



St. Mary's University

**MASTER'S THESES BOOK OF
ABSTRACTS
GRADUATES OF 2018-2019**

**Research & Knowledge Management Office
(RaKMO)**

**December 2019
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St. Mary's University

Committed to Excellence!

Master's Theses Book of Abstracts Graduates of 2018-2019

Research & Knowledge Management Office (RaKMO)

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Contents

Introduction.....	iv
Abstracts of the Regular Program.....	1
1. Accounting & Finance	2
2. Computer Science	96
3. Institute of Agriculture and Development Studies.....	124
4. Marketing Management	166
5. MBA	248
6. Project Management	535
7. Quality and Productivity Management	618
Abstracts of the International Program:	626
8. Indra Gandhi National Open University	626

Introduction

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; MBA-with 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.

This book of abstract constitutes 659 Master's thesis abstracts of the year 2018-19. Of which 620 abstracts are local and 39 abstracts are International Programs. The number of local program abstracts of the respective fields of studies constitute: 287 abstracts of MBA; 94 abstracts of Accounting and Finance; 80 abstracts of Project Management; 82 abstracts of Marketing Management, 41 abstracts of Institute of Agriculture and Development Studies (IDS), 28 abstracts of Computer Sciences, Seven abstracts of Quality and Productivity Management. Whereas the abstracts of the respective International Program field of studies include: 8 abstracts of Rural Development; 16 abstracts of Social Work; 2 abstracts of Political Science; 7 abstracts of MBA; 6 abstracts of Economics.

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 ...*"

Abstracts of the Regular Program

1. Accounting & Finance

Factors Affecting Deposit Growth of Commercial Banks in Ethiopia
Abera Terefe Kaba, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this study is to determine the factors affecting deposit growth of commercial banks in Ethiopia. In order to achieve this objective descriptive and econometric analyses were performed. The target populations were all commercial banks operating in Ethiopia. Accordingly, six commercial banks were purposively selected for this study. The panel dataset for the study used consisted annual data spanning from 2001 to 2017. The data were gathered from National Bank of Ethiopia and the purposively selected commercial banks' annual reports. The dependent variable used in this study was commercial banks' deposit growth. The explanatory variables used in this study were advertising and publicity, bank branches, exchange rate, inflation, loan and advances, money supply and nominal gross domestic product. Different diagnostic tests namely test for zero mean of error terms, homoscedasticity, no autocorrelation, no multicollinearity and normality were conducted to check the appropriateness of the model. The diagnostic results show that none of the classical linear regression model assumption is violated. To determine the effects of the independent variables on the dependent variable fixed effect model was used. The Fixed-effect model results show that bank branch, exchange rate, loan and advances and nominal gross domestic product have significant positive effect on commercial banks' deposit growth. However, inflation and money supply found to have significant negative effect on bank deposit growth. The effect of advertising and publicity was found to be positive and insignificant. Thus, based on the findings the study suggests that commercial banks should open more branches and expand their loan giving capacity in order to increase their deposit. Further, the government should work seriously to increase the country's gross domestic product.

Keywords: Bank deposits growth, Commercial banks, Factors affecting

**Assessment of Internal Audit Practice
Ethiopian Construction Works Corporation
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The objective of this study is to assess internal audit practice in Ethiopian Construction Works Corporation. The researcher has been used primary data that constitute 45 respondents of which all of them responded. Collected data was edited, coded, and entered into the computer using SPSS 24.0 and was then scored. Data analyses are conducted through a descriptive statistics to provide details regarding the roles played by internal auditors. The major variable of the research shows that (management support, management's perception of internal audit values, organizational independence of internal auditors, placement of adequate and competent internal audit staff, the presence of approved internal audit charter and reporting and implementation of recommendation). The finding indicated significant effect on internal audit effectiveness. It scored a mean value 3.0, 2.9, 3.6, 3.03 and 3.8 respectively. On the contrary, the study showed that lack of internal audit function provides an overall opinion to board of directors, lack of timely corrective action based on internal audit recommendation are critical factors influencing effectiveness of Internal auditors in Ethiopian construction works corporation. It is grand mean is low (2.5). Based on these findings the organization is recommended to enhance the role of internal auditors through training of staff in accredited institutions at home and abroad, to introduce new technology for the internal audit. However, even if there are skilled staffs procedure, using of audit software and stream of available resources, lack of regular and timely training for the internal audit staff is another challenge faced in Ethiopian construction works corporation. Hence, the study pointed out that the organization's independence shall be free from the interference of the management audit; the organization should consider making the internal audit unit report directly to the board of directors rather than to the Chief Executive Officer; Management should take timely corrective action based on internal audit finding

Keywords: Internal Audit; Ethiopian Construction Works Corporation; assessment of internal audit practices

