by using five dimensions of service quality: tangibility, reliability, responsiveness, assurance, and empathy. Questionnaires are distributed to 392 passengers and 364 questionnaire returned. The questionnaire aimed to determine the level of passengers' expectation and perception towards the service quality of the LRT. The results revealed that the responsiveness and tangibility dimensions raised the highest level of expectation, whereas the responsiveness, tangibility, and reliability dimensions fulfilled the highest level of perception. The study also investigates the dimensions and their levels of service quality that have significant effect on passenger's satisfaction in LRT. The findings showed that the dimensions of service quality such as tangible, reliability, responsiveness, assurance, and empathy are positively correlated to passenger's satisfaction. Data collected from respondents are analyzed by using qualitative analysis, descriptive, correlation, and regression analysis.

Key Words: SERVQUAL, tangibility, reliability, responsiveness, assurance, empathy and Passenger's satisfaction

**The Effect of Woreda Net on Organizational Performance:
The Case of Ministry of Communication & IT (MCIT),
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This research explored the effects of the services of WoredaNet on organizational performance on selected WoredaNet users in and around Addis Ababa, Ethiopia. The research's sampling frame was the list of WoredaNet sites which are included in the WoredaNet. The research used finite population method to determine the sample size. The study used a cased study approach and descriptive research type. The research has used both quantitative and qualitative data. Quantitative data were analyzed using descriptive statistics and linear regression model and to test hypothesis. Qualitative data were analyzed using five steps. The data were collected through semi structured and structured questionnaire and interview for the research. The data gathered through the questionnaires were analyzed by Statistical Package for Social Science (SPSS) version 20. This study examined the effect WoredaNet on organizational performances by using employee performance, efficiency & effectiveness and customer satisfaction to measure organizational performance. This study has explored that; implementation of WoredaNet has positive effects on improving organizational performance. Again the findings revealed that the challenges of using and implementing WoredaNet services. MCIT should increase platforms which advance the rate of response given to citizens' request and the management of the organization should pay attention to employees' request as responding to employees' request is way forward to solution for problems. The WoredaNet destination sites or the beneficiaries should apply employee incentives to decrease the skilled and experienced employees.

Key Words: WoredaNet, E-Government, Efficiency, Effectiveness, Employee Performance, Customer Satisfaction, Organizational Performance, Availability, Competency, Reliability

**Effect of Marketing Mix on Customer Satisfaction: The Cases of East Africa Bottling S.C,
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This study evaluates the effect of marketing mix on customer satisfaction in the case of East Africa Bottling S.C. To show this effect data is collected from participants (customers) who live in Addis Ababa. The objective of this research was to determine the effect of marketing mix on customer satisfaction in the case of East Africa Bottling S.C. The study tries to investigate the different characteristics of marketing mix elements. Also it measured the attitude towards products, price, promotion and place/ distributions were the major elements. Through Explanatory research methods and well developed questioners was conducted to the research and 200 respondent have participated who live in Addis Ababa, The participant were selected by connivance sampling technique (population size is large). Finally the data were analyzed by using "SPSS 20 version". The results of the study indicated that the effects of products on the customers' satisfactions were very good and the rest of the other elements were price, promotion and place/ distribution results shows average. The correlation matrix indicated that there is a strong relationship between independent variables (products, price, promotion and place/ distribution) and dependent variable (customer satisfaction). According to the Regression results the independent variables of marketing mix (Product, Price, and Place/Distribution) of the company are found to have effect on the dependent variable (Customer satisfaction). However, the promotion mix variable is not significant in this study. From the results indicated that among all the independent variables the determinant factors of most effect or contribution on the Customer satisfaction is "Product", the β value is 0.666. In addition to these the model summary shows that the adjusted R² is .948 which means about 94.98% of the variance in the dependent variable that is customer satisfaction was explained by the independent variables(product, price, promotion and place), and finally the ANOVA results shows , it is possible to see the overall significant of the model. The table shows that the F-value (907.667) is significant at 0.01 level of significant (P value that corresponds to F statistics is significant). The overall model is significant enough in explaining how customer satisfaction depends on all four independent variables (product, price, promotion and place/Distribution) jointly.

Key Words: Marketing Mix, Customer Satisfaction, East Africa Bottling S.C

An Assessment of Service Quality Impression on Customer Satisfaction: The Case of Unilever Ethiopia, Mubarek Aman, St. Mary's University, rakmo.smu@gmail.com

This study aims to investigate the Service quality impression on customer satisfaction: the case of UNILIVER Ethiopia. Service is one of the means in which a company could create a difference. This paper will mainly address customers' satisfaction level of Unilever Ethiopia Ltd Company using the SERVQUAL model that can help to harness the wider scope and nature of service by using corresponding dimensions such as tangibility, reliability, responsiveness, empathy and assurance. Marketing manager and employers who participate on distributing the company products are considered as major target population of the study. Interview with the marketing manager considered as main source of data. The other participants of this study were retailers, wholesalers, pharmacy, cosmetics shops, super markets, and other.

By the recommendation of (Cochran; 1963) determine sample size as follow. Taking 95 % confidence level Z is termed to be 1.96, with a precision of $\pm 6\%$ and assuming $p=0.5$ and q is 0.5 Putting the figures in the equation the sample size is determined to be 266. This means that two hundred sixty six (266) business customer respondents have been taken as a reliable sample size for this study.

Key Word: Service Quality, Impression, Customer Satisfaction, Unilever Ethiopia

**The Effect of Media Advertising on Customer Bank Preference:
The Case of Commercial Bank of Ethiopian North Addis Ababa Selected Branch
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Media advertising is a prominent feature of modern business operations one could encounter advertising message while watching TV, Reading magazines, listening to the radio using the internet or even simply walking down the street media advertising has an influence on customer preference. The purpose of the study was to analyze the effect of media advertising on customer bank preference in CBE bank service. The study was to examine the effect of print media, Radio, Television and online advertising on customer bank preference. The researcher selected participants of the study from north Addis grade four city branches of Commercial Bank of Ethiopia. Under this six branches were selected simple randomly by the researcher. Quantitative research approach was adopted and probability and non-probability sampling methods were used (purposive sampling for the selection of district) and total sample size of the study is 384 respondent. Data were distributed using structured questionnaire and analyzed using SPSS version 20 and explanatory research design was used. The results of the study revealed that media ads were (print media, Radio, television & online ads) messages have significant effect on customer bank preference. The findings showed that print media and TV advertising has the most powerful influence on CBE customer bank preference due to the combinations of audio-visual presentations and accessibility Online media ads has less significant on the customer bank preference. Given these findings, it is recommended that the bank should exert its effort to make its online, radio and printing media ads to become more positive effect on customer's preference to warred the bank product and serves.

Key Word: Media advertising, Customer bank preference and advertisement message

The Characteristics and Contribution of Private Air Transport Service on Ethiopian Tourism Sector, Nuhamin Fantaye Eshete, St. Mary's University, rakmo.smu@gmail.com

Travel and tourism plays an important role for the growth of the country's economy. Private air transport in Ethiopia was not given due consideration because of the restriction imposed by the government. The overall aim of the study is to analyze the characteristics & contribution of private air transport to Ethiopian tourism sector. The study was employed quantitative data research approach. Secondary data supplemented by primary data using questionnaire was conducted. Two hundred twenty six (226) questionnaire i.e. open ended and close ended was distributed to traveler company out of which one hundred one (101) was returned. In Ethiopian the private operators in the aviation industry are restricted to the international flight rather than limited to domestic because of the restriction imposed by the regulatory body. Travel and tourism is complementing each other. Determinant factors such as liberalization, seat capacity, and frequency of flight & alternative mode of transport affect the airlines. From the findings their exist relationship between private air and tourism. In addition, airfare, frequency of flight has significant relationship to the variables. Therefore, the government should give an emphasize to this private air and should set free the restriction and bring them to the market to work in collaboration with Ethiopian Airlines.

Key Words: Aviation service, Private air, Tourism, Tourist satisfaction

The Effect of After-Sales Services on Customer Satisfaction: The Case of LIFAN Motors
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Customers are the assets of every business. Sales professionals must try their level best to satisfy customers for them to come back again to their organization. Providing good after-sales service shows your customers you want to build a long-term relationship with them earn their loyalty and keep their business. The main objective of this research is to assess and analyze the effect of after-sales services on customer satisfaction on Lifan Motor. Thus, this study evaluates the relationship between after-sales services of Lifan Motor and its customer satisfaction. To identify the extent and nature of cause-and-effect relationships between after-sales service and customer satisfaction, this research adopted Explanatory research method. For this stud, primary data were collected using five-point Likert scale based questionnaire that was constructed considering all the dimensions of after sales-services. Additionally, customer's perceptions were used to assess Customer Satisfaction. Samples of 371 customers were selected using purposive sampling technique, and 357 customers completed and returned the questioners. The data was analyzed using descriptive statistics (frequency, mean and standard deviation). The statistical methods of analysis included a descriptive statistic for demographic profile, and inferential statics correlation and Regression analysis processed through SPSS version 20. The result of this study shows that, out of five after-sales services dimensions; Inspection, Warranty, spare parts supply and maintenance service have a positive coefficient and significant impact on customer satisfaction. However, online (telephone) service has statically insignificant relationship with customer satisfaction. Based on findings of the study, the researcher recommended to Lifan motors who provides after-sales services for their customers, they should focus on their after sale service and separately recognize and regulate its after- sales service components, hence after-sales service is essential for customers to get service after they purchase the product as well as for the sellers as one means of customer loyalty, repeat purchase and profitability.

Key Words: After-sales service; Customer satisfaction, Effect

Assessing Customer Relationship Management Practice: The Case of Wegagen Bank of Ethiopia, Rina G/Micheal, St. Mary's University, rakmo.smu@gmail.com

The main objective of CRM is to retain current customers through increasing their loyalty and to select new customers that provide higher profitability (Hansotia, 2002). The objective of this study is to examine the practice of CRM application in Wegagen bank. A quantitative approach was used with descriptive design. Both primary and secondary sources were used to gather data's based on the six dimensions of CRM (customer acquisition, customer response, customer knowledge, customer information system, customer value evaluation and customer information process). The study investigates customers and employees perceptions of CRM practices of selected Wegagen bank in Addis Ababa. . The study data collected with the Sample size of 109 with purposive sampling from tier 1 branches (Teklhaymanot branch, Beklobet branch, Gofa branch, Bolebranch and Meskel square branch) of wegagen bank. The study shows the practice of CRM application in wegagen bank is at the average level; the practice of application of the customer knowledge dimension being the highest in achievement while the customer information process practices are insufficient therefore ,Its suggested that wegagen bank should keep working more on the customer knowledge and On the customer information process the bank should have a system that can make easier for the customers to do a business with the bank by using updated technologies that can make all processes easier also the bank should use computer system for recording the customers 'requests and service rendered in order to bit the stiff competition and achieve its goals.

Key Words: CRM, customer acquisition, customer response customer, knowledge, customer information system, customer value evaluation, customer information process

**Factors Affecting Consumers Brand Preference of Beer Products: The Case of Selected
Hotels Operating in Addis Ababa**
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The study was conducted on assessing the factors affecting consumers brand preference of beer products in selected hotels operating in Addis Ababa city. The study focused on situational, personal and cultural factors that influence consumers' beer brand preference. The study focused which factors were more influential on customer's preference of beer brands. It was conducted by taking beer products as only reference to the study. Descriptive and explanatory type of research design was employed as a main research design for this study. questionnaires were used to collect primary data from 220 respondents, out of which 200 valid questionnaires were collected and analyzed. Convenience sampling technique were used for customers that are conveniently available in the hotels during data collection. Statistical Package for Social Science (SPSS) software version 23 were used to analyze data through statistical tools for this study, namely correlation and multiple regression analysis. Brand preference of beer products can be predicted by the quality of beer, price of the beer, reference group influence, emotional benefit, and advertisement about the beer and other variation of brand preference of the beer products can be explained by other variables. The result indicated that among the determinant factors of beer brand preference the most important determinants of beer preference were quality, emotional benefit, and advertisement, followed by price of the beer. There is significant and positive relationship between brand preference of beer products and its determinants quality, price, emotional benefit, and advertisement.

Key Words: Consumer behavior, Customer brand preference, Beer

**Assessing the Influence of After-Sales Service on Customer Satisfaction:
The Case of Lifan Motors Plc,
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The delivery of after sales service by a company is critical in satisfying customer needs and expectations. This research analyzed the influence of aftersales service on customer satisfaction in the case of Lifan motors PLC. Then based on the key variables of aftersales service (maintenance, spare parts, warranty, online service, car washing, Inspection and driving orientation) were used to measure and quantify the relationships between customer satisfaction and customer requirements by using Kano's model. Data was collected from 90 after sale service customers by using purposive sampling technique through questionnaire, the techniques of analysis used in this study are descriptive (frequency, percentage, and mean) and inferential analysis (regression and correlation). The result from regression analysis indicate that discovered after-sales service has impact on customer satisfaction, results from correlation analysis indicate that customer satisfaction and after-sales service has positive and moderate significant relationship. Maintenance, spare parts, warranty and inspection significant contribution to overall customer satisfaction and driving orientation and online services are significantly related to overall satisfaction of customer. Companies should solve the dissatisfaction of customers in quality, time and price of the components of after-sales service by assessing customer's satisfaction frequently.

Key Words: After sale service; Customer satisfaction; Kano model

The Effects of Loan Service Quality on Customer Satisfaction in Berhan International Bank , Selamu Wabato, St. Mary's University, rakmo.smu@gmail.com

The aim of the study is to investigate the effect of service quality on customer satisfaction regarding quality of credit services specifically provided by Berhan Bank. Service quality is studied within a spectrum of different dimensions. Empathy, responsiveness, Tangibility and reliability respectively find out the service quality dimensions may enhance customer satisfaction in a better way. Respondents are chosen from a range of various categories and the samples were drawn using purposive sampling. This research mainly focuses on Berhan Bank credit customers. This study used SERVPERF model of measuring service quality developed by Cronin and Taylor in 1992, which used five dimensions (tangibility, reliability, responsiveness, empathy and assurance). Questionnaires were distributed 250 credit customers of the bank. A 100% response rate is yielded. Findings indicate that service quality and all its dimensions have significant and positive association with customer satisfaction. Mainly, Empathy and Responsiveness resulted in high relationship, high significance and high predictors of customer satisfaction.

Key words: SERVQUAL, SERVPERF, Customer satisfaction

**The Influence of Service Quality Dimensions on Customer Satisfaction:
The Case of Commercial Bank of Ethiopia
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The objective of the study was to assess the level of customer satisfaction in selected branches at CBE. In order to assess their level of satisfaction, descriptive survey method was employed. Out of four districts in Addis Ababa, two districts and six branches were selected by using convenience sampling technique. Structured questionnaire was used to collect primary data from respondents by using available sampling technique. The respondents were selected from the five grade four branches and one special grade four branch. The self-administered questionnaire was distributed to 387 respondents. Out of these, 350 were duly filled and returned. These were used in the descriptive analyses. Statistical package for social science (SPSS) 20th version was used in the analyses. Accordingly, the five service quality dimension; namely, tangibles, reliability, responsiveness, assurance and empathy were rated by using 5point likert scale. The result showed that tangible dimensions have negative gap score. This means the physical facilities, equipments and materials which are used at branch level are not up to customer expectation. With regards to reliability dimension, customers perceived the components in the reliability dimension fail to meet their expectation. The responsiveness dimension showed relatively higher negative gap score. This indicates that the employee's willingness and interest to serve customers are below customer expectation. Besides, assurance dimension scored smaller negative gap score. The last dimension score, Empathy, also shows relatively smaller negative gap score. This was also below customers' expectation. The correlation result of the study indicated that there is appositve and significant relationship between service quality dimensions and customer satisfaction.

Key Words: Customer satisfaction, CBE, SERVQUAL

**Measuring Consumer-Based Brand Equity:
The Case of Awash Bank, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study was to empirically test the customer based brand equity dimensions and how they interact within the context of Awash Bank customers' based on most commonly cited model of Aaker's (1996). Both descriptive and linear multiple regression analysis used to evaluate the relationship between (dependent variable) brand equity against with the independent variables (perceived quality, brand awareness, brand association, and brand loyalty). The research design was explanatory and SPSS version 20 used for data analysis. Multi-stage sampling technique employed in selecting the respondents for the study. The researcher has selected samples of 384 from the total population of Awash Bank customers of thirteen branches located in Addis Ababa city and collected the primary data from these respondents using questionnaire. The findings of this study shows that all four dimensions of customer based brand equity (perceived quality, Brand awareness, Brand association, and Brand loyalty) has a significant and positive effect on customer-based brand equity of Awash Bank. The study further reveals that the R-square value is 0.69, which means 69% of the variation in customer based brand equity of Awash Bank is explained by the explanatory variables namely perceived quality, brand awareness, brand association, and brand loyalty. The overall customer based brand equity affected by four dimensions of the variables. Therefore, the bank has to adopt appropriate branding strategy. This helps the bank to retain customers and attract prospective customers, this leads to the bank more profitable and to gain competitive advantage in the banking industry.

Key Words: Perceived Quality, Brand Awareness, Brand Association, Brand Loyalty Customer Based Brand Equity

The Effect of Marketing Mix Elements on Customer Satisfaction: The Case of Bmet Cable Industry, Tewabe Tarekegn, St. Mary's University, rakmo.smu@gmail.com

The main objective of this study is to investigate the effect of marketing mix elements on customer satisfaction. The research will analysis the effect of each marketing mix elements and used descriptive type of research. Data were collected through a five points Likert scales of questionnaire. The questionnaire was physically distributed to 119customers and 106 customers were completed the given questionnaire and it's collected. Descriptive, statistical and econometric analysis methods were used to analyze the collected data. Descriptive tools such as frequency, percentages, mean and standard deviation were employed to present results. Statistical analysis tool such as correlation coefficients was worked out and used to explore the relationships between variables. Econometric analysis through ordered least square was performed to study the effect of explanatory variables on customer satisfaction. Research findings indicate that there is a significant relationship between marketing mix elements including product, price, place and promotion on customer satisfaction results showed that only price had a negative relation with customer satisfaction and promotion with small positive magnitude. Therefore, based on the findings the researcher has recommended that the company specially should adjust its pricing strategy by focusing on internal and external factors that affect pricing decision and also it should adjust promotion strategy.