**Assessment of Inventory Management Practices:
Case of Addis Ababa Water and Sewerage Authority
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This study was aimed at assessing inventory management practices case of AAWSA. The design of the research was descriptive type with mixed approach. The study employed both quantitative and qualitative research approach where by questionnaires and interviews were used as surveying instruments. Target populations of 180 respondents were considered purposively but only 124 were taken as sample. Data was collected through questionnaires and interview. The major findings of the study include the following: The authority lacks standardized stores which has unfavorable outcome on the inventory management practices. The authority doe use material requirement plan inventory management technique and this does not help it management inventory in a proper way. Materials of the authority are kept in stores without utilization for long time even for years 10 and above. The authority has been found to use the moving weighted average inventory costing evaluation method. Internal control over inventory in finance support process is weak as timely recordings, tracking and reconciliations have not been properly implemented. Even the authority had failure to close accounts since 2004 Ethiopian Calendar; so it must be assignment for the management and board of directors to lead the authority in the right track to improve such malfunction. It was also revealed that the authority does not have regulations pertaining to inventory items from procurement to final usage and to finally disposal. Standardized stores and information communication technology system is not under use for inventory management purposes and there lacks integration of the stores in branches and the head office. Therefore, the authority needs to integrate stores through information communication technology and make timely records, reconciliation and actualize audit reports of inventories for better management.

Keywords: Inventory, Inventory Management, Management Technique, Costing method

The Effect of Asset Liability Movement on Profitability Commercial Banks in Ethiopia
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The purpose of this study is to examine the effect of asset liability management on profitability of commercial banks in Ethiopia. The study employed quantitative research design and purposive sampling method is used; and secondary data collected from national bank of Ethiopia. The study applied balanced panel data of twelve selected commercial banks in Ethiopian that covers the period from 2010 - 2017. The paper uses random effect estimation technique to see the effects of ALM on banks profitability. The findings of the study show that all asset variables included in the study such as loans & advances, fixed assets and other assets have statistically significant and positive relationship with banks' profitability and all the liability variables such as deposit and other liabilities have positive and insignificant effect on banks' profitability. On the other hand all macroeconomic variables included in the study such as economic growth, inflation rate and exchange rate with the exception of inflation, they have positive and significant effect on banks profitability. This is, therefore, the study suggests that bank higher officials and all stakeholders should give high emphasis to the internal structures & policies of asset management and consider the external environment of a country with liability management to improve their bank performance in general and profit in particular.

Keywords: Return on Asset (ROA) and Asset Liability Management (ALM)

**Factors Affecting Tax Audit Effectiveness in Ethiopian Ministry of Revenue Western Addis Ababa Branch Office, Addisu Gebretsadik, St. Mary's University
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This paper aims to explore factors influencing the effectiveness of tax audit in Ethiopian Ministry of Revenue Western Addis Ababa Branch Office tax. The researcher used the ability of tax auditors to detect non compliance as a measure of tax audit effectiveness. In light of this objective the study adopted explanatory research design and quantitative method of research approaches. Seventy nine structured questionnaires were constructed and distributed to the total population of the tax audit staffs of the branch office. Data was then analyzed using multiple regression analysis. The results showed that there is a positive and statistically significant relationship between experience, case selection method, information system and training with tax audit effectiveness. The study controls the independent variables using education level and tax legislation. The results demonstrate that the use of information system tools, experienced auditors, better case selection methods and training can enable tax auditors to track properly non compliance, thereby contributing to increased tax audit effectiveness. The study suggest call for direct policy intervention, including simplification of information system, automation of case selection method, holding of experienced auditors and better training of tax auditors. Despite the contributions of this study, there are some limitations which need to be acknowledged. Those limitations are the data were collected from tax auditors only and the study has used perceptual measures of tax audit effectiveness. The author considers that if other approaches were used in addition, the results would be further strengthened. Therefore, future studies could be conducted in the areas where limitations have been identified.

Keywords: Ministry of Revenue, Case Selection Method, Tax Audit

**Determinants of Profitability of Commercial Banks: The Role of Exchange Rate
Fluctuation, Aderajew Shumye Abate, St. Mary's University
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This paper identifies determinants of financial performance of commercial banks in Ethiopia with particular emphasis on the role of exchange rate fluctuation. The research uses a balanced panel data for the five commercial banks over the period of 1998 to 2017. The study uses explanatory type of research design with quantitative data analysis approach. Unit root test, descriptive statistic, Pearson correlation analytical methods, normality test, redundant variable test and robust regression model adopted. The empirical findings of this study suggest that exchange rate, inflation, asset quality and capital adequacy have a positive statistically significant relationship with return on asset; average rate of gross domestic product, bank size and management efficiency have a negative statistically significant relationship with return on asset. Exchange rate, liquidity and management efficiency have a negative statistically significant relationship with return on equity; average rate of gross domestic product, inflation, ownership structure, asset quality and bank size have a positive statistically significant relationship with return on asset of commercial banks in Ethiopia. It is therefore recommend that the bank managers and governing body shall focus on the role of exchange rate fluctuation and other determinants on the bank profitability and make sure to gain appropriate strategy to reduce its confrontational role on the profitability of their bank. Moreover, should consider increasing the ratios that have a positive relationship to financial performance as doing so would result into increased profitability.