Key Words: Marketing mix, product, price, place, promotion and customer satisfaction

The Impact of Marketing Mix Elements on the Consumer Buying Behaviour: The Case of Retail Supermarkets in Addis Ababa

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The study of consumer behavior is very essential in the field of marketing as it helps firms to construct a smarter marketing strategy by getting an insight about what affect the decision making of consumers. The purpose of this study is to investigate the impact of marketing mix elements on consumer buying behavior of supermarket consumers in Addis Ababa. Empirical evidence from 150 participants shopping at five supermarkets validates a theoretical model, indicating a significant positive relationship between marketing mix variables and consumer purchasing behavior. Factors or the marketing mix elements examined are product, price, shopping convenience, promotion, store atmosphere and personnel. Out of the 200 distributed questionnaires, 173 were collected 27 were not returned. During data editing, the collected questionnaires were checked for errors and 22 incomplete questionnaires were identified and discarded. Therefore 150 questionnaires were found to be valid and used for the final analysis All responses were collected by using questionnaire through convenience sampling (n=150). Data was analyzed using descriptive statistics, comparing mean analysis (i.e. one-way ANOVA) and other analysis (correlation and multiple linear regression) Results reveal that personnel, promotion and price factors exerts greatest influence on consumer buying decision, followed by shopping convenience, store atmosphere, and product respectively. The finding of the study also shows that there is a significant difference between supermarkets product consumers who belongs to different age group, educational background and Income level with regard to product, shopping convenience, promotion, price and store atmosphere and personnel. These findings contribute to the literature relating to retail marketing and have marketing implications for bringing traffic into supermarkets and increasing sales. Supermarkets should set up a comfortable buying atmosphere, drafting more influencing and informative promotion, give up to date training to their employees, should consider level of competition, access to transportation, availability of parking, easy accessibility and long opening hours while making store location decision, should maintain the right pricing decision and carrying deep assortment of products lead them to become super specialist.

Key Words: Consumer behavior, Retail marketing mix, Supermarkets

Determinants of Sales People's Performance in Ethio-Telecom
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This study emphasizes the determinants of sales people's performance namely; job satisfaction, intrinsic motivation, extrinsic motivation, compensation and organizational commitment; on sales person performance in Ethio Telecom. Five research hypotheses were formulated and tested. For selecting sample of respondents' purposive sampling was used. The total sample size was 198 and 132 questionnaires were distributed within six zones. Out of which, 123 questionnaires were returned. The data analysis was processed by IBM SPSS statistical software version 23 and the data analysis was performed by inferential and descriptive statistics. A linear combination of all the independent variables considered under the study predicts that, the variance in the dependent variable of sales people's performance. Five major assumptions for multiple linear regressions were tested: multi-collinearity, linearity, normality and independence of residuals and Homoscedasticity were found to be satisfactory. The ANOVA test result showed that, the value of R and R² (89%) obtained under the model summary part was statistically significant. The finding indicated that, job satisfaction, intrinsic motivation, extrinsic motivation, compensation and organizational commitment had significant and positive relationship with sales people's performance. The study finally concludes that; the residential division of Ethio-Telecom is significantly determined by these five factors of sales people's performance.

Key Words: sales people's performance, job satisfaction, intrinsic motivation, extrinsic motivation, compensation, organizational commitment

**The Effect of Broadband Service Quality and Price on Key Account Customers’
Satisfaction in Ethio Telecom**
Tsegereda Getachew Selewondem, St. Mary’s University, rakmo.smu@gmail.com

The role of service quality becomes a critical success factor for organizations. The main purpose of the study is to assess the effect of broadband service quality and price on the satisfaction of Key Account customers in ethio telecom. To address the stated research objective primary and secondary data are employed. Primary data was collected from a sample of 343 respondents of the target population of the study who are Key Account customers through stratified random sampling procedure. Secondary data was used to compare ethio telecom’s broadband internet bandwidth and price with Sub-Saharan African countries with the same economic level. Both qualitative and quantitative data analysis techniques were employed. Tests for the Classical Linear Regression Model (CLRM) Assumptions made. To analyze data, a modified SERVQUAL model called SERVPERF model was used. Results indicate that the Key Account customers have a positive perceived service quality towards all dimensions with a score of tangible (3.69), reliability (3.08), responsiveness (3.69), assurance (3.66) and empathy (3.70). Their correlation to each other is also significant with p-value less than 0.05. Also, all dimensions of perceived quality separately contributed to customer satisfaction significantly except responsiveness. Impact of Price and total perceived quality on customer satisfaction was positive as well. In addition, with the comparison of ethio telecom’s broadband internet bandwidth and fair price rank with some Sub-Saharan African countries, Ethiopia found in the lowest rank in both dimensions. Finally, the researcher recommended that ethio telecom should focus on reducing the frequency of the broadband internet interruption, provide the service with more reasonable price and further researches shall be done on this area.

Key Words: SERVPERF, Perceived Service Quality, Customer Satisfaction

Effects of Service Quality on Customer Satisfaction: The Case of Ethiopian Shipping and Logistics Service Enterprise
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This study focused to examine the effect of service quality on customer satisfaction in Ethiopian Shipping and logistics Service Enterprise at head office level in Addis Ababa. There are some models to measure Service quality and customer satisfaction in service providing organization. In this study, the researcher chosen SERVPERF model for discussion and analysis purpose. The SERVPERF model is an important model to measure customer's satisfaction relative to customer perceptions for the Shipping and Logistics Services. It measures customer satisfaction based on five dimension of service quality such as tangibility, reliability, responsiveness, assurance and empathy. To make the analysis the researcher distributed questionnaires to 234 customers of ESLSE at head office in Addis Ababa, out of these 216 (92.3%) respondents returned the questionnaires. This study used both descriptive and inferential statistics to carry out the research analysis. The analysis result indicated that on tangibility, responsiveness and assurance dimension service quality except one item from each category in all items customers were agree level, relatively on reliability dimension service quality customers were disagree and on empathy dimension of the service quality customers of ESLSE are neutral to the service provided by the organization. The correlation matrix indicated that customer satisfaction have positive and significant relationship with tangibility, reliability, responsiveness, assurance and empathy dimension service quality in ESLSE at the head office in Addis Ababa. The regression model result indicated that the independent variables explain 49.4% of the variance in customer satisfaction (dependent variable) in ESLSE at the head office in Addis Ababa. Based on the findings the researcher recommended to improve the reliability dimension service quality and the specific items from other service quality dimension. The ESLSE should also keep update the tangibility, reliability and assurance dimension of the service quality to satisfy their loyal customers.

Key Words: Customer satisfaction, customer perception and service quality

**The Effect of Customer Relationship Management (Crm) on the Profitability of
Commercial Bank of Ethiopia: The Case Study of Selected City Branches
Yohannis H/Michael, St. Mary's University, rakmo.smu@gmail.com**

In this competitive industry, setting an effective and efficient CRM has a great impact on the overall of profitability of an organization this study aimed to explain the effect of customer relationship management in the profitability of CBE by taking a case of selected city branches. A conceptual framework used as a guidance to test the relationship between the CRM dimensions consisted in the profitability. The study is descriptive in nature in that it collects data from one or more target groups, and analyses it in order to describe the present condition. More specifically, a survey data on the four dimensions of the CRM collected both from the customers and from employees of CBE (Branch managers, Customer relationship managers, customer relationship officers and customer service managers) to determine the extent of CRM application in the Bank. A quantitative approach used in the research. Questionnaire is designed and distributed to the total sample size of 300 customers of four selected city branches based on the service provided and number of transactions made per day as well as branch grades which, is grade I-IV. The portion of questionnaire distribution goes on as branch grade the largest portion distributed to the higher-grade branches and the lower goes to the lower grade branches and 63 employees of CBE with different job titles. Mostly managerial level with the exceptions of commercial credit employees and customer relation officers in randomly selected city branches and head office organs to collect a primary data. Therefore, the data were obtained from two sources namely, primary and secondary sources in primary Regression, t-test, one sample t-test ANOVA multicollinearity test was conducted. The finding showed that customer focus, knowledge management and technology based CRM of CBE have not significant but positive effect on profitability by staff respondents and the rest organizational dimension have insignificant and negative effect on the profitability of CBE the same is true for key customer focus. Therefore, it is essential for CBE to pay more attention for the CRM dimensions by considering their significant effect on profitability. Moreover, CBE should reconsider its strategy since the study results insignificant contribution in influencing the profitability of the organization.

Key Words: Customer Relationship Management (CRM), Customer Focus, Organization dimension, Knowledge management, Technology-based CRM, and Profitability

**A Descriptive Study of Monetary and Non-Monetary Sales Promotional Strategy:
The Case Study on Heineken Breweries S.C
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The study of sales promotional tools and consumer behavior is paramount to any successful business aiming to understand and layout it's marketing and sales strategy. The purpose of this study to provide a qualitative analysis on the difference between Monetary and Non- monetary sales promotion strategies in the Ethiopian Beer industry by taking different tools used by Heineken breweries to promote its brand and demonstrate customers' perception towards these strategies. For this study, data was collected through questionnaire from 90 end consumers and 30 outlet owners and a structured interview with the sales representatives to validate theoretical and empirical research questions. Results reveal that the sampled brewery (Heineken) uses both Monetary and Non-monetary sales promotional tools based on the intended End goal, The Target Channels and the Short Vs. Long term Objectives. The tools used are; Corporate Sponsorship, Discounted Price, Mystery shopper, Extra Product, Free Samples, Under the Cork Prizes, Vouchers/Coupons and Lottery and Gifts and Goody bag. Finding of the study also shows that there several events can trigger higher sales but majority of the respondents agreed that; the type of sales promotion tool used and timing of sales promotion were the biggest influencers to buying Heineken brewery product and the highest sales is recorded during "Under the Cork" promotional season (Prizes hidden under the cork of Walia Beer).

Key Words: Monetary Sales Promotion, Non- Monetary Sales Promotion, Beer Brands

Assessment of Marketing Strategy Practices in The Case of Bank of Abyssinia S.C
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The aim of this study was to assess the marketing strategy practice of bank of Abyssinia. It describe how the marketing strategies were practiced in the company to achieve its goals aligned with target market, segmentation, positioning and the marketing mix to satisfy customer requirements. The research was carried out through the use of case study design employed by using both mixed approaches. Both primary and secondary data collection instruments were used to collect data. Closed ended questionnaire survey along with interview was used for the purpose of data collection. The selections of the respondents were carried out by using purposive sampling technique because no other departments were concerned about marketing strategies and the researcher took all the respondents of marketing staffs as a total population of the study. Data collected was analyzed using IBM statistics SPSS 21 software. Descriptive statistics was used and analyzed using methods of frequency distribution and percentage. The study findings indicate that bank of Abyssinian segments its market based on mainly geographic element, follows targeting strategy of differentiation, and there is good level of perception among consumers, the key factors that considered in setting pricing strategy is product value. Promotional practices are strong on advertising and sales promotion and, weak on other promotional tools. BOA's's staff are capable of implementing the marketing strategy of the company, but not highly capable. The major formulator of the company marketing strategy is marketing department. The major implementer of the strategy is all employees of the company and the major challenges on the implementation of the marketing strategy is communication problem, poor planning, lack of integration and lack of commitment.

Key Words: Strategy, Marketing strategy, Target marketing, Market segmentation, Positioning and marketing mix

9. Project Management

2017

**The Effect of Training and Development on
Employees' Job Performance: The Case of Awash International Bank S.C
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Human Resource is a valuable and crucial asset. Training and developing them must be the priority of any organization. Training is a dynamic and continuous process to improve the quality of the employees; it is an effort to improve their performance. Given the positive reinforcement of training up on the performance of employees, organizations are providing successive training to their employees with the allocation of resources. There is ample of evidence concerning the effect of the training upon the performance of employees, especially in the context of the banking sector in Ethiopia, but no real study was conducted in the case of Awash International Bank. Therefore, the objective of this study is to assess the effect of training and development on employees' job performance in the case of Awash International Bank S.C. The research is cross-sectional type of research which is based on primary and secondary data. The primary data were collected using self-administered questionnaires distributed to 55 respondents taken as sample size from 20 selected Awash International Bank branches in Addis Ababa. The data were entered into EpiData version 3.1 and transferred to SPSS version 20 for analysis. Descriptive statistics (mean and standard deviation) and inferential statistics (logistic regressions) were used to analyze data. The result showed that employees were not satisfied with the existing training needs assessment of the bank and employees were moderately satisfied with training design and implementation and training evaluation. The study also found that training policy awareness among employees was low. Multiple regression analysis showed that training design and implementation and training evaluation as significant and positive predictors of employee job performance in the case of Awash International Bank. The study recommends that in order to enhance employee performance the bank should continue its training program so that it can build and strengthen employee's competencies.

Key Words: Training and Development, Employees' Job Performance, Awash International Bank, Ethiopia

Assessment of the Performance of 2010-2015 Investment projects Management Practices at Dukem, Oromia: Challenges and Opportunities from Stakeholder Perspectives, Abdurrahman Temam, St. Mary's University, rakmo.smu@gmail.com

Investment is a driving force for economic growth, job creation and poverty reduction in developed and developing countries. Ethiopia is one of the developing countries to enhance different types of investment in operation. But the growths of investment projects by private investors in Ethiopia and land management have many irregularities. This study assessed the positive and negative performance status of investment project management practices on private investors in Oromia Region at Dukem town from stakeholder perspectives. Hence, the study focused to examine variables including land, labor, transport, farmers' compensations, employment and government bureaucracy at Dukem, Oromia. The researcher used by preparing a survey questionnaires and collected data from farmers, investors and government offices. Observation of the livelihood of displaced farmers and face-to-face interviews was conducted in order to get more reliable data from the primary sources. To achieve the objective of the study 66 questionnaires were distributed and 61 (92.4%) of them were successfully completed and analyzed using SPSS software. A purposeful face –to-face interview were conducted with 5 displaced farmers who become landless and 5 investors who were affected by bureaucratic management and analyzed accordingly. The responses of the displaced farmers and private investors' shows that land management policy and competency of project office needs major improvement to satisfy both displaced farmers and investors. It is believed that the study helps to create awareness for investors and government authorities, as well; it will serve as a benchmark for future researchers who can work with similar or related issues.

Key Words: Compensation, investment, Performance, Investment project management

**Risk Management Practices at Mogle Botteled Water Manufacturing Sebeta
Ethiopia Asmamaw Gizat Ayele, St. Mary's University, rakmo.smu@gmail.com**

In order to examine how risk and risk management process is perceived in the manufacturing sector, a case study of a Bottled Water Manufacturing company called Mogle bottled water manufacturing factory is chosen. All analyses were based on a theoretical background regarding risk and risk management process in the manufacturing sector. The purpose of this study was to investigate the current risk management practices and the risk management system that is adopted by the chosen company. The study used both primary and secondary data. The primary data were collected through questionnaires and interviews and secondary data were compiled from documents, reports, company website, and so on. The result revealed that the company has a risk management structure in place and it has developed written policies and procedures for risk management. The study also revealed a number of weaknesses in risk management like lack of capacity in understanding risk management policies and procedures at all levels. The current tools that are used to identify, measure, monitor, and control risks are not satisfactory to properly manage their risks and tools are not reviewed periodically. The difficulties the company is facing in managing its risks are: weak management information system, lack of competent and experienced staffs, and lack of exposures to risk circumstances.

Key Words: Risk; Risk management; Risk management process; Risk management methods

**A Thesis submitted to St. Mary's University Department of Project
Management for the Partial Fulfillment of Master of Arts (MA) Degree in
Project Management Efreem Hassen Ali, St. Mary's University, rakmo.smu@gmail.com**

Quality management cuts across the different functional units of project operation and management. A large sum of fund raised and projects implemented but the quality of service delivery remain challenging for many charity organizations. For the local Non-Government Organizations, quality plays significant contributions by making them efficient, effective and relevant. The quality of service delivery in a child-focused development project can be measured by its reliability, responsiveness, assurance, and empathy. The purpose of this study was to contribute evidence based report on the factors that affect quality service delivery for development projects implemented by the NGO sector. The study applied casual research design and qualitative and quantitative research approaches. Primary data were collected from forty one local NGOs using a structured questionnaire and qualitative data were generated from four in-depth interviews. Multiple regression analysis was used to examine the cause and effect relationship was determined between independent variables such as Leadership commitment, Quality Management System, Stakeholders' Participation, Monitoring, Evaluation, Accountability and Learning, and Human resource and the dependent variable (Quality Service). The study concluded that the five independent variables had positive causal effect on quality service delivery. Specifically, the human resource and quality management system had statistically significant effect on quality service. The study suggested projects implemented by local NGOs should provide due attention for the five factors mentioned above as they have great level of impact on the quality of services they provide to project beneficiaries. Besides, it is a means to verify accountability to stakeholders and the public at large.

Key Words: Quality service, leadership commitment, monitoring and evaluation, stakeholders' participation, project management, child-focused NGO, Ethiopia

**Assessment of Performance Management System in Commercial Bank of Ethiopia: The
Case of City Branches in Addis Ababa and Head Office
Firehiwot Tesfaye, St. Mary's University, rakmo.smu@gmail.com**

Performance management is a continuous process of identifying, measuring and developing the performance of individuals and teams and aligning performance with the strategic goals of the organization. There is no common understanding or implementation of the system by performers or supervisors at different branches (CBE, 2015). This project was designed to assess employees' performance management system of commercial bank of Ethiopia in city Branches and head office. To this end, the study has gone through an assessment of the practice of performance planning & agreement, provision of ongoing feedback, performance evaluation and performance review process. Primary data were collected through questionnaire and interview. 369 questioners were distributed to randomly selected employees and out of these 313 were properly filled and returned. The data were analyzed using descriptive method. Interview was held with the district human resource manager and some branch managers. The finding of the study revealed that some targets were unattainable, and data tracking system was manual and no usage of formats, lack of proper documentation of PMS files, inadequate feedback provision, inconvenient office layout to provide feedback privately for employees, absence of guideline to manage employee's movement from one job to another job during the rating period etc. Based on the findings, the researcher recommended the bank to allocate attainable targets, automate its data tracking system, allocate adequate manpower, develop clear guideline to manage the movement of employees to another job at the end of the rating period, etc.

Key Word: Commercial bank of Ethiopia

Factors Influencing Strategic Management Decisions of ICT Data Center in Ethiopia: The Case of Ethio Telecom, Hailu Haftu, St. Mary's University, rakmo.smu@gmail.com

Information and Communications Technology is an increasing factor in the everyday life, whether this is private or public. In coherence with this, reports and research presents the contribution to effects in terms of pollution, such as greenhouse gas emissions and electronic waste. The research in the area of information communication technology (ICT) data centers, that consume about 2% of energy that is produced worldwide mainly focuses on technological solutions. In this study, the researcher aimed to identify the challenges and opportunities (trends, pressures and factors) that affect ICT data center management decisions which has not been studied extensively. To answer the research questions the researcher carrying out a literature review and he used the initial decision-making research model as a guide for the process of gathering primary data. He prepared semi-structured interview questions to gather the primary data via interviews with expertise in the ICT data center of Ethio telecom. The main trends for ICT data center management decisions that identified from the primary data by the interviewees were virtualization and cloud computing. Furthermore, the main pressures in regard to strategic operations decisions of ICT data center were mimetic, coercive and normative pressures which include service availability, costs, government and customer pressures. In addition to that the main factors that are identified after gathering the primary data from Ethio telecom includes service availability, cooling, costs, reliability, technology, organizational management, security, customers, speed, virtualization, facilities, energy consumption, data center management, location, human resources, quality management, storage, and service level agreements. It was found that environmental sustainability is to a large amount seen as a bi-product of the aim for general efficiency in ICT data centers among the interviewees from Ethio-telecom. In terms of factors related to environmental sustainability costs, energy consumption, cooling and e-waste were identified being paid the most attention to by the interviewees.

Key Words: ICT data center, data center management, environmental sustainability, strategic operations decisions

**The Impact of Employee Turnover on Project Success in Commercial Bank of Ethiopia:
The Case Study on Graphical Intelligence Electronic Operational Management
Lozmaryam Mulugeta Assefa, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study was to determine the factors that influence employee turnover in the (Graphical Intelligence Electronic Operational Management System) project, with an aim of coming up with recommendations aimed at curbing or significantly reducing it and enhancing staff retention at (Graphical Intelligence Electronic Operational Management System) project. This study adopted a research explanatory method. The target populations for the study were the employees of (Graphical Intelligence Electronic Operational Management System) project. This included both the employees on permanent and temporary contracts of project which is 49 employees. The study used a senses non probability sampling technique. Therefore, the sample size for this study was 49 and since the sample was drawn from the staff, the populations were regarded heterogeneous. The study collected both primary and secondary data. The researcher selects all sample is the target population. Tables and other forms of presentations were appropriately used to present the data that were collected for ease of understanding and analysis. From the findings the study established that better remuneration package discouraged employees' turnover in Graphical Intelligence Electronic Operational Management System). The study revealed that reward and recognition discouraged employee turnover in Graphical Intelligence Electronic Operational Management System) project. It also found out that failure of management to provide opportunities for career progression encouraged employees' turnover in Graphical Intelligence Electronic Operational Management System). Employment security, workplace organization and the working environment were the most important factors that employees do consider. The study found that poor working conditions encourages employee turnover in Graphical Intelligence Electronic Operational Management System).

Key Word: Graphical Intelligence, Electronic Operational, Management System

“An Assessment of Internal Control Practice on Success of Construction Projects” Mehari Tekeste Tesfaezgi, St. Mary’s University, rakmo.smu@gmail.com

The purpose of this thesis is to assess the designed, implemented and practiced internal control system of government organization on the success of their construction projects. For the purpose of this research internal control and project success are defined in the context defining the key words of the research. To achieve the objectives of this study, data were collected through questionnaire from 99 respondents. The respondents were selected using purposeful sampling method, Further to collect evidenced information 14 management member of the selected organization was engaged for an interview. The data collected from the questionnaire were analyzed. And the information collected through an interview was used as an additional data to strengthen the conclusion. The results of this thesis have shown that internal control of an organization has direct relation and effect on the success or failure of government construction project. Internal control has the power to control time, cost and quality of construction projects. Hence government organization should work to strengthen the internal control system of their organization and projects to make effective, efficient and economical and to achieve their ultimate objective successfully.

Key Words: Control, Internal Control, Internal Audit, Control Environment, Project, Construction Project, and Success

Investigating Success Factors for Real Estate Development Construction Projects in Addis Ababa, Melat Girma, St. Mary's University, rakmo.smu@gmail.com

This study entitled “Investigating Success Factors For Real Estate Development Construction Projects with Special Reference to Real Estates in Addis Ababa City” is conducted with an objective of assessing the factors that contributes to the success of projects management in real estate development construction projects. The study has met its objectives through providing answers for the basic questions of how successful real estate development construction projects’ management are, what are the major success factors for real estate development construction projects management; and what is the impact of success factors in real estate construction projects’ management. The study area is not adequately studied from Ethiopian real estate development companies’ perspective or not available which makes this study is valuable to fill in the study area. The study is conducted on real estate developers in Addis Ababa. Both primary and secondary data were collected for the accomplishment of the study. For the primary data, 118 project managers who are working in 26 real estate development companies which delivered at least one round of residential houses were selected. All the project managers who have completed at least one real estate development construction projects are incorporated in the study making the study to implement census method. The primary data are collected through self-administered questionnaires. The study have used Ashley & Jaselskis’s (1987) seven critical success factors of construction projects as independent variables where project success is measured in terms of time, cost and quality are used as dependent variables. Correlation technique was used to indicate the relationship between the independent and dependent variables and a binary logistic regression was used to identify the impact of the success factors over successful project completion. Four out of the seven critical success factors are found to be present in the real estate development construction projects which are organizational planning, project manager goal commitment, project’s scope and work definition, and control systems. Six of the seven critical success factors (except project scope and work definition) are found to have as significant impact on project management success. Though, only four have a positive impact which are project team motivation and goal orientation, project managers’ competency and goal commitment, safety precautions and applied procedures and control systems which is the major finding of the study.

Key Words: Project Management, Project Management Success, Critical Success Factors, Success Criteria, Time, Cost, Quality, Organizational Planning, Safety, Competency and Experience, Motivation and Commitment, Control Systems and Scope

**Assessment of Civil Work Specification in the Management of Quality in
Construction Works: Case of Afri Consult Consulting Architects And
Engineers Plc, Mikyas Tesfaye, St. Mary's University, rakmo.smu@gmail.com**

Quality problems are very significant in the construction industry of Ethiopia. This study focuses on the quality problems of building construction related with specifications. Specifications are the standards set for each work item of a construction project. The quality is controlled using these specifications to check and approve works before and after execution. There are different specifications used in building projects. The study assesses the applicability of these specifications in effective quality controlling of the works. Both qualitative and quantitative data are used in the study. The data was collected using questionnaire and interview question from a sample population and company manager respectively. From a population of 75, this research selected 62 sample and collected data. The data was then analyzed by using SPSS version 20 for the close ended question. Then the data presented using descriptive statistics with the help of frequency, tables and percentage to provide information. Mean and Standard Deviation through measure of central tendency were also used to analyze data. The interview questions were interpreted manually. The findings show that different uses are in practice for specifications by different professionals involved in the building construction projects. There are also many gaps identified in the specifications. Lack of particularity, lack of coherence with drawings, lack of standards are some of the problems identified. These problems are part of the cause for larger problems like time delay, cost overrun, quality failure, scope creep, and poor risk management. As solutions, setting of minimum standard for specification by the government, pre-checking of specifications before signing of contract, and attention from all stakeholders in the preparation of the specifications are necessary to ensure the proper use and preparation of specifications to enhance quality of works in construction projects.

Key Words: Quality, Construction, Specification, Afri Consult

**Practices and Challenges of Human Resource Management in Hamlin Fistula
Ethiopia, Tigist Sahile Biru, St. Mary's University, rakmo.smu@gmail.com**

Human resource management (HRM) is concerned with getting better result with the collaboration of people. Human resources are one of the most valuable resources of an organization and indeed an organization is nothing without human resources. Getting and keeping good people is critical to the success of every organization. This study investigates the Practices and Challenges of human resource management in Hamlin Fistula Ethiopia. Furthermore the study assessed detail HRM practices of Hamlin Fistula, evaluated major challenges of HRM and forwarded possible recommendations for problems identified in the study. This study discovered gaps in HRM practices especially with regards to recruitment and selection; training and development, and compensation policies and procedures of the Hamlin Fistula Ethiopia head office and Desta Mender-rehabilitation center- which is organized under the head Office in the out skirt of Addis Ababa particular Kolfe Keranio Sub city. To achieve this purpose the descriptive research design should employ by following survey approach and questionnaire a Likert scale of 5 levels listing questions were distributed to a sample of 107 People out of the total population 357. The relevant data was collected from 95 staff members who work at head office and Desta Mender. The gaps which were observed in the HRM practices were investigated descriptively by using quantitative data analysis method. The collected data is analyzing using statistical package for social sciences (SPSS). This paper is expected to describe and disclose how, when and what of staff Compensation, Training and development, Recruitment and Selection practice are managed, executed and existing in the Hamlin Fistula Ethiopia. It also provides important recommendations regarding staff Compensation, Training and development, Recruitment and Selection Policy.

Key Words: staff Compensation, Training and development, Recruitment and Selection, Human Resource Management

**Assessment of Success Factors in Core Banking Software Project Implementation at
Commercial Bank of Ethiopia**
Wesenyesh Tezera Beyene, St. Mary's University, rakmo.smu@gmail.com

Banks play an important role in economic development of a country, where commercial banks play pivotal role within the banking industry. Due to economic reasons, market pressures and regulatory requirements, banks require to change their Core Banking Solution from time to time. The purpose of this study was to determine critical success factor in Core banking Solution project implementation and success measurement criteria in Core Banking Solution implementation project of Commercial Bank of Ethiopia. The study employed descriptive analysis. The survey questionnaire was designed based on the literature and on the information collected through the interviews conducted to the team leaders of both technical and business team. The survey questionnaire was distributed to 227 persons among them 97 was all Commercial Bank of Ethiopia Core Banking System implementation project team members and the rest 130 branch managers of Addis Ababa City branch of Commercial bank of Ethiopia were identified as sample population . Out of the 227 respondents only 179 responded, which represented a response rate of 78.85% .The data gathered through the questionnaire was analyzed by Statistical Package for Social Science (SPSS).The analysis showed that nine critical success factors were identified related to core banking solution implementation project of Commercial Bank of Ethiopia. The key perceptions and aspect of attributes namely; professional project manager, monitoring the progress, dedicated project team dedicated resource, transparency, end users training, top management support, vendor support and commitment identified as Critical Success Factors related to CBS implementation process. . Besides, the identified project success measurement criteria were Improved Efficiency” “End User Satisfaction” and “Reduced Complexity of Operation” are identified as success measurement criteria unlikely this results deviate from generally accepted measurements of success of a project, which are achieving project goals, within agreed time and budget Finally, recommendations were forwarded based on the major findings so as to implement successful Core Banking Solution project.

Key Words: Core Banking Solutions, Critical Success factors, success measurement criteria
Core banking solution implementation

**Assessment of Project Communication Management Practice of
Sele-Enat Mahiber, Yonatan Edegilign, St. Mary's University, rakmo.smu@gmail.com**

Project Communication Management is one of the key success areas in project management but it is also the most abandoned area in projects so far. Based on this fact, this study assessed Project communication management practice of one well-known local NGO called Sele Enat Mahiber. The research adopted descriptive research design, both qualitative and quantitative research method were used and data has been collected from primary and secondary sources. In obtaining information from the primary data, pretested questioners were used for collecting data. To select the research participants Purposive sampling technique employed and questioners were distributed for fifty respondents, open ended interview were conducted with management committee and triangulated with the questioner and discusses findings. Finally conclusion and recommendation took place. The finding shows that generally the NGO is backward in project Management, faced several project failures and currently has no survival promise. For this critical situation, failure to manage Project communication is one of the leading reasons which project communication management in the organization is not recognized, not participatory, disordered and doesn't have any guiding document. After such finding and conclusion, it is recommended that the organization have to revive project communication management awareness, open Project management department and develop and design project communication management system incorporating all available resource as an imputes to avoid its main weakness that have resulted many failure so far.

Key Word: Project Communication, Management Practice, Sele-Enat Mahiber

Project Management 2018

Assessment on Application of Tools and Techniques of Project Management and Challenges Associated with Implementation of Mental Health Gap Action Program: The Case of Addis Ababa, Abeba Getabelew Abate, St. Mary's University, rakmo.smu@gmail.com

Projects are generally perceived as a means of achieving a strategic objective of an organization directly or indirectly. In addition to strategic opportunities of an organization, projects are authorized based on market demand, business needs, social needs, environmental considerations, customer request and technological advancements. The project management body of knowledge has encompassed various tools and techniques of project management in each knowledge areas. The objective of this study was to assess the extent to which the tools and techniques of project management are applied and to identify challenges with implementing Mental Health Gap Action Program. The Research is descriptive in which opinion survey is used for data collection. In this study it was indicated that the role of mhGAP is significant both in integrating mental health into primary health care and in filling the gap in mental health services. There was evident lack of application of tools and techniques of project management and several program gaps and challenges associated with implementation. Effort should be in place to address challenges associated with infrequent advocacy, inadequate supply of essential medications and awareness related issues. A further research is crucial to see into the possible associations between gaps and challenges of implementation.

Key Words: Challenges, mhGAP, Project Management, Project Management tools and Techniques

Assessment of Factors Affecting Project Implementation: The Case of Ethiopia Catholic Church-Social and Development Coordination Office Archdiocese of Addis Ababa (Ecc-Sdco, Aa) Projects, Abebe Esayas, rakmo.smu@gmail.com

The purpose of this study was to determine the factors that influence effective implementation of projects with a key focus on ECC-SDCO. A causal research design was adopted, and both qualitative and quantitative data were collected from a total of 35 projects that were implemented from 2009-2017 by ECC-SDCO. The independent variables considered in the study include project planning, organizational structure, donor funding, stakeholder engagement, project risk, team management, communication, project work plan, cost estimation, and scope management. These variables were regressed against the dependent variable (project implementation effectiveness and efficiency using linear regression analysis. The result showed that project planning, donor funding, project team management, and project work plan were founded to be statistically significant ($p < 0.05$). The mean Schedule Performance Index of ECC-SDCO's projects were found to be 0.99 indicating that projects were 99% on schedule. The mean score for the Cost Performance Index was found to be 1.12 indicating that the projects has excellent performance with the parameter of efficiency. The study found that donor funding was critical in ensuring effectiveness in implementing projects. The study noted that the most influential factor in creating donor confidence in funding was the financial accountability, as good financial propriety demonstrated commitment to standards and work ethics.

Key Words: Project performance, determinants of project performance, effectiveness, schedule performance index, ECC-SDCO, Addis Ababa, Ethiopia

The Practice of Corporate Social Responsibility by China Railway Group Limited (Crec) in Ethiopia, Abraham Terefe, St. Mary's University, rakmo.smu@gmail.com

The focus of the study is on the existence and practices of Corporate Social Responsibility and related problems in Ethiopia by taking China Railway Group Limited as case study in accordance with different Corporate Social Responsibility dimensions namely employee/labor treatment, consumer demands, social values and behavioral issues, Environmental Protection, Human right and Social justice, and transparency and anti-corruption. The findings of the study are believed to be relevant to employees, customers, and companies to implement Corporate Social Responsibility concepts and to get benefit from it. The study has been conducted on the basis of the mixed research techniques to assess the nature or practice of CSR related problems in the company. Purposive sampling technique was used in selecting respondents. Out of the total study population of 729 employees of China Railway Group limited and Ethiopian Railways Corporation, the samples size which has been selected for the study under consideration is 213, of which 118 are from China Railway Group Limited and 95 from Ethiopian Railways Corporation. Data were collected through questionnaires and field observation. Structured and unstructured interview have been also conducted with managers and administrators of the China Railway Group limited and Ethiopian Railways Corporation through open ended questions which are designed to elicit their perception about the nature of Corporate Social Responsibility in China Railway Group limited. The data collected through the questionnaires were coded, entered into computer and analyzed qualitative and quantitatively and presented in the form of tables and Charts using SPSS version 20 Software since it is appropriate for the study. Findings of the study have shown that China Railway Group limited gives high emphasis on the economic aspect of Corporate Social Responsibility on its practice. Budgetary problems, absence of strong interest and lack of support from government and other concerned bodies for the practice are also found to be major barriers on the company to perform Corporate Social Responsibility well. This thesis concludes with a discussion of the implications of these findings as well as recommendations.

Key Words: Corporate social responsibility, Corporate Social Responsibility practice by China Railway Group Limited.

**Determinants of Agricultural Projects Implementation Delays:
The Case of Agricultural Projects Financed by Development Bank of Ethiopia
Adane Semere, St. Mary's University, rakmo.smu@gmail.com**

This study focused on identifying the determinants of agricultural projects implementation delays in Gambella Regional State. It examined 35 agriculture (cotton) projects that were financed by the Development Bank of Ethiopia. Quantitative research approach with a causal research design was adopted for the investigation. The multiple linear regression analysis was carried out to identify the factors that determine delay. The schedule performance index was used as indicator for the dependent variable (project implementation delay). The research is cross sectional in nature and the unit of analysis is the individual agricultural projects. The major findings include extremely poor implementation follow up by the relevant staff, frequent land overlapping, improper utilization of disbursed fund by promoters, low and limited capacity of the bank staff to assist the promoter regularly, poor time management and scheduling operational activities (work breaking down), lack of well-developed system of resources (natural, human, financial, social, physical and informational). To improve the performance of the agricultural projects, and future projects that have similar nature, the Bank and the project owners should give due attention to the correlates identified determinant variables for the delay of agricultural projects implementation by this study that determine project success.

Key Words: Schedule performance index, project delay, determinants, Development Bank of Ethiopia, Gambella Regional State, Ethiopia

Factors Affecting Successful Implementation of Integrated Financial Management Information System (IFMIS) at Ministry of Finance, and Economic Cooperation (MOFEC), Addis Wasihun, St. Mary's University, rakmo.smu@gmail.com

This study sets out to analyze the critical success factors of integrated financial management systems in Ministry of finance and economic cooperation. Government of Ethiopia realized the importance of IFMIS towards efficient and effective service delivery. This study therefore named at examining how change management, technological infrastructure, human capital development and top management commitment affect the effective implementation of IFMIS in ministry of finance and economic cooperation. The scope of the study was MOFEC the owner or implementer of this system. A causal research design is adopted with a quantitative research approach. The target population of this research was IFMIS users from eight directorates which is 113 population and simple random sampling was used to select 88 employees. Data was collected by means of a questionnaire. The findings of this study revealed that MOFEC did not manage change to IFMIS effectively; the technological infrastructure for the roll out has not been availed; some aspects of human capital development have not been addressed; there is lack of top management commitment on IFMIS and MOFEC has not allocated enough resources towards of IFMIS implementation. This study recommends that for IFMIS implementation to be effective, change management should be handled better, MOFEC should upgrade IFMIS user with regular training, there should be technological and infrastructural availability in the organization and proper change management work.

Key Word: Technological Infrastructure, Change Management, Human Capital Development, Top Management Commitment, MOFEC, successfulness of IFMIS project

**The Practice of Project Management Tools and Techniques in NGOS': The Case of
Selected International Ngo's based In Addis Ababa
Addisu Sharew Denbel, St. Mary's University, rakmo.smu@gmail.com**

Management of projects requires state of the art project management knowledge and tools. The purpose of this study is to provide an overview on project management practices of tools and techniques use in selected 20 international Non-governmental organization its impact on performance achieved based on project managers' perception. This study was conducted in 20 selected international NGOs headquartered in Addis Ababa which accomplish development projects.. A mix of quantitative and qualitative study design and purposive sampling procedure were employed to select the NGOs. A total of 100 project managers for quantitative part and 20 heads of MELU for qualitative part involved in the study. Structured questionnaires and in-depth interview check list were employed to collect relevant data. Survey data were subjected to descriptive statistics, principal component analysis for data reduction and correlation analysis using SPSS software. Descriptive results indicated that, the majority of projects 52(52%) are related to Health, Nutrition and Population, followed by Water, sanitation and hygiene 21(21.0%) among other. The project logical framework, Performance Indicators, Budget Monitoring, tools hold the highest means and the lowest standard deviations. This reveals that they are the most frequently used tools. Most importantly, there seems to be an agreement among project managers on the extent to which project logical framework & Performance Indicators are used ((mean = 4.56 & 4.61; SD = .5563 &.5104). On the other hand, tools such as critical path method (mean= 2.23and SD =1.25) earned value management system (mean 2.0 and SD 1.26), MS project software (mean = 2.20 and SD = 1.28) are scarcely used and there is little consensus with regard to its usage if one considers its high-standard deviation. The result also suggests that overall project success is insensitive to the level of Project management effort. However, a significant correlation was observed between the success criteria and all project management tools and techniques except logical framework and performance indicator. To conclude, limited sets of project management knowledge and tools are being applied in NGO's and hence there is a need to build the capacity of project managers through state of the art project management training and education of their key personnel.

Key Words: Project management body of knowledge, project tools, NGO and managers

**The Practice and Challenges in Implementing GPS and RFID Technologies: The Case of
Container and Cargo Handling in Erca
Amha Tesfaye, St. Mary's University, rakmo.smu@gmail.com**

GPS and RFID systems are products of the very latest advancements in the vehicle tracking and fleet management technology. GPS tracks the movement of vehicles, relaying information about the speed, fuel consumption, and relative location of the vehicles in terms of latitude and longitude while RFID uses radio frequency waves to transmit information about the safety of goods in transit. The Revenues and Customs Authority of Ethiopia has launched this electronic cargo tracking system on the road between Addis Ababa and Djibouti Port. **This** study was carried out to assess the practice and challenges in implementation GPS and RFID technologies: the case of container and cargo handling in ERCA in the country's logistic sector on 56 participants divided into two groups of samples namely, vehicles who have implemented the tracking system, or treatment (implemented) group, and those who have not, or the control group. Control (non-implemented) groups are used to avoid the problem of intervening variables (variables that are affecting the output of the research other than independent variables). The researcher used propensity score matching analysis. This study demonstrated that the use of RFID and GPS tracking technology is strongly associated with lower fuel and maintenance cost, shorter trip duration and a higher turnover of trips. The study also showed that the tracking technology has eliminated unsanctioned trips and illegal night driving. It has also been shown that it has prevented drivers from transporting unauthorized goods since the system monitors that the vehicles are not carrying any weight above that is indicated on the manifest.

Key Word: Radio frequency identification, global positioning system

**Project Implementation Management and Assessment of Failure Factors of Cycling Project
of Addis Ababa City Road and Transport Bureau
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A guide to the Project Management Body of Knowledge (PMBOK) 5th edition identifies ten knowledge areas that project managers should focus and organization should follow to ensure the effective implementation of all projects. However, most organizations undertake projects without necessarily adhering to these standard project management practices that leading to the failure of most projects. The Ministry of Transport in coordination with AACRTB made an initial attempt to encourage and facilitate cycling through the development of designated cycle tracks and bicycle rental program. The project is implemented in three selected areas: Imperial-Atlas, CMC - Summit and Hayat roundabout -chafe/Hayat condominium. The purpose of the project was to explore the viability of urban cycling and cycle sharing in Addis Ababa. Since implementation in 2015 the project has encountered several challenges. The purpose of this study was to investigate the extent to which AACRTB cycling project adopt Project Management standards in the implementation of the project, to investigate the processes used in the implementation of the AACRTB cycling project, to determine the causes of project failures. The major findings of the research indicated that standard project management practices are mostly implemented, but some shortcoming were identified by respondents including Project Human Resource management, Project Communication Management, Project Risk Management and Project Stakeholder Management. Likewise project management process were adopted in the implementation, without necessarily adhering of those knowledge area contributing for the failure of the project and finally it was highly recommended that five project management processes groups and ten knowledge areas must be carried out effectively to ensure high success rate of projects.

Key Words: Project Management, Non-Motorized Transport, Cycling, Project Success, Project Failure, Addis Ababa City Road and Transport Bureau, Ethiopia

**Practices and Challenges in Implementation of
Sanitation and Hygiene Project: The Case of Becho Woreda in Oromia Region
Behailu Shewakena, St. Mary's University, rakmo.smu@gmail.com**

Becho is one of the woreda in the Oromia Region of Ethiopia far-away about 80 km south west from Addis Ababa and it is part of the Debub Mirab Shewa Zone. It has had a problems relating to water supply, sanitation and hygiene. These problems when combined together could have public health implications for villagers who may be exposed to faecal pathogens. The purpose of this study was to investigate the community sanitation and hygiene practices and in implementation challenges of sanitation and hygiene projects and provide valuable remedial solutions for the improvement of the health of the community. By identified the current state of knowledge, attitudes and practices (KAP) of households regarding sanitation and hygiene as a means of determining necessary interventions for addressing environmental and public health improvements. Another aim was to determine the challenges faced in improving the state of sanitation and hygiene. The impacts which poor sanitation and hygiene could have on environmental and public health were also addressed. Both qualitative and quantitative research methods were used in this study. This qualitative component included observations during 21 kebele's of selected community household's visits and two focus group discussions. The quantitative research data was gathered through conducting a questionnaire survey of 388 systematically selected households at a response rate of 100% and 11 employees from woreda health office and Ethiopian Kale Heywet Church Development Commission water, sanitation and hygiene program. The results of the field observations and focus group discussion revealed that the practices of sanitation and hygiene in the village were not good in terms of usage of latrine; frequent cleaning of latrine, covering the hole, building house around and hand washing after use and before eat. The questionnaire results of the research revealed that about 47.7% had no household pit latrine and 35.3 % of households did not have a latrine is protected from the inlets of animals, 93% of households did not have separate blocks or rooms of latrine for male and female , 46.9% families had not hand washing practices after visiting toilet and 67.2% of house hold did not have use water treatment and safe water storage .Households were generally inadequate knowledgeable about the causes of faecal-oral disease. They also have poor sanitation practiced and hygiene management. Knowledge about the health effects associated with the use of sanitation facilities and hygiene management. Various recommendations for decrease sanitation and hygiene related problems were presented here. These include; the health extension workers and health educators should provide several trainings and make household visits to monitor the practice of covering the latrine hole. They should use the model farmers to provide trainings and share their experience to the other households.

Key Words: Implementation of Sanitation, Hygiene Project, Becho Woreda, Oromia Region

**The Effect of Using Prince 2 for Irrigation Projects in
Ecdswc: The Case of Kuraz Irrigation Project
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This study intends to assess the effect of using PRINCE2 for irrigation projects in Ethiopian Construction Design Supervision Works Corporation, the case of kuraz irrigation project. ECDSWC has been implementing this Project Management Methodology since 2014. The researcher focuses on to fill the gap by finding the positive impact of this methodology. This study adopted descriptive research methodology based on primary and secondary data. A total of 42 key informants were involved in the study. The data was collected online using Survey Monkey website and takes one month to collect. Meanwhile, the biggest challenge was people were not interested to fill the survey in the due time; secondary data like reports also used in the study. In addition, the researcher has reviewed a number of related articles, even though most of them are in IT projects and has learnt its effect in other industries as well. According to the survey result, the project efficiency is significantly increased, organizational benefit is changed, stakeholder's satisfaction was improved and the green light for using PRINCE2 was so big in the future. The findings suggest developing capacity of project team members, engaging more young people in the projects as they easily assimilate technologies, to assess effectiveness regularly and try other project management methodologies as well and old staffs should welcome positive changes and use the opportunity.

Key Words: PRINCE2, Irrigation Projects, Project Team, Project Design, Monitoring and Evaluation

Determinants of Non-Performing Loan in Development Bank of Ethiopia
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This study aimed to investigate the explanatory power of macroeconomic and specific variables as determinants of NPLs. The study used time series data of NPLs and eight macroeconomic variables over the period of 1980-2016 and cross sectional data of NPLS and specific variables for Bank specific, borrower related and external factors. Multivariate time serious model of vector auto regressive and vector error correction model was used and Johansen approach was applied to test the explanatory power of macroeconomic variables as determinants of NPLs for the time series data and OLS model for cross sectional data. For cross sectional data collection stratified sampling technique employed to determine sample size. The study proved significant negative association of real interest rate, DBE credit growth, and export with amount of non-performing loan in Development Bank of Ethiopia in the long run. Whereas, the variables GDP growth, foreign direct investment, and average exchange rate has a significant positive association with the amount of non-performing loan and there is negative relationship between the DBE credit growths. In addition to macroeconomic variables the specific variables such poor due diligence assessment, insufficient grace period given by the Bank for the repayment, non-credit worthy project financing, financing second hand machines, lack of proactive measurement for the sign of default, willful default, rent seeking character of borrowers, poor financial record system of borrowers, misfortune of borrower, change of policy in the economic system, unavailability labor force in the project area, saturation of demand for the product of the project, remoteness from market, and unsuitable agro-ecological condition are explanatory variables that increase or significantly impact the occurrence of NPLs projects in Development Bank of Ethiopia. In order to minimize the impact of NPLs Development bank of Ethiopia should develop a framework to assess macroeconomic variables, internal factors and external factors for stability and soundness of the bank.

Key Words: NPLs, Macroeconomic variables, Determinants, Development Bank of Ethiopia, Co-integration, Vector Autoregressive, Error Correction Mechanism, Linear Regression

Practice and Challenges of Implementing CBE Birr Project: The Case of Commercial Bank of Ethiopia, Dawit Tesfaye, St. Mary's University, rakmo.smu@gmail.com

All projects have uncertainties that can either turn out to be an opportunity or a risk. The purpose of this study was to assess the practice and challenges of implementing CBE Birr project in the case of Commercial Bank of Ethiopia. The study was guided by the following specific objectives; (i) to find out the main reason for the initiation of CBE Birr project, (ii) to assess the challenging project management process group of the project, (iii) to examine the scope, time, quality and cost of the project and (iv) to identify the most challenging project scope, time, quality and cost change factors. The study used descriptive research design which incorporated quantitative approaches. The study used primary source of data using close ended questioner and employs Census method to collect all 28 CBE Birr project participants view but 22 of them were collected back with response rate of 79%. The study concludes that the existing organizational need is the main reason for the initiation of the project and the execution phase of the project is more challenging project management process group. In addition, there is moderate high and very high deviation in project scope, quality and time. Most interestingly the cost shows low and very low deviation. As major factor for the deviation in scope, quality and time are scope planning, activity duration estimating and quality assurance. Even if there is low cost as challenging factor cost budgeting is stated. Based on the findings the study recommended that detail project planning, encouragement of stakeholder involvement and experienced project participants required. Lastly the project can be used a best lesson learned project for other IT related projects In Ethiopian Banking Industry.

Key Words: CBE Birr Project, Challenge

**Factors Affecting Sustainability of Water Supply Project:
The Case of Cheha District, Gurage Zone, Ethiopia
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A descriptive cross sectional entitled factors affecting sustainability of water supply project study was done in Gurage zone Cheha Woreda in January 2018. Both quantitative and qualitative approaches were included in interviewing 265 head of household respondents using structured survey questionnaire and 3 key informants from district water and energy office using open ended discussion questions. The objective of the study was to evaluate and realize factors affecting sustainability of water supply project and to provide inputs though possible recommendation in Gurage zone Cheha Woreda. The finding of Pearson correlation shown that independent variables such as, community participation, project financing, project organization management practices and community training have positive relationship at (.042, .035, .273**, .358**) respectively and their P value at confidence level of ($P < 0.01$) for organization and management practices indicates that $p = 0.00$ and $p = 0.00$ respectively and the p value for community participation and project financing at confidence level of ($P < 0.01$) indicates that .496 and .572 respectively. The finding of linear regression also indicated that adjusted R square value was 0.142 which indicates low degree of goodness of fit meaning that about 14.2% of the variance on the dependent variable i.e. project sustainability can be explained. The coefficient result indicated that community training and organization management had t-test result= 4.94, sig= 0.001 and t-test result= 2.88, sig= 0.004 respectively. This indicates that both community training and organization management were statistically significant at $P < 0.05$ level.

Key Words: water supply project sustainability, community participation, project financing, organization management and community training

**Causes and Effects of Delay in Residential Construction Project
(Case of Addis Ababa Housing Development Project Office)
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Construction industry is one of the significant contributors to the economic growth and development of Ethiopia. However problem of delays in the construction sector is a global phenomenon and the construction sector in Ethiopia is no exception. Therefore, the aim of this study is to fill an important knowledge gap by identifying the various attributes for construction project delay and its effect. A questionnaire survey was used for data collection and one-hundred and thirty two (132) questionnaires were completed and analyzed. Using a simple ordinal scale, based on a 5-point Likert Scale, professionals, contractors and consultants expressed their views on the relative importance of thirty-six (36) pre-selected factors on construction project delays and six (6) effects of delay. Feedback from a survey administered to the clients, contractors and consultants was analyzed using Relative Importance Index (RII). Results showed that inadequate experience and skills of contractors, inappropriate construction method by contractors, insufficient funding by clients, poor site management by contractors and impractical allocation of resources are ranked by the clients, contractors and consultants as the main causes of project delays at Addis Ababa housing development project office. While, cost overrun, poor quality of completed work and time overrun are the top effects of project delay. Association result shows that client and contractors are significant causes for time & cost overrun while contractors are the only common cause for poor quality completed work. Construction frontline players are recommended to put their efforts on the identified key factors in relation to their magnitudes of influence. By doing so, the causes of project delays in Ethiopia construction and real estate sector could be significantly reduced or controlled, which will ultimately lead to the on time and within budget completion of projects.

Key Word: Delay in Residential Construction, Addis Ababa Housing Development

**Factors Affecting Effective Implementation of Integrated Financial Management
Information Systems (IFMIS) Projects In Ethiopia**
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Since the 1980s, several major international aid agencies, such as the World Bank, have promoted IFMIS as a core element in reforming PFM in low-income countries (LICs). The expectation is that IFMIS will make information on public finances comprehensive, efficient, secure and transparent. However, these expensive systems frequently fail to realize the promised benefits. The top risks are the scope, schedule and budget of IFMIS. Federal Government of Ethiopia under Ministry of Finance and Economic Cooperation has successfully initiated a number of major PFM reforms over the last few years among these Reforms, this study will focus only on Integrated Financial Management Information System (IFMIS). The objective of this study is to identify major factors affecting the successful implementation of IFMIS project in Ethiopia; a case study on twelve federal public bodies currently uses the system. In this Public finance Management reform Implementation and enable the Reform owner i.e. Ministry of Finance and Economic Cooperation (MoFEC), to work with the factors hindering the implementation and not to happen on the future implementation at federal and Worda (at regional) level. On focus were determined change management, political and institutional factors, capacity and skills of IFMIS users, technological infrastructure and project planning affected IFMIS implementation. The study employed descriptive survey research design. The target population constituted 720 employees. The study adopted quota sampling design. Structured questionnaires were used for data collection. The Statistical Package for Social Sciences tool aided in data analysis. Both descriptive statistics were employed in data analysis. The findings were presented in form of statistical tables. The study revealed that the institutional, political, staffing and staff capacity, technical factors and resistance to change challenging the IFMIS implementation not to Moving forward as desired. The study recommended that the government of Ethiopia, IFMIS project office should uphold the strategic plan to overcome the identified constraints that derail implementation of IFMIS project.

Key Words: Integrated Financial Management, Information Systems, Projects In Ethiopia

**Factors Influencing Performance of Climate Change Projects: The Case of Selected
Projects Implemented in Eastern Africa**
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This research focuses on the factors influencing performance of climate change projects considering 40 climate change projects been implemented in eight countries in Eastern Africa covering Ethiopia, Kenya, Uganda, Djibouti, Rwanda, Somalia, South Sudan and Burundi. The objectives of the research was to assess the stakeholder perception and awareness on climate change, to establish the extent of performance of monitoring and evaluation of climate change projects, determine the influence of cost on performance of climate change resilient projects in Eastern Africa, determine how time allocated to climate change projects influence the performance of climate resilient and project completion and establish the level of transparency in procurement on the performance of climate change projects under study in Eastern Africa. Various literatures were access to show the factors influencing performance of climate change projects in Eastern Africa. A combination of suitable qualitative and quantitative methods of data collection and techniques were used. A total of 40 completed projects were reviewed from total of 200 project staff and stakeholders selecting a sample of 133 using Slovin's Formula. Findings of the factors influencing performance of climate change projects suggest that, project planning management and communication were not satisfactorily carried out and when evaluated from ten project management body of knowledge was found not to be satisfactory; especially, time management, communication management, risk management, quality planning and monitoring and evaluation were not well taken into consideration. Moreover, use of project management tools during project planning were limited to WBS and Logical framework approach, the rest were not sufficiently utilized as it ought to be. This paper recommends that organizations and project managers equip their employees with project management knowledge and the PMBOK application techniques through trainings and web based seminars so as to improve the performance of climate change projects identified in the knowledge areas. However, installing a workable system around the leaderships to prioritize weak knowledge areas and reinforce the tools to be used by climate change project managers is highly recommended.

Key Words: Project performance, climate change project, knowledge management

Assessing Practice and Challenges of Electronic Banking Project Execution: The Case Study of Point of Sale (POS) Deployment Process Commercial Bank of Ethiopia
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The banking industry in Ethiopia is in its early developing stage and there is a higher need to make the banking system modernize by employing different kinds of advanced technology such as Point of sale (POS) terminal. The main objective of this study is to assess the practice and challenges of the bank implementation of projects in electronic banking specifically in POS deployment process. To achieve the research objective the researcher used total population of CBE staff which are under Addis Ababa four district offices. Descriptive research design was employed in which primary & secondary data was utilized where the primary information was collected through questionnaires and semi-structured interview guides. The data was analyzed and interpreted using quantitative and qualitative methods by using frequencies, percentages and tabular descriptions. The finding of this study reveals that the most challenging factor to the implementation of POS terminal is network failure. Organizational factors such as lack of employees' skill gap in regards to POS terminal, attitude of tellers, low support and follow up, lack of integration between departments, late procurement of materials are considered as problem for implementation of POS terminal system. An effort at improving the connectivity of the network and security of transactions is recommended in order to efficiently implement POS terminal payment system. Moreover, the study recommended the bank to raise public awareness on the use of payment cards for transactions in POS terminals, should improve the internal communication coordination, should facilitate proper and sustainable trainings for its employees to implement POS terminal payment system proficiently.

Key Words: Electronic Banking Project Execution, Sale (POS) Deployment, Commercial Bank of Ethiopia

The Influence of Project Risk Management Practice on Success of CBE's Projects
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This study is sought to establish the extent of application of project risk management practices such as risk identification, risk analysis and ranking, risk response and monitoring and use of risk management tools on Commercial Bank of Ethiopia projects and the influence of these practices on the success of these projects. This study adopted the case study of the CBE which has implemented 11 projects which constituted this study's targeted population. The projects had been implemented over the 3 years period from July 2015/16 to June 2017/18. Primary data were collected for the purpose of this study. It was collected using self-administered structured questionnaires and also secondary data were used. Descriptive statistics were used to analyze the data by way of percentages, means, variance, standard deviation, correlation analysis and multiple regression analysis. The regression analysis showed that the variables risk identification, risk analysis, risk ranking, risk response and monitoring , and risk monitoring tools and techniques have a significantly influence on the project success. Hypothesis test was done and they are all significant. Findings from the study revealed that, risk management practices have been applied in projects. From the analysis of the data collected, it was proved that risk management has a positive correlation with project success. When used consistently, risk management practices increased the chances of project success. Due to the moderate application of risk management practices on uncertainty projects the study concluded that, there's need to create more awareness on project risk management practices. The finding revealed that risk management practices are applied to the projects. Additional tools and risk management practices need to be developed and tested to determine which tools works best under different scenarios and environments. This will ensure that risk management improves project performance and success.

Key Words: identification, analysis, prioritization, response and monitoring, tools and techniques, success factor

**Determinants of Commercial Banks' Performance:
An Empirical Study on Ethiopian Private Commercial Banks
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This paper investigates the determinants of Ethiopian private commercial banks performance considering bank specific, industry specific and macroeconomic variables on six selected private commercial banks' ranging from 2001 to 2017. The bank's Audited financial statement and National Bank of Ethiopia has been the main source for the study and the panel analysis has been carried out to obtain the result for this empirical study. The fixed effect regression technique was used to estimate the model using the econometric package E-Views 8. The study used ROA as Dependent variable and Managerial efficiency, Bank Size, Financial Leverage, Number of Branches, Liquidity, Banking sector Development, GDP and inflation as independent variables. The study finds that Managerial Efficiency, Bank size and GDP have positive and significantly affect bank Profitability. On the other hand Number of Branches, liquidity and financial leverage has significant and inverse relationship with Private Bank's performance. However the result shows insignificant relationship between performance of Ethiopian private commercial banks with Banking sector development and inflation.

Key Words: Private Commercial Banks, bank Performance

The Influence of Project Risk Management Practices on Success of CBE's Projects
Million Abera, St. Mary's University, rakmo.smu@gmail.com

This study is sought to establish the extent of application of project risk management practices such as risk identification, risk analysis and ranking, risk response and monitoring and use of risk management tools on Commercial Bank of Ethiopia projects and the influence of these practices on the success of these projects. This study adopted the case study of the CBE which has implemented 11 projects which constituted this study's targeted population. The projects had been implemented over the 3 years period from July 2015/16 to June 2017/18. Primary data were collected for the purpose of this study. It was collected using self-administered structured questionnaires and also secondary data were used. Descriptive statistics were used to analyze the data by way of percentages, means, variance, standard deviation, correlation analysis and multiple regression analysis. The regression analysis showed that the variables risk identification, risk analysis, risk ranking, risk response and monitoring, and risk monitoring tools and techniques have a significantly influence on the project success. Hypothesis test was done and they are all significant. Findings from the study revealed that, risk management practices have been applied in projects. From the analysis of the data collected, it was proved that risk management has a positive correlation with project success. When used consistently, risk management practices increased the chances of project success. Due to the moderate application of risk management practices on uncertainty projects the study concluded that, there's need to create more awareness on project risk management practices. The finding revealed that risk management practices are applied to the projects. Additional tools and risk management practices need to be developed and tested to determine which tools works best under different scenarios and environments. This will ensure that risk management improves project performance and success.

Key Words: identification, analysis, prioritization, response and monitoring, tools and techniques, success factor

**Project Implementation Practice and Challenges of Basic Emergency Obstetric and
Newborn Care Project: The Case of Ethiopian Midwives Association
Mitiku Woldehanna Bezabih, St. Mary's University, rakmo.smu@gmail.com**

The objective of the study is to assess the project implementation practice and challenges how the effectiveness of the project measured and what challenges faced in the project implementation practice and how to investigate possible opportunities that could aid the implementation performance of Ethiopian Midwives Association (EMwA). The research adopted descriptive design to investigate challenges and opportunities of project implementation practice with the application of modern project management principle. Data were collected using census method both at head office (EMwA office) and at regional level, From EMwA, all 18 project employees who directly have interaction with the project execution and from the region 62 project beneficiaries who have been trained through BEmONC project in the past one year. Data were analyzed descriptively and presented using tables, figures and narrative texts. Findings reveled that EMwA assisted beneficiaries towards yet it was not effective in involving them in its project initiation and planning phases of its project life cycle. Consequently, the project has passed through defective monitoring and evaluation practices during implementing. Moreover, lack of supplies and equipment restrained the successful implementation of the project. The main challenges of the project implementation were that EMwA did not perceive the beneficiaries need before the training has been provided in which the trainees raise questions related to daily subsistence, training place comfort. EMwA's another challenge was shortage of demonstration materials after the training provided to the health workers to apply the trained health workers at health station. On the other hand, a great challenge of EMwA was high turnover of project team and technical employee (Midwife Advisors). With all these challenges and performance practices, the project is executed with schedule performance index (SPI) of 80% and cost performance index (CPI) of 89%) which is below the conventionally acceptable standard of project earned value, i.e. 92% above. To conclude, inadequate participation of beneficiaries coupled with lack of supplies to implement a project highly contributed for lower SPI and CPI scores. Therefore, project designers and implementers should provide adequate attention (and act accordingly) so that it will be possible to raise or increase project SPI and CPI. Moreover, adequate supply of inputs before project launching can help to implement projects successfully, with better SPI and CPI scores.

Key Words: Schedule performance index (SPI), cost performance index (CPI), cost-overrun, schedule overrun, project implementation, EMwA

The Effect of I Pour Life Project on Economic Empowerment of Women with Leprosy at Kore District, Addis Abeba, Seble Ayele, St. Mary's University, rakmo.smu@gmail.com

Kore woreda (Kolfekereanyo subcity in Addis Ababa) has the largest Leprosy women community in the country. I Pour Life International implemented a Leprosy women economic empowerment project in 2014-2017. This study intends to assess the impact of the I Pour Life leprosy women economic empowerment project. The methodology employed was descriptive research methodology using qualitative and quantitative research methods. The study used primary and secondary data sources. To this end, household survey questionnaire and key informant interview checklist were produced. A total of 90 beneficiaries and ten key informants were involved in the study. Data collection tools were structured questionnaire (for household survey) and semi-structured interview checklist (for stakeholders). Pre- test has been done before the survey was conducted on three leprosy women and two stakeholders. Qualitative data were transcribed and analyzed through thematic coding. Quantitative data were cleaned, coded, entered and analyzed using a computer program (SPSS software). The findings were interpreted using literature review findings (secondary data source). Project activities include trainings (set up small business, work ethics, health education), start-up capital, follow up and initiate saving. Prominent effects of the project were getting better quality and regular meal, sending children to school, became self-supportive and independent, better understand their rights and start saving. Sustainability had been well considered in the project. Hence, 80% of beneficiaries sustained their achievement even following the project phases out. However, 20% of the beneficiaries failed to sustain. This is mainly due to lack of strong and sustained collaboration with the woreda government bodies and other stakeholders in the woreda. Furthermore, their focus was mainly on economic empowerment and did not address other determinants such as medical, social and psychological factors.

Key Words: Ethiopia, leprosy, economic empowerment, Effect

Macroeconomic determinants of commercial Banks' profitability in Ethiopia
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This study determines the effect of macroeconomic factors on profitability of commercial banks in Ethiopia. The Profitability measure of commercial banks used was the Return on Asset (ROA) which was regressed against the macroeconomic variables including GDP growth rate, the exchange rate (US dollar), Inflation (CPI), financial deepening and average Lending Rate of the commercial banks. The period of the study was fifteen years from 2002 to June 2016. The study employed annual secondary data which was obtained from the national bank of Ethiopia. Ministry of Finance and Economic Cooperation and annual audited financial statements from commercial banks selected in the sample. Data was analyzed using Pooled Least Square Method which assumes linearity between the dependent variable and the independent variables and the analysis technique was multiple regressions aided by research software 'eviews' version 8. The profitability of commercial banks as measured by ROA was found to be positively related with GDP growth rate, lending interest rate of average commercial banks, inflation, financial deepening (M2/GDP) and with exchange rate. But the finding show insignificant relationship between exchange rate and commercial banks profitability. The study suggests that focusing and giving more attention for macroeconomic factors could enhance the profitability as well as the performance of the commercial banks in Ethiopia.

Key word: Macroeconomic determinants and profitability

Residents Satisfaction with Housing Conditions Provided by Condominium Housing Projects, Thomas Kidane Sissay, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study was to assess residents' satisfaction with housing conditions provided by Addis Ababa housing program in particular the 10/90 program. Important facets that are believed to have major contribution to satisfaction like access to public utilities, affordability, construction quality, infrastructure, quality of accessories of homes were included in the study. Data for the study was collected from residents of yeka 10/90 housing program using questionnaire and from housing agency workers using interview. The research Design of this study was descriptive one which helps to understand the way thing are as they are. Frequency distribution and percentage were used to analyze and examine quantitative data. The major findings of the study suggest that even though the 10/90 housing program transformed previous tenants into home owners' majority of residents were not satisfied with the housing condition provided to them. The residents have gone under financial pressure to cover their housing related expenses. The program also has complaints on the construction quality of the houses. The other limitation of the program is absence of infrastructure. It has also been found that the houses are located far from public utilities and city centers. Considering the above limitations, this research presents possible solutions. Infrastructure should be ready prior to transfer of the houses. The houses should also be constructed in near distance from city centers. Furthermore, inclusion of other financial institutions from Commercial Bank of Ethiopia should be considered to come up with better ways of financing the poor. Hence, this study can be used as a reference on future condominium construction projects to improve the satisfaction of the residents.

Key Words: Condominium Housing, 10/90Condominium Housing, Affordability, Satisfaction, Construction Quality, Public Utility, Infrastructure

The Contribution of Local Community Participation on the Sustainability of Natural Resource Management Projects Implemented Under Productive Safety Net Program, Gubalafto Woreda, Amhara Region
Tilahun Addis, St. Mary's University, rakmo.smu@gmail.com

This research explored the effect of local community participation on the sustainability of natural resource management/NRM/ projects of Productive Safety Net Program/PSNP/ in Gubalafto Woreda of Amhara National Regional State. It focused to provide new insights in the study area in particular, and to implicate in North Wollo zone and Amhara regional state in general by employing both qualitative and quantitative approaches. Applying the qualitative approach involved the use of key informants selected by purposive sampling based on criteria like level of involvement, social responsibility in the community, knowledge and experience in PSNP-NRM projects, while in the quantitative method respondents were selected through random sampling disaggregated by public work, direct support, agro ecology, sex and age. In identifying target Kebeles for the study, non-probability sampling technique was applied using criterion of existence of all types of PSNP-NRM projects and activities in the kebele. Stata was the statistical tool used and ordered logistic regression model was applied in analyzing the data. Two objectives were focused in assessing practices of participation and issues of sustainability of the 10 PSNP-NRM projects under this study whereas the third objective was analyzing the effect of participation of local community on the sustainability of PSNP-NRM projects. Results show that, practices of true participation of local community in the PCMs of the 10 projects was poor. It was mostly limited to the execution phases. The issues of sustainability of those projects were also alarming that strategies have to be designed to ensure it. Sustainability was assessed based on 13 indicators (two indicators for environmental sustainability, two indicators for economic sustainability and 9 indicators for social sustainability) and the result showed that one project never met all the three pillars of sustainability at a time, that again indicated none of the projects are fully sustained, they all were found to be partially sustained. From the biological PSNP-NRM projects, area closure performed better as compared to others and nursery management /seedling plantation performed poorer than others. From physical PSNP-NRM projects, potable water development performed better and rain water harvesting performed poorer than others when measured against the sustainability criteria /indicators/. Effect of participation in PCMs of PSNP-NRM projects was statistically significant on environmental sustainability (indicator-wise use of project outcomes), social sustainability (indicators-job opportunity/security, establishment and running of CBOs and availability and access of social services). It was however statistically insignificant on economic sustainability (indicators increase productivity/production and sale of products/byproducts).

Key Words: participation, sustainability, natural resource management/NRM/, productive safety net program/PSNP/, project, project cycle/phase, and ordered logit regression

Assessment on Challenges of Ethernet Project Implementation: The Case of Ministry of Education, Tiruwork Terefe Habte, St. Mary's University, rakmo.smu@gmail.com

As the researcher preliminary assessment shows IT projects at Ministry of Education are exposed to time and/or cost overrun. Thereby, it becomes difficult to complete IT projects in the allocated cost and time. Therefore, this research was carried out to identify factors that affect the success of EthERNet project. Thus, the paper aims at pointing out factors contributing for the success of EthERNet project. Factors were identified from the view point of two groups, vender (Zhongxing Telecommunication Equipment Corporation) and Ministry of Education (owner) of project participants. For this effect six branches of Addis Ababa University which implemented the project were targeted. As to the approach mixed approach was applied and purposive sampling technique was the strategy for sampling. Both descriptive and correlational analysis were used for analysis purpose. A total of 42 respondents filled the questionnaires from owner (Ministry of Education) and vender(ZTE).From the result, it was found that the most important factors which affect the success of project were found to be top management support,user involvement ,experienced project manager, clear business objectives, project scope ,standard infrastructure, firm basic requirements, formal methodology and reliable estimates besides that it was found that there is consensus of opinion in ranking of factors according to the level of importance between owner versus vender respondents on the factors that affects the success of the project. The study concluded that all the factors listed above strongly affect the success of the project. What is more, the study concluded that there is a strong correlation in ranking of factors on the responses of owner and vender respondents.

Key Words: IT project, EthERNet, Ministry of Education, Ethiopia

**Determinant Factors for the Success of Community Development Projects: The Case of
Lideta Sub-City of Addis Ababa**

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The purpose of this study is to identify factors influencing success of community development projects in Lideta sub-city of Addis Ababa. In quest of achieving this objective, the research applied a mixed research approach, using both primary and secondary sources of data, exploratory and explanatory research design and descriptive statistics and Pearson's correlation techniques of analysis. Questionnaires are used to collect primary data from community development project beneficiaries and project staff. Further, key informant interview is used to collect qualitative data. Results show that community development projects in Lideta sub-city are successful as evaluated by the beneficiaries. The major success factors identified include effective consultation with all stakeholders, proper needs assessment, clear understanding of the project context, competency of project team/manger, adequate resources and monitoring and evaluation. In addition, partnership with key stakeholders and beneficiaries, alignment with the government structure, relevance to country's priorities and sustainability factors are key elements in the overall project success. Based on the findings of the study, it is recommended that it is essential that the views of all key stakeholders are collected and analyzed at an early stage. This can help identify the real needs and possible constraints. The study also provides clear evidence that the involvement of all relevant parties during the early stages of a project and other phases is vital in identifying their differing requirements and needs, critical for project success.

Key Words: Success factors, community development project

Risk Analysis and Management Practice in Road Construction Project: The Case of Omo River-Tercha and Durame-Mazoria Road Projects
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Construction projects such as road involve many partners with different objectives, who are subjected to many risks in an uncertain environment. Hence, proper risk analysis and management is precursor to mitigate risks such as cost overruns and schedule delays. Therefore, the objective of the study was to analyze risk factors and management practice associated to Omo River -Tercha and Durame- Mazoria river road construction projects. Methodologically, the study employed descriptive research design. Data were collected from 49 respondents which were decomposed to client (8), consultants (20), and contractor (21). The survey data were analyzed using descriptive statistics and Likert scale parameters. The results of the study revealed that majority of the respondents have a good understanding about risk management but 50% of the respondents replied that there is no risk management practice. Risk factors were identified from the three sides: (i) From the client side: Scope changes, payment delays and schedule pressure; (ii) From consultant side: delay in contractor's payment certification, poor quality of design and design Change from the consultants side, and;(iii) From the contractors' side: exchange rate fluctuation, inflation and sudden changes in price and insufficient cash flow. There is little effort to identify, analyze, respond, monitor and manage risks but they not consistently made. The project under Chinese construction management (Omo-Tercha) has mean scores of 3.61, 4.03, and 3.61 respectively for the client, consultant and contractor associated risks respectively. On the other hand, a project under domestic contractor (Durame – Mazoria - Durgi) has mean scores of 3.06, 2.92, and 2.98 respectively for the client, consultant and contractor associated risks. The former are relatively risk taker compared to projects under local contractors. To conclude, ERA has better risk management score in its road construction projects which are managed by domestic contractors compared to projects handled by Chinese contractors. The advantage of proper risk analysis is not well understood by the clients, contractor and consultants. Therefore such understanding should be improved. Involving the various stakeholders (consultants, the contractors and the insurance companies) in discussing the risk management process at the planning stage is indispensable. Arranging capacity building programs for the clients, contractor and consultants play role in improving risk analysis and management skills. Finally, determining the relative importance of other project management knowledge areas towards mitigating risks can be an interesting investigable issue of future research.

Key Words: Risk analysis, risk management, scope change, Road project, Ethiopia

**Assessment of The Implementation of Balanced Score Card as a planning and Measurement Tool: The Case of Bole Sub-city Land Development and Management Office
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The purpose of the study was to show how the Balanced Scorecard was introduced as a planning and management tools in Bole Sub-City land development and management office and thereby to see the adequacy of the procedure to design Balanced Scorecard, the extent of Balanced Scorecard implementation success and identify the major challenges implementation process and then provide alternative recommendation to the identified challenges. To attain these objectives, the study employed descriptive survey method. Accordingly, the data collection tools of questionnaire, focus group discussion and interviews questions were applied. A total of questionnaires were not properly filled in and returned. Interview and document analysis were also made to complement the information obtained. All the closed ended questions of the questionnaires were analyzed quantitatively using percentage and, whereas the data obtained from open ended questions, interviews, focus group discussion were transcribed and narrated to supplement the quantitative data. The major findings of this study indicated that, the planning phase was done properly in terms of strategic plan preparation, theme identification, and strategic perspectives, corporate objectives and measures preparation. With regards to Balanced Scorecard implementation, it was in direct stage at corporate level and at process level; however, it was at near the beginning stage in individual level. Lack of adequate knowledge on Balanced Scorecard, insufficient participation, lack of consistent monitoring and evaluation, gaps in setting measurement and targets in the cascading process, resistance to change and inability to automate at individual implementation process, lack of incentive and job displacement also factors that lead the employees' resistance to the implementation of the BSC, problems of delivering continuous training and far beyond land development and management officers are the major problems. The researcher concluded that the major causes of the above challenges were derived from lack of understanding of the tool and its early attachment of performance of the employee with payment. It is recommended that the land development and management offices have to create enabling environment to increase the involvement of employees, revise the cascaded objectives, automate the implementation process and organize discussion as well as awareness creation program to check and recheck the implementation process.

Key Words: Balanced scorecard, management measurement, performance management, land development, questioner, focus group discussion, interviews ,document analysis

International Program

10. IGNOU

Analysis of the Factors Affecting Job Satisfaction: The Case of Ethiopian Evangelical Church Mekane Yesus Development and Social Service Commission
Feleke Tibebe Weldesemait, St. Mary's University, rakmo.smu@gmail.com

This study will be to analyze the important factors affecting employee job satisfaction in the faith based organizational context in Ethiopia. In order to achieve the excellence in services and better accomplishment, the dynamics that is more effective for increasing job satisfaction of employees in the case of Ethiopian Evangelical Church Mekane Yesus Development and Social Services Commission. A Job Satisfaction factors will identify for improvement based on theories supporting factors in job satisfaction, and to investigate to what extent this organization satisfies its employees. For this purpose, using a standard research methodology after extensive related literature review, this research examines Job Satisfaction theories supporting factors, while the effects were examined in terms of the major factors. Therefore, the results of this study not only were the previous theory formed by various researchers, but the finding indicates that the intrinsic factors with the highest effect on job satisfaction were less important affecting factors, while, some other extrinsic factors were placed high importance or higher affecting factor on the study. And it has adverse consequences on the employees' performance and organizational commitment. The thesis concludes with suggestions to increase job satisfaction levels in order to light the way for the future studies for the improvement of job satisfaction of their employees.

Key Words: Job Satisfaction, Ethiopian Evangelical Church, Development and Social, Service Commission

The Importance of Human Resources Metrics in Recruitment Process: Case of Child fund Ethiopia, Sara Negussie Firdawoke, rakmo.smu@gmail.com

The Aim Of The Study Was To Examine The Impact Of Human Resource (HR) Metrics Towards Human Resource Performance Measurements Specifically Recruitment At Childfund Ethiopia. HR Metrics Quantifies The HR Activities In Numbers And Evaluates The HR Function Like Recruitments And Help Align With The Other Departments' Objective. The Study Explores The Existing Recruitment System At Childfund Ethiopia To Identify Gaps. The Study Focused On The Time To Fill, Cost Per Hire, Promotion Speed Of New Entrants And Turnover Analysis For The FY 2015/16 To 2016/17. It Also Explores Quality Of Hire. Here Two Instruments Were Used To Gather Data Namely Questionnaires And Document Analysis. The Questionnaires Distributed Were Two Types; One For All Employees And The Other Was For Managers Only. A Total Population Of Respondents Participated In The Study. The Secondary Data (Documents) Were Purposely Selected I.E. FY July 2015 Upto June 2017. The Data Gathered Using A Qualitative Method Was Analyzed. The Selected Documents For The Study Were Also Thoroughly Analyzed. The Study Established That HR Metrics Has The Potential To Contribute Significantly To The Improvement Of Recruitment And Other Relevant HR Performance At Childfund Ethiopia. As The Main Finding Of The Study Revealed There Is A Mismatch Of HR Staff Vs Total Employee And Number Of Recruits And High Turnover. The Study Also Reveals The Strengths And Weakness Of Recruitment At Childfund Ethiopia. A Significant Strategy Identified In This Study Recommends The Need To Match HR Activities With HR Staff For Good Quality Of Hire And Acquit Employees With Better Salary And Benefit To Minimize Turnover.

Key Terms: HR Metrics, Time to Fill, Cost Per Hire, Quality Of Hire, Promotion Speed For New Hires And Turnover

**The Role of Civil Society Organizations in Poverty Reduction and Development
Promotion: The Case Oromia Region of West Shoa Zone,
Zenebe Gilo Gayesa, St. Mary's University, rakmo.smu@gmail.com,**

The purpose of this study is to investigate the impact of the different programs and projects planned and executed by both civil society /NGO/ and Concern Oromia in the wellbeing of the beneficiaries in particular and the contribution they made to the poverty reduction efforts of the country. In light of this, secondary data collected from different documents with data collected through questionnaire administered and interview conducted were used to make the paper sound. Simple random sampling design was employed to select the sample respondents from the total population. The collected data has been analyzed qualitatively and quantitatively using statements, tables, figures and percentage. The study result shows that the poverty reduction programs executed by both organizations have brought significant change in the poverty status of the program beneficiaries. The researcher concludes that there is immense contribution made by civil society /NGO/ and Concern Oromia in the poverty reduction efforts of the country. Moreover, this paper highlights the major problems both organizations have faced in their program implementation period.

Key Words: Civil Society Organizations, Poverty Reduction, Development Promotion, Oromia Region of West Shoa Zone

The Contribution of Community Based Health Insurance (CBHI) in Improving Access and Utilization of Healthcare Services:

**The Case of Adea District, East Shoa Zone, Oromia Region, Ethiopia submitted by
Zelalem Abebe Segahu, St. Mary's University, rakmo.smu@gmail.com**

The purpose of this study is to examine the contribution of Community Based Health Insurance (CBHI) in Adea District in improving access to modern healthcare and providing financial protection to CBHI member households. The district has 29,062 households out of which 26,156 are eligible for CBHI membership. Currently 12,341 households are enrolled in the CBHI scheme. Health insurance coverage rate in the district is 45%. The government provides support to the scheme in the form of providing targeted and general subsidies, covering operational expenditures, and providing leadership and technical support. The community is also involved in the governance system of the schemes by participating in the general assembly and board. The study used binary logistic regression model to see if there is a difference in access to modern healthcare and exposure to catastrophic health expenditure. The sample size for the study was 280. The overall response rate was 96.43 percent. The study covered 126 CBHI member households and 144 non CBHI member households. The analysis found significant positive effects of health insurance coverage in improving access of households to modern healthcare services (OR= 2.533). It is established in this study that CBHI member households in Adea Woreda are more likely to use health care services than non CBHI member households in the same Woreda. It also established that households with health insurance coverage have reduced chance of being exposed to catastrophic health expenditures (OR = 0.271). Members of Adea CBHI scheme were provided effective protection against catastrophic health expenditure.

Key Terms: Adea District (Woreda), Community Based Health Insurance, Health Service utilization, Catastrophic Health Expenditures

**The Effect of Community Saving Self-Help Group modality on women Empowerment:
The Case of Adulala Area of Oromia Region
Amare Feleke, St. Mary's University, rakmo.smu@gmail.com**

This research was conducted to assess the effect of Yekokeb Berhan community based saving self-help group (CSSG) intervention on women empowerment in Adulala area, Oromia regional state of Ethiopia. A cross-sectional survey was employed. A total of 90 women, 45 women who are members of CSSG and another 45 women who were not members of the CSSGs in the locality participated in the study. The findings of the study revealed that the intervention was instrumental in improving the informational, organizational (influence), financial and psychological assets of the members. The comparison of the two groups in watching television revealed as there is statistically significant difference between the two groups. The CSSG members were also found to have better access and ownership of financial assets. 86 percent of the CSSG members reported having personal savings (other than the savings the CSSG members have at the CSSG) while only 50 of the non-members reported having personal saving. Further, a higher percentage of CSSG members (93 percent) expressed as they are the primary change agents in bringing about the change they desire than the nonmember groups (78 percent). This implies as the CSSG members has higher self-efficacy than the nonmembers due to access to finance and information. Besides, the entire members of the CSSG members reported as they feel very high about having control on decisions regarding their own personal welfare, health and body while only 87 percent of the nonmembers reported the same. This difference is statistically significant, $\chi^2 (1)=5.6$, $p<0.05$. In spite of the above, there was no difference between the two groups on radio listening habit. In addition, there was no statistically significant difference between the two groups members' membership in different groups. Further, the non-members were more active and influential in social activities. The findings of the study suggest the need for further study on the sustainability of the model.

Key Words: Community Saving Self-Help Group modality on women Empowerment: The Case of Adulala Area of Oromia Region

Determinants of Rural Female Headed Household's Vulnerability to Food Insecurity: The Case of Omonada District, Jimma Zone, Oromia Regional State, Ethiopia, Asfaw Merga, Miressa, St. Mary's University, rakmo.smu@gmail.com

The objective of the study is to examine the determinants of rural female-headed household's vulnerability to food insecurity: A case of Omonada District, Jimma Zone, Oromia Regional State, Ethiopia. For the purpose of the study, primary data was collected from the sample of 200 female headed households in the study area. The study used seven variables namely; family size, family labor, level of education, distribution of family dependency, source of income, farm land size and livestock production. Descriptive statistics was employed to analyze the data. The research result shows that variables such as family size, number of dependent family members, and age of the female-head of the households have direct relationship with food insecurity of FHHs while education level, land holding size, family labor, source of income and livestock production have negative relationship with food insecurity. The annual mean income of female-headed households was analyzed to evaluate the status of female-headed households' food insecurity. The main source of income for rural female headed households were farm activities and non-farm activities, like working as daily laborer, selling fire wood and involvement in petty trade. The annual mean income of non-farm activities is lower (ETB 1313.96) when compared with farming income (ETB 1751.08) for female-headed households in the study area. The study recommends that government should increase family planning scheme in the study area. It also has to promote formal and non-formal education for FHHs to improve their food security. Moreover, policies that encourage income source diversification and access to land for FHHs has to be designed and implemented.

Key Words: Female headed households, FHHs income, Food insecurity and food security

“Production and Managements of Bottled Drinking Water and its Associated Plastics and Plastic Bottles Disposal, A case Study in Sabbata Hawas Woreda, Oromia Regional State, Ethiopia”, Gemed Safoye Halake, St. Mary’s University, rakmo.smu@gmail.com

The objective of this study was to investigate/assess the production and managements of bottled drinking water brands and associated plastic packaging or bottles disposals at the production site or factories until retail marketers and end users level in Sabbata Hawas Woreda, Oromia Region, Ethiopia. The study has adopted descriptive and explanatory research types. The data collected through different survey tools were analyzed in relevant software EPI Info Software, Version 3.5.3, Microsoft Excel and interpreted accordingly. Exposing the bottled drinking water products to direct sunlight was termed as bad practice to its quality and the human health by 100% of the respondents and everywhere, the bottled drinking water products were also responded as not protected from environmental influences like heat, moisture, high temperatures by 96.6% of the survey respondents. Regarding, the disposal methods of plastics or the plastic bottles in the survey area, the survey respondents replied as disposing the plastic bottles anywhere by 52.9% The general public or the communities including the survey respondents were not well aware about the negative or positive impacts of the bottled drinking water productions, the management of the bottled drinking water brands and the disposal of the associated plastic bottles or plastic materials by responding as disagree 72.9%

Key Words: Production and Managements, Bottled Drinking Water, Associated Plastics, Plastic Bottles Disposal, Sabbata Hawas Woreda, Ethiopia

**Assessment of Loan Repayment and Revolving Fund Status of Farmers`
Cooperatives: The Case of Libo Kemkem Woreda, South Gondar Zone,
Amhara National Regional State, Ethiopia**
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Provision of loan to smallholder farmers is one of the strategies of Ethiopia which is believed to withdraw them out of abject poverty. Various outlays for loan provision are established by private, governmental and nongovernmental organizations in Ethiopia through which loans are channeled to the ultimate beneficiaries. Multipurpose cooperatives are among the channels through which loan is transferred to their members in Libo Kemkem Woreda located in South Gondar Zone of Amhara region, Ethiopia. However, the loan repayment performance of these cooperatives is stringed by many problems and discouraging. Therefore, the general objective of this research study is to assess loan repayment and revolving fund status of farmers` cooperatives in Libo kemekem Woreda of Amhara Region, Ethiopia. Three multipurpose cooperatives were taken purposively as samples from which 120 respondents, 60 defaulters and 60 non defaulters, were taken randomly proportionate to their size. Scheduled interview and discussions were held with 120 sample respondents and focus group discussion participants respectively. Furthermore, secondary data was also taken from Libo Kemkem Woreda Cooperative promotion Office. Descriptive statistics such as mean, frequency, percentage, tables and graphs are used for data analysis. The result of the study revealed that the loan repayment performance of the woreda is very weak and the system of revolving fund adopted by NGOs is not working. Various factors are responsible for the weak repayment performance and malfunctioning of the revolving fund system. Demographic factors such as age of borrowers and family size affect loan repayment. Furthermore, socio-economic as well as institutional factors have also played a significant role on the loan repayment performance. Size of land owned by borrowers, their educational level, involvement in alternative off farm income generating activities, lack of supervision, training & incentives, absence of accountability put in place, and other socio-economic and institutional factors affected loan repayment performance. Various measures such as involving farmers in alternative income generating activities, improving the performance of livestock animals, improving the productivity of land, and strengthening of supervision and training on loan repayment by government as well as nongovernmental organizations are recommended in this field survey.

Key Words: Loan Repayment, Defaulters, Non Defaulters, Multipurpose cooperatives, Revolving fund

An Assessment on Causes of Rural-Urban Youth Migration and Their Consequences on the Destination Place: The Case of Two Selected Sub-Cities of Addis-Ababa, Ethiopia
Tadesse Yeneneh Engida, St. Mary's University, rakmo.smu@gmail.com

In recent years the rate of rural-urban migration has become alarming as more people drift into the urban centers every year from the rural areas; it is against this backdrop that this paper examines the causes of rural-urban youth migration and their consequences on the destination place with a reference to two selected sub-Cities of Addis Ababa. A qualitative approach was employed and a survey was carried out amongst 104 youth migrants drawn from Bole and Addis Ketema sub-cities of Addis Ababa specified areas. The analysis indicates that the major causes of rural-urban migration were; mainly, search for employment and because of crop failure. Others migrated in search of better education, as curiosity to be free from family and cultural restrictions, seeking good climate and to use Addis Ababa as a transit to migrate to foreign countries. The analysis also further indicates that some of the problems confronted by migrants in the destination place during arrival were mostly, lack of shelter, shortage of food, lack of medical care and other related consumer items and inability to obtain jobs, secure peace and stability and other social services. It is recommended that the Government should strive to scale up provision of social amenities and required facilities to the rural areas so as to enable rural youths stay in their birth places to be engaged in some developmental activities that would help them find jobs for their livelihoods. In addition to these, vocational training centers should be established in the rural centers for training of the productive youths for self-employment again, in order to curtail the continuous massive migration from rural to urban areas and at the same time to initiate and speed up rural development in all fronts

Key Words: Causes of Rural-Urban Youth Migration, Consequences, Destination Place, Addis Ababa, Ethiopia

**Disaster Resilience Characteristics of Pastoral Community and the Relevance Of Selected
Non-Government Organization (Ngo) Interventions: The Case of Moyale District
Community, Borena Zone, Oromia Regional State, Ethiopia, Ferew Olana Jawo, St.
Mary's University, rakmo.smu@gmail.com**

Pastoralist communities in the south and east parts of Ethiopia have been experiencing recurrent disasters that weakened the local adaptive mechanisms and made them less resilient and vulnerable. Particularly, the trend and frequency of drought is increasing without giving time to recovery. It rigorously deteriorated the resilience capacity of households and local institutions. Much has been done in the last couple of decades in the way of managing disaster risks. Nevertheless, despite substantial efforts of all concerned actors, the frequency and scale of adverse events and shocks have been increasing. This study was, therefore, initiated in the objective of identifying key building blocks of community resilience, evaluating the status of the community with respect to identified resilience dimensions, assessing the characteristics and strategies of disaster resilient households and also to examine the most highly rated interventions of the government and/or NGOs in building local disaster resilience. In the study, participatory qualitative approaches, namely focus group discussions and key informant interviews were employed. Moreover, secondary sources were reviewed to cross check and triangulate the data. The analysis of the findings indicated that drought and conflict are still the prevalent hazards of pastoralists that significantly contributed to livelihood losses and limited the development and prosperity of the locality. The top five statements that distinguish the resilience characteristics of the community include: peace and security, human health care, food security, water for human and livestock consumption and education. The major characteristics of households that are relatively resilient could be summarized into having sustainable income obtained from small businesses that are less dependent on the weather and assets like livestock and shelter. Access to finance, off-farm income and education were found to be the primary driving factors to reaching a resilient status. It was the mixture of these characteristics that seemed to be key to allow households to spread risk across income sources. The community indicated that small business, credit/saving, supply of food/relief, education, women empowerment, and water development as the main interventions that made significant contribution in enhancing resilience of households. Therefore, the long and short term disaster reduction strategies should focus on these areas first to build resilience of pastoralists.

Key Words: pastoralist, resilience characteristics, disaster, vulnerable

**Assessing the Role of Microfinance in Rural Livelihood Enhancement and Challenges in
SAbaTa-Hawass Wereda, South Western Shewa Zone of Oromia Region, Ethiopia,
Yisehaq Baraki Berhane, St. Mary's University, rakmo.smu@gmail.com**

Currently micro-financing is one of the most powerful tools for combating poverty primarily by providing loan to the poor. Including OCSSC today 32 MFIs have been operating in Ethiopia with the ultimate goal of poverty reduction. The general objective of this research, therefore, is to analyses the role of OCSSC microfinance in livelihood improvement, asset building, and smoothing income and consumption levels of users. Moreover, the study also aims at examining factors affecting clients' access to credit and provision. The study was based on questionnaires which were distributed to sample respondents randomly selected from the two KPAs of Sabata Hawas Woreda; namely Dalaty and Tafki. The study adopts mixed research approach of both quantitative and qualitative in order to answer research questions of the study. In order to achieve the stated objectives both primary and secondary sources of data were used. Primary data collected from borrowers and key informants through close ended questionnaires and interview guide prepared for interviewing 130 sample borrowers, 10 MFI staff members and four key informants from OCSSC at Sabata branch. The Statistical Package for Social Science (SPSS) software, version 20 was applied to simplify the data organization and analysis. The study mainly employed statistical analytical too is such as frequencies, percentages, mean and mode. The findings indicated that the OCSSC micro finance institution has improved the clients' income, asset holdings, access to various social services. However, since the institution strictly requires group formation by self-selected potential borrowers as a precondition to access loans, the situation excludes the target poor from accessing credit. The findings prove that after joining the program the income of the borrowers increased to the extent that it exceeds expenditure and improve their saving; the expenditure of borrowers improved to cover the cost of food, health, education and other expenses. However short repayment period, high interest rate on loan, small amount of loan provided, and low interest rate on saving are proved to be constraints or challenges in accessing and utilizing of loan. Finally the study recommends to design appropriate institutional conditions and procedures; probably flexible loan size based on scope of intended activity, reasonably lower compensating balance, and wise institutional intervention during group formation process.

Key Words: Microfinance, Access, Credit, Sabata Hawass Woreda

**Factors Determining Effective Wash (Water, Sanitation and Hygiene)
Project Implementation in Wateraid Ethiopia: A Case of Amhara
Region, Frehiwot Workagegnehu, St. Mary's University, rakmo.smu@gmail.com**

The main purpose of this study was to find out the factors that determine effective WaSH project implementation in WaterAid Ethiopia in the case of Amhara Region. The specific objectives were to identify how communication and financial support influence project implementation; and assess how monitoring and evaluation efforts determine project implementation and to identify the possible remedial ways for effective project implementation. The target population of this study was full time and part time employees of WaterAid and partners. Different statistical tools employed while analyzing the data such as correlation analysis of chi-square test and multiple regression analysis of ordered logit model. Likert scale was the main measurement unit of the instruments, which was used to collect the data. The major finding of the study was poor communication, which was indicated by no exchange of information among stakeholders and lack of communication flow across the project. Another finding was there was not enough financial support for project implementation. The study further found that results and feedback from M&E are not timely and there is no sponsor evaluation of the investment. The study recommends that WaterAid should improve integrated communications plan to improve project implementation. The organization should allocate sufficient funds to projects and ensure there is independency in utilization of the funds. It also recommends carrying out extra M&E work to meet the needs of external agencies. It should recognize that the needs of different departments and functions within WaterAid.

Key Words: Wash, Project Implementation in Wateraid Ethiopia, Amhara, Region

**Assessment of Logistics Management Collaboration on Company Competitive Advantage:
The Case of Moenco, Luladay Kelemu, St. Mary's University, rakmo.smu@gmail.com**

Internal excellence is not enough anymore; there is also a need for external excellence in the whole supply chain. The supply chain lies no longer with an individual company. Either it will not be able to be managed separately. Professions became so specialized and time to market is one of the most important aspects of competitiveness. As a result, organizations have become aware of the fact that working alone is almost impossible. The purpose of the study is to assess and/or investigate the possible difficulty or gap in the logistics collaboration for company competitive advantage. The researcher used both primary and secondary sources of data/information. Primary data sources have been collected through Interviews and Questionnaire (empirical study), while secondary data sources were collected through extensive literature reviews. In order to select sample respondents, the study used a purposive and stratified sampling technique. Management of MOENCO focuses more on building relationships basically to influence supplier's quality and sharing technology. Majority of the respondents said trust and commitment is pushing MOENCO to collaborate from among various factors. As it is revealed by the study, trust and commitment, two-way communication and right mix of channels has been used as a remedial measure by the company since yet to cure the failed collaboration. However, significant effect has not been seen. Besides this, failure to reach a common understanding, prioritizing self-interest, differences in opinion significantly affect the company logistics collaboration management practice.

Key Words: Logistics Management, Collaboration, Company Competitive Advantage, Moenco

Practices and Challenges of Knowledge Sharing at Ethiopian Management Institute, Bette Mekonnen Tekleab, St. Mary's University, rakmo.smu@gmail.com

This paper gives an over view of challenges and practices of knowledge sharing in Ethiopian management Institute. Statement of the problem has been clearly set. Based on the problem statement, research questions and objectives have been identified. Further, based on the problem statement and research questions, critical literature has been reviewed. As indicated in the literature review, knowledge not capital is the key to sustained economic growth and improvements in human well-being. As a result, knowledge sharing is now increasingly viewed as an essential element for successful and effective development cooperation. Knowledge sharing is a process of communication between two or more participants involving the provision and acquisition of knowledge. Knowledge sharing is the process by which individuals exchange tacit and explicit knowledge in order to create new knowledge. The main benefits of effective knowledge sharing are enabling better and faster decision making; making it easy to find relevant information and resources, reusing ideas, documents, and expertise. In addition avoiding redundant effort and making the same mistakes twice; and taking advantage of existing expertise and experience, promoting standard, repeatable processes and procedure. Moreover, providing methods, tools, templates, techniques, and example; making scarce expertise widely available as well as showing customers how knowledge is used for their benefit, etc. The necessary conditions for knowledge sharing are system and process, leadership, organizational culture and technology. Based on the findings arrived upon in this work, there is an understanding gap among the leadership as well as within each directorate and among consultants regarding what the concepts of knowledge management (KM) and knowledge sharing (KS) mean. In addition, systems and processes which are critical to the successful implementation of a system are not in place. Work culture and environmental problems are also major challenges for knowledge sharing in the institute. Moreover there is a gap in the proper usage of technology in the process of knowledge sharing. In general it can be concluded that knowledge sharing at the institute has not received the attention it needs and much has to be done to bring the culture needed at the institute. Based on the identified gap, appropriate recommendations are suggested.

Key Words: Knowledge Management, Knowledge Sharing, Knowledge Sharing Culture, Knowledge Management Systems and Processes

**The Market Challenge of Domestically Assembled
Automobiles in Ethiopia: The Case of Mesfin Industrial
Engineering Plc, Merid Legesse Reda, St. Mary's University, rakmo.smu@gmail.com**

This thesis studies the market challenge of domestically assemble automobiles for case company; Mesfin Industrial Engineering PLC. The main objective of this study is to assess the marketing mix of the company and its external factors that have an effect on the market of locally assembled automobiles by the case company. The marketing mix like product; price, promotion and distribution and the external factors government policy, competition, vehicle financing, impact of second hand motor vehicles in the local market have been discussed. This study was conducted using the case study method in the form of descriptive res earch. To carry out this study both primary and secondary data have been used. For the theoretical foundation and analysis, the existing literatures were investigated. To collect the primary data from the customers of the company and company employees, questionnaire has been employed. In addition to this, an interview was conducted face –to-face and questions were asked according to the interview schedule with different stakeholders .The author relied on various marketing concepts to validate and justify assertions and suggestions discussed. SWOT analysis is utilized to present the strengths, weaknesses, opportunities and threats of the case company. Results indicate that poor marketing mix strategy, integrated promotional tools was not well used, poor delivery, poor after sales service and weak government regulation. Based on the findings of this study, the researcher has put valuable recommendations on what the company should do to improve its existing conditions and to play a great role in the automotive industry.

Key Words: Product quality, Price, marketing strategies, market challenge,

Sourcing & its Challenges in NGOs Arena: the case of Save the Children Ethiopia
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Nowadays, developmental & humanitarian organizations are facing huge challenges concerning the latest innovation of supply chain management & sourcing. Organizations are operating in an environment characterized by countless economic and political disruptions to their sources of supplies and services. In order to survive in these turbulent situations, these organizations must recurrently monitor their sourcing whether it really enabling program achieve intended outcomes in a manner that ensure a accountability to the beneficiaries, stakeholders and donors. Objective: The purpose of this study was critically assessing the sourcing performance of Save the Children Ethiopia and the various predicaments/challenges facing the organization. Methodology is descriptive research design used. Under this stage, the study fulfills the objectives of descriptive research by getting an in-depth knowledge about sourcing performances practices within Save the Children Ethiopia and investigating the various major challenges facing Save the Children sourcing activities. 50 staffs working at national office were selected as sample of the study. Demographic questionnaire, Likertscale and interview were employed for collection of data. Result and conclusion: The study found out that the sourcing performance of save the children was unsatisfactory and brought huge waste of time, effort and resources and contributed negatively for program operations. The study revealed outsourcing was affected by various factors, which includes improvement, contract management, supplier relationship management and rationalization of supply base. Further research can be done on sourcing performance in a different approach using additional variables like procurement plan, effective spend analysis, cost saving, supply chain risk management.

Key Words: Sourcing, Operational Performance, Suppliers, Strategic Items. Supply Chain, Management

The Contribution of Community Based Health Insurance (CBHI) in Improving Access and Utilization of Healthcare Services: The Case of Adea District, East Shoa Zone, Oromia Region, Ethiopia, Zelalem Abebe Segahu, St. Mary's University, rakmo.smu@gmail.com

The purpose of this study is to examine the contribution of Community Based Health Insurance (CBHI) in Adea District in improving access to modern healthcare and providing financial protection to CBHI member households. The district has 29,062 households out of which 26,156 are eligible for CBHI membership. Currently 12,341 households are enrolled in the CBHI scheme. Health insurance coverage rate in the district is 45%. The government provides support to the scheme in the form of providing targeted and general subsidies, covering operational expenditures, and providing leadership and technical support. The community is also involved in the governance system of the schemes by participating in the general assembly and board. The study used binary logistic regression model to see if there is a difference in access to modern healthcare and exposure to catastrophic health expenditure. The sample size for the study was 280. The overall response rate was 96.43 percent. The study covered 126 CBHI member households and 144 non CBHI member households. The analysis found significant positive effects of health insurance coverage in improving access of households to modern healthcare services (OR= 2.533). It is established in this study that CBHI member households in Adea Woreda are more likely to use health care services than non CBHI member households in the same Woreda. It also established that households with health insurance coverage have reduced chance of being exposed to catastrophic health expenditures (OR = 0.271). Members of Adea CBHI scheme were provided effective protection against catastrophic health expenditure.

Key Terms: Adea District (Woreda), Community Based Health Insurance, Health Service utilization, Catastrophic Health Expenditures

Impact of Child fund's basic Education Programed on Academic Performance of Grade Nine Students in Buee Secondary and Preparatory School, Buee Town, Sodo Woreda, Abebe Aragaw, St. Mary's University, rakmo.smu@gmail.com

The overall objective this research was to measure impact of Child Fund-Ethiopia's education program on academic performance of grade nine students in Buee secondary and preparatory school, Buee Town, SodoWoreda of Guraghe Zone, SNNPR. The sampling strategy employed in this study was both random and purposive sampling. One school out of four secondary schools in the Woreda selected randomly and then a purposive sampling technique was employed to select sample students from the selected school in the program area. The sample students were purposively selected from a population of 589 secondary school students in Buee secondary school that were enrolled in the ninth grade during the 2017–2018 academic years. In total, the size of the sample includes 120 students (57 Program participants and 63 non program participants) and their families which is around 20% of the sample population. The study focused on grade nine students' first semester scores; the scores for this class are based on a single school that is standardized across the students. Besides; other questions were prepared and asked to create variables to control for other observed factors that might be expected to affect academic performance of each student. The first includes the following student-level characteristics: gender, age, whether or not they were student cadres (club leaders) etc. The second include characteristics on students' parents and family: the total number of household members, the educational attainment of each parent, and the household's income level Based on the analysis of both descriptive statistic and inferential statistics, there are evidences supporting the significant positive impact of Child Fund support in improving the academic performance of grade nine students in the study area. The performance of grade nine students is better in Child Fund supported schools than in the comparison non-support schools as observed in the previous academic mean performance (Grade five to Eight) 65.41 with SD 13.14 and 60.32 with SD 12.33 respectively. In other words, a typical student from a Child Fund support school does have a better academic performance compared to a typical student in a control nonsupport school in general. The mean scores of the first semester grade nine students under study are 62.14 with SD 11.74 and 57.75 with SD 11.98 for program participants and non-program participants respectively, which are by and large greater than the expected minimum of 50% for the sample students participated in the study. The PSM estimation result shows that participation in Child Fund basic education program had brought a significant impact on students' academic performance in the study area on both the general sample students and on the treated students. The estimated ATE of participation on the average score of grade nine students was 5.4. Thus, the average score if all students were to participate in Child Fund basic education program would be 5.4 more scores than the average that would occur if none of the students had participated. On the other hand the estimated ATET of participation on the average score of grade nine students was 6.98. Thus the average students in the treated group will take 6.98 more score than it would if it did not participate in Child Fund basic education program.

Key Word: Child fund's basic Education, Programed Academic Performance, Grade Nine Students, Buee Secondary, Preparatory School, Buee Town, Sodo Woreda

**Analysis of Factors Determining the Performance of Micro Enterprises: The Case of
Kemissie Town on Technical and Vocational Enterprise Development Office (TVED)
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The research study evaluated the relation between personal related factors and business related factors on the performance of MEs in Kemissie. This is with a view to identify these personal and business related factors that have a favorable relation to the performance of the enterprises business performance. Primary data, through structured questionnaire, were collected from the samples of 62 MEs randomly selected from among those industries engaged in Food and Beverage; Textile and Garment, Wood and Metal, and Merchandise and Retail shop. Data were analyzed using descriptive and inferential statistics with the aid of Statistical Packages for Social Scientists (SPSS). Also, analysis of variance was carried out to examine the variation in the performance of enterprises related to the variation in each of the independent variables of the study. The ANOVA result indicates there is no significance variation on the performance of MEs in relation to the variations to each of the eight independent variables of the study. But the descriptive statistics result shows better performance for enterprises owned by individuals with better education level, have prior management and industry experience. In addition it also shows better performance for those enterprises that uses planning and record keeping. Micro enterprises found it very difficult to access alternative financing, to improve productivity and maintain the required standards of quality.

Key Words: ANOVA, Micro Enterprises, Kemissie

**Agriculture-Industry Sectors Linkage for
GDP Growth in Ethiopian Economy: A Time Series Empirical Analysis, 1991-2016**
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The objective of this study is investigating the relationship (linkage) between agriculture and industry in the short and long run time dynamics. To conduct this paper, secondary time series data from World Bank (WB) Data-Base has taken in which the sample observation covers from 1991 to 2016. Before running the model, to understand the stationary property of time series data; graphical analysis method, and correlogram and Q statistics approach of stationary test is carried out. To further check the existence of unit root problem, Augmented Dickey – Fuller (ADF) and Phillip - Perron (PP) unit root test is done. The result of stationary test implies that, all variables are co-integrated at the same order, I(1) since all of them are non-stationary at a level but stationary after first difference. To investigate the presence of long run long run relationship between variables, Johansen cointegration test (trace and max statistics) has employed. The result of this co-integration test shows that, there is at least one co-integrated vector. Hence, VEC is selected to run the model. The empirical finding reveals there is one-way relationship between agriculture and industry both in the short and long run dynamics which goes from agriculture to industry. In the short run, agriculture impact industry positively but in the long run it has a negative causality during the sample period from 1991 to 2016.

Key Words: Agriculture-Industry Sectors Linkage, GDP Growth, Ethiopian Economy, A Time Series Empirical Analysis

The Role of African Union in Promoting Human Security towards its Member States
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Human Security has seven attributes i.e. Economic security, Food Security, Health Security, Personal Security, Environmental Security, Community Security and the heart of this proposal Political Security. The title of the study is The Role of AU in Promoting Human Security. The General objective of the study is the role of African Union in promoting Human Security to its member States. Sample size of the study was 65 from Department of Political Affairs and Peace and Security Department. The methodology used was both qualitatively and quantitatively and descriptive method was employed to reach for analysis and discussion finally to reach to suggestion and recommendation for the queries. The strive for Political security have impact on securing Human Security.

Key Words: Role of African Union, Promoting Human Security, Member States

The Role of Ethno-Cultural Identity in Ethiopian State Formation
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In 1991 Ethiopia established an ethnic federal system that gave full recognition to ethnic autonomy, while maintaining the unity of the state. Its new constitution created a federal system largely consisting of ethnic-based territorial units. The constitution aspires to achieve ethnic autonomy and equality while maintaining the state. The federal system is significant in that its constitution provides for secession of any ethnic unit. It encourages political parties to organize along ethnic lines, and champions an ethnicized federal state with a secession option. As an exception to the general pattern in Africa, it is a worthy case study. The paper has four interrelated objectives. First, it situates the Ethiopian case in comparative perspective. Second, it provides an overview of ethnic diversity in Ethiopia. Third, it analyzes the evolution and structure of ethnic federalism in Ethiopia. Fourth, it attempts to provide a preliminary appraisal of its success and failure thus far and to speculate on its future prospects. It is a qualitative research conducted by literature reviews, semi-structured interviews, discussion with a number of academicians, political party members and other concerned individuals.

Key Words: Role of Ethno-Cultural Identity, Ethiopian State Formation

**Factors Affecting the Political Participation of Women, the Case of Arada Sub-City
Woreda 07 Council Addis-Ababa, Ethiopia
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Globally women's political participation becomes an important measure of women status in most of the world counties. Accordingly, nowadays, the participation of women in politics has got significant attention across the world. However, women remain underrepresented in political position and decision-making. In line with this, the purpose of this study was to assess the factors that affect women political participation, specifically in woreda 07 council. Descriptive research design was employed. Data was collected from both primary and secondary sources and questionnaires and interview was the main instruments of data collection. The finding of the study shows that different factors such as; education, occupation, leadership experience, self confidence, moral and belief, society perception, culture, and family responsibility and influence of previous regime were the main determining factors of women's political participation, even though, their influence unlike most literatures is low. The study further revealed that recently things are getting good for women's to participate in politics if efforts are made on awareness creation, and the opportunity of political participation allow women to address their basic problems and ensures the openness, fight against political commitment, political leadership, and political responsiveness of the existing districts. As a matter of fact, globally the number of women is larger than men's, however their participation in decision making and political position is laggard. Hence, making women's to participate in politics and decision making process should not be a supplementary argument, rather it is a right and necessary condition for women's interests to be considered.

Key Words: Women's, Political participation, Arada sub-city Woreda 07 council

Barriers to Exclusive Breast-Feeding and Nutritional Status of Exclusively and Non-Exclusively Breastfed Infants in Terkidi Refugee Camp, Gambella, Western Ethiopia
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This research thesis intended to assess the barriers or factors affecting effective practices of exclusive breast-feeding and nutritional status of infants 0-6months who were exclusively breast feed and not, at Terkidi refugee camp, Gambella region, Western Ethiopia. This research employed a mixed cross sectional study design of both quantitative and more of qualitative methods. Totally, 250 lactating mothers who are users of nutrition program services, with infants' 0-6months were selected through simple random sampling, assisted by systematic random sampling selecting mothers at an equal interval of kth term. The data collection tools were semi-structured interview questionnaires, focus group discussions guides, and direct observation, documentary analysis, interview guides whereas data analysis done using SPSS IBM 20 version software, ENA software, different statistical tools tests like chi square test, percentage, frequency, Odd ratio (OR), linear and logistic regressions, were used to assess its significance at $P \leq 0.05$. It was found that the factors influencing EBF were maternal age, intension to breast feed, the income status and type of income source, lack of previous experience in EBF, level of knowledge in EBF, and key message, type of household, and family size, family support, institutional at facility & community level support group, cultural belief by mothers, easy availability of animal milk, and infant morbidity and maternal breast complication. It was found that the rate infant under nutrition: acute malnutrition 24.4%, underweight 17.2%, stunting 12.8%. The mother's knowledge of EBF was 93.9%, attitude 89%, practice 77.6% respectively. The recommendation was that the mothers had good awareness on EBF, positive attitude but low practice of EBF due to many factors and high undernutrition rate that require a coordinated intervention among stakeholders.

Key Words: Exclusive breast-feeding, Breast feeding initiation, complementary feeding, breast feeding substitute, optimal infant and young child feeding, artificial feeding

Living and Working in Areas of Street Sex Work: From Conflict to Coexistence: The Case of Nikat Charitable Association

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The study assess the range of **community responses to street sex work**, identifying why and how groups in some areas have sought to **'reclaim' the streets by excluding sex workers**, while others **exhibit greater tolerance** in Addis Ababa city selected five case study areas. The five case study areas Chechnya, Merkato / Sebategna, Gojjam Berenda, Piassa/Doromanekia and Awtohus Terra were under varying pressure from changes such as regeneration and high population turnover. Residents had common concerns over crime, anti-social behavior, environmental quality, poor housing and lack of facilities. In each of the case study areas, discussions were undertaken initially with staff in sex work projects and statutory agencies to identify mechanisms for accessing and interviewing sex workers and community representatives. Sex workers were accessed initially through outreach, although the potential for interviewing using this mechanism was easier in some areas than others. One of the difficulties I encountered with accessing street sex workers was that there were fewer women on the street and many were very cautious and did not stay long to talk. I was also able to make contact with service users through project staff and was not totally reliant on outreach as a mechanism for access. An information sheet was given to all potential participants, outlining the purpose of the research, dissemination and issues of confidentiality. Methodologically, this study uses qualitative approach. Semi-structured interviews or discussions took place with a total of 31 agency representatives; 69 local residents; community or business representatives; 36 women sex workers; and 12 staff or volunteers in sex work projects. Focus groups comprised between five and 12 individuals. The findings inform Community mediation is an important component of any strategy and National policy also needs to accommodate exploration within each locality of a range of options for managing the issue, including the options outlined here, to enable local negotiation and consideration of shared interests to influence the way forward.

Key Words: Sex work; Sex Workers Community Response; Community Meditation; Negotiation; shared Interest

**Adherence to Antiretroviral Therapy and Associated Factors
Among Adult People Living With Hiv/Aids: The Case of Yergalem
Health Center, Southern, Ethiopia**

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The aim of the study is to assess the magnitude of adherence to antiretroviral therapy (ART) and associated factors among PLWH attending ART clinic at Yergalem Health center in Yergalem town, southern Ethiopia. Both qualitative and quantitative facility based cross-sectional study design was used and data were collected by interviewing 80 study participants using structured questionnaire ,5 FGDs and in-depth interview with two health care workers conducted. The research finding revealed 89% of the study participants had optimal adherence in the past Seven days. And, the non adherence rate was 11%. Disclosure ($p=0.000$), reminder use ($p=0.000$) and patients satisfaction from the improvement they get from treatment ($p=0.01$) were found to be associated with ART adherence positively. results of the qualitative study revealed that disclosure of HIV status, social support, use of reminders, life-long projects, counseling and education, and improved health on ART facilitated medication adherence and retention in HIV care. While economic constraints, with fear of stigma and discrimination, religious healing (Prayer), poor healthcare services were perceived as barrier for good adherence. Adherence improving interventions should be emphasized to address multi-faceted problems. To improve the level of adherence Health care workers; case managers/adherence supporters should promote disclosure of their HIV status to their families, relatives or friend. Intervention to promote adherence should focus on area of promoting use of different memory aids like watches, mobiles. Quality of care in terms of service quality, medication and laboratory supply availability need to be improved.

Key Words: Adherence to Antiretroviral Therapy, Associated Factors, Adult People Living, With Hiv/Aids, Yergalem Health Center, Southern, Ethiopia

**The Experience of Street Children in the Rehabilitation Program of Amhara National
Regional State of South Wolo Zone, Desse City: The Case of Admas Street Child
Rehabilitation and Development Project**

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Streetism is a socio-economic phenomenon that has existed for years. Although its cause and magnitude varies from nation to nation depending mainly on the socio-economic structures, the phenomenon is prevalent in both developed and less developed countries and is one among the social problems that has gained international attention currently. The term “streetism” and “street child” has been in popular usage since the UN declaration on the “year of the child” in 1979. The concept is vague or too broad and is not as such easy to define. This has caused controversy particularly in labeling a certain group of disadvantaged children. According to UNICEF estimates, 100 million children live and work on the streets of the cities of the world. The majority of them are in developing countries: 40 million in Latin America, 25-30 million in Asia, and 10 million in Africa. Street children are mainly boys, but the number of girls is increasing rapidly in the last decades of this century. The phenomenon of street children is recognized as a major social problem throughout Ethiopia. A very high proportion of Ethiopia's children live in or have experienced conditions which worldwide are recognized as pre-disposing factors to street-life involvement, namely poverty, natural disasters, family disintegration, aids, war and displacement of families. Given the basic data from UNICEF's State of World's Children, some 1.1 million urban children between the ages of 5 and 15, whose families live below the poverty line (UNICEF; 1992). Desse is the capital of South Wollo Zone of the Amhara National Regional State. The town has suffered the full consequences of recurrent drought, famine, and civil war for a long period of time and finally it becomes home of a multitude of acute socio-economic problems. Still today more and more people in the town are exposed to acute social and urban economic poverty. Nowadays, the phenomenon of streetism in the town of Desse has become a major social problem. According to MOLSA studies supported by UNICEF, it is estimated that the overall number of children in the street of Desse and its outdoors is around 5000 and many of them are arriving from rural areas looking for job. Thus, this paper indicated that the problem of street children was not the case that should be left to one organization. Therefore, Efforts should be made by different stakeholders, government, non -governmental organizations and community based organizations and by the public.

Key Words: Street Children Rehabilitation Program of Amhara National Regional State of South Wolo Zoney: Admas Street Child Rehabilitation

**Assessment on Major Causes and Psychosocial Challenges of
Children on the Streets: The Case of Children on the Streets in Maseru, Lesotho
Moelo Mokole, St. Mary's University, rakmo.smu@gmail.com**

This study focused on the psychosocial challenges faced by street children. Ten participants were selected for this study using purposive sampling. The data was collected at Kick4Life. The interviews were analyzed using thematic content analysis and themes were extracted and presented. The results of this study indicate that children living on the streets experience many psychosocial problems. Focus group discussions using a guide with open-ended questions were conducted to collect data from 10 street children, which was then analyzed by coding into themes, notably forms of abuse such as emotional, physical, sexual, neglect and poverty. The research provided recommendations how to avert the situation of street children through active participation of governmental, non-governmental, community and family as well as affected children.

Key Words: Causes and Psychosocial Challenges, Children on the Streets, Maseru

The Role of Village Saving & Loan Association (VSLA) in Improving Members' Livelihood: The Case of Vsla Groups in Basona Worana Woreda of North Shoa Zone, Ethiopia, Roza Ashenafi Mamede, St. Mary's University, rakmo.smu@gmail.com

This study was conducted on Village Saving and Loan Associations (VSLAs) located in Basona Worana Woreda, Amhara region, (Ethiopia) with the general objective of exploring the role of VSLA in improving the livelihood of its members and the specific objectives of assessing the role of VSLA in improving the social capital among the group members, assessing the role played by VSLA in contributing for empowerment of women, identify the challenges that VSLA group encountered and also study the future prospective of VSLA in the study area. Methodologically, the study employed both qualitative and quantitative research method. In the study area, there are 17 VSLAs with 394 members out of which 373 are females and 21 are male members. 4 rural based VSLAs from Keyit, Gudo Beret, Mush and Andit Tsed villages were purposefully selected, and the members of all the four VSLAs were participated in different data collection tools on random basis. The major data collection tools employed in the study were focus group discussion with 32 participants, key informant interview with 7 key informants and respondent survey with 60 respondents (30 control and 30 study group members). The study groups are those members who have been in the VSLAs group for two and more years while, the control groups are those members who have stayed in the VSLA groups one or less year. The major finding of the study indicated that, the VSLAs groups are formed by the support of Tesfa Birhan Child and family charitable association since 2014. Currently, there are 394 active members of VSLAs. Over 95% (374) of the members are women while the rest 5% (21) are male members. The result indicated that VSLA is quite important in improving the livelihood of the members in such a way that loan taken and financial shared out at the end of each year provided them with financial resources for starting new business and or expand the existing one, educating their children, buying agricultural inputs, household expenses, emergency needs, transformation towards new and modern living style, and above all contributed for improved saving culture among the VSLAs group members. The study found out also that, VSLAs contributed for the social capital of the members evidenced by the created very good level of trust among the group members, shared responsibility among, transparency in financial transactions, reasonable social supports, best interpersonal communication and relationships, good attachments among the members, and taking social responsibilities. VSLA is also found to be crucial tool in increasing the motivation of women group members to start up new business, save more, have good communication skills, good image and strong self-confidence of themselves, financial independency, decision making power, and able to sees better future. The result of the study indicated that, some problems related to VSLA include, absenteeism, shortage of fund for saving, not abided to the rules and regulations, absence of income diversities, their village settlement, the financial capacity of the VSLAs, and inadequate training. The futurity of VSLAs in the study area is also found to be promising that the stake holders in the area are working to provide comprehensive training on VSLA approach and identified knowledge gaps, helping to establish strong terms and conditions they have to abide by, and transform the VSLAs groups in to small scale enterprises. The overall recommendations are that, VSLAs group members should work on the gaps identified as well as maintain and build on their current strengths, work must be also done by the VSLAs group organizing Association (Tesfa Berhan) on creating formal linkages between VSLA and formal bank saving for better capital accumulation or better financial services. In general, the coordination among VSLAs, Tesfa Birhan, and Woreda and Kebele administration offices is highly recommended to maximize the benefit that possibly members gaining from their VSLA groups.

Key Words: Village Saving & Loan Association, Improving Members' Livelihood, Vsla Groups
Basona Worana Woreda, North Shoa Zone

**Assessing the Causes of Student Dropout in my' ayni Refugee Primary School, Tigray,
Ethiopia, Shewaye Tike, St. Mary's University, rakmo.smu@gmail.com**

The major objective of this study was to assess the main causes for school dropouts in the My'Ayni Refugee primary school in Tselemti Woreda. To achieve this, mixed method was used in one refugee primary school which was selected using purposive sampling. From the sample primary school, students from upper primary grades, teachers and head teachers from the lower and upper primary school were selected using probability simple random sampling technique. The PTA and education officers from sample primary school were also involved in the study as FGD discussants and key informants. The study included a total sample of 160 students, 41 teachers, 4 head teachers, 2 education officers and 6 members of the PTA. The primary data was collected from students, teachers and head teachers through questionnaires and focus group discussion and interview with PTA and education officers. Secondary data was gathered from documents found in the My'Ayni refugee primary school, IRC and ARRA education statistics as well as reports. The data collected were organized thematically, tabulated and analyzed using the Statistical Package for Social Sciences (SPSS, version17). Then the quantitative data was interpreted by using tabulations, percentages and frequencies while qualitative data was analyzed using description. The results of the research indicated that there are three main factors influencing student's dropout in primary school, to be more specific, they are:(i) socio-cultural factors (family size, parental education level, family separation, orphan hood, secondary movement, trafficking) (ii) Economic factors (school fee, cost of uniform, cost of textbooks and stationery materials, domestic chores, agricultural work, availability of food for consumption) (iii) Educational/school factors (overcrowded classrooms, poor teaching and learning process, teacher absenteeism). Finally, the combined effects of socio-cultural, economic and educational factors were affecting children's dropout from the school. Based on the findings, it was recommended that consistent follow-up and monitoring, establishing alternative care options for unaccompanied children, creating self-employment opportunities for families, provision of free scholastic materials, improving school facilities, quality of education, community participation and implementation of adult education to prevent school dropouts.

Key Words: Causes of Student Dropout, My' ayni Refugee Primary School, Tigray, Ethiopia,

**Risky Sexual Practices and Associated Factors of Art Attending HIV Positive People:
The Case of Public Health Facilities in Arba Minch Town, South Ethiopia
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Though some HIV positive people avoid risky sexual practices after testing HIV sero-positive, but many continue to engage in risky sexual practices that may further transmit the virus, put them at risk of re-infection and contracting other STIs. With a majority of new infections occurring in Sub-Saharan Africa, there were approximately 35.3 [32.2–38.8] million people living with HIV in 2012 globally. Sixty nine per cent of all people living with HIV are living in this region. Objective: To determine the prevalence of risky sexual practices and associated factors among people living with HIV/AIDS who are on ART at public health facilities in Arba Minch town, South Ethiopia Methods: Institutional based cross-sectional quantitative study was undertaken among patients who are on ART from April to June 2017. Questionnaire-based face-to-face interviews were used to collect data. SPSS software was used to perform descriptive and logistic regression analysis. Among 513 participants who were currently sexually active, 267 (52%) practiced risky sex in the previous 3 months prior to the study. The major reasons reported for not using condoms were: desire to have child, partner refusal to use them, lack of knowledge of super-infection and both partners being positive for HIV. Factors independently associated with risky sexual practices included: financial insecurity (AOR= 4.0: 95% CI, 1.86, 8.58 and AOR= 3.26: 95% CI, 1.53, 6.95) ;marital status (AOR= 4.74: 95% CI, 1.39, 16.11) ; counseling and test method by the time they knew their sero-status (AOR= 1.82: 95% CI, 1.04, 3.2);knowledge of partner sero-status (AOR= 2.73: 95% CI, 1.49,5.02) ; lack of discussion about condom use (AOR= 4.5: 95% CI, 2.81, 7.18) ; reduced concern of safe sex b/se of ART (AOR= 4.54: 95% CI, 2.9, 7.11) ; lack sexual pleasure when using condoms (AOR= 2.02: 95% CI, 1.1, 3.71) and non-disclosure of sero-status to sexual partner (AOR= 2.6: 95% CI, 1.24, 5.43). Individual and group focused behavioral change intervention through counseling and health education should be designed to these people, reaching them at ART appointments on follow up care and through PLHIV association.

Key Words: Risky Sexual Practices, Associated Factors, Art Attending HIV Positive People, Public Health Facilities, Arba Minch Town, South Ethiopia