Keywords: exchange rate, ownership, outliers, profitability, robust and Commercial Bank

**Factors Affecting Financial Performance:
The Case of Ethiopia Manufacturing Industries, Amelework Anteneh
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The purpose of this study was to examine the determinants of financial performance in manufacturing firms in Ethiopia. The study sought to answer the following research questions: Does Liquidity affects financial performance of manufacturing firms in Ethiopia, Does Leverage affect financial performance of manufacturing firms in Ethiopia? Does Firm size affects financial performance of manufacturing firms in Ethiopia? Study employed longitudinal design to analyze the determinants of financial performance in manufacturing firms selected in Ethiopia. The target population of the study was all manufacturing located and operating within Addis Ababa. The sample size in this study was ten selected manufacturing firms. The study relied mainly on secondary data obtained from Ethiopian Revenues and Customs Authority. Data were analyzed using both descriptive, correlation and regression analyses. EViews 8 Package was used as tool for data analysis. The study established that there was a significant negative influence of firm size on the financial performance. The correlation analysis showed that an increase in firm size negatively related financial performance, unit increase in firm size decrease financial performance of selected manufacturing firms by fifty three percent. The study also revealed that there was a significant influence of leverage on the financial performance. Correlation analysis also revealed that an increase in leverage increased financial performance. Regression analysis further revealed that a unit increase in leverage led to a rise in financial performance of selected manufacturing firms by sixteen percent. Regression analysis revealed that a unit increase in liquidity led to a rise in financial performance of selected manufacturing firms by three point four percent. The study concludes that leverage influence on financial performance of manufacturing firms. Firm size negatively influence while liquidity had the least impact on financial performance. The study recommends that manufacturing firms in Ethiopia should use optimum debt level so as to improve their financial performance. The study further recommends that another study should be carried out on determinants of financial performance in other sectors of the economy.

Keywords: Financial performance; profitability; leverage; liquidity; firm size and Manufacturing.

**The Effect of Working Capital Management on the
Profitability of Construction Firms in Ethiopia: The Case of
Addis Ababa, Anteneh Aleka, St. Mary's University Email:rakmo.smu@gmail.com**

Working capital management refers to a company's managerial accounting strategy designed to monitor and utilize the two components of working capital, which means, current assets and current liabilities, to ensure the most financially efficient operation of the company. An efficient working capital management is an important aspect which is very vital for the success of any business firms as well as construction companies. Construction industry plays a significant role in social and economic development of a country. Since the development of construction industry in Ethiopia has a significant role to the country's economy. In Ethiopia, no sufficient study has been done regard to the problems and impacts of working capital components on construction firms. Hence, the main purpose of this study is, to investigate and analyze the effect of working capital management components on the profitability of listed BC-1 and GC-1 firms in Ethiopia, In case of Addis Ababa. The study applied quantitative method of research approach, and used panel data from secondary source and applied a survey of documentary audited financial statements 9 years (2010-2018), 9 sample GC-1 and BC-1 firms, with the total of 81 observations. This study adopted convenience sampling techniques, and used OLS regression model for the correlation and regression analysis. Using different techniques and procedures, the input data has been processed and analyzed. The result of the study indicates, WCM is found significant impact on the profitability of BC-1 and GC-1 firms. Conclusion and recommendations have been given to maintain effective WCM strategies in order to optimize the working capital components and maximize the profitability and ongoing operations successes of construction firms in Ethiopia.

Keywords: Working Capital Management, Profitability of Construction Firms, Ethiopia, Addis Ababa

**Effect of Working Capital Management on Firm's Profitability: The Case of Selected PP
Bags Manufacturing Companies In Addis Ababa, Ethiopia**
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The purpose of this study is to investigate the effect of working capital management on firms' profitability. The study aims to examine the statistical significance between component of working capital management and firm's profitability. In light of this objective the study adopted quantitative method of research approaches to test a series research hypothesis. Specifically, the study used survey of documentary analysis of companies' audited financial statements. Non probabilistic sampling design was employed based on purposively of companies. Then companies were selected based on purposively from each stratum's to avoid biases. Consequently, the study selected a sample of six (6) companies for the period of seven years (2012-2018) with the total of 42 observations. Data was analyzed on quantitative basis using Pearson's correlation and pooled panel data regression models of cross-sectional and time series data were used for analysis. More over the study used return on assets as dependent profitability variable. Accounts receivable Days inventory holding Days and cash conversion cycle are used as independent variables and also sale growth as control variable. The results showed that there is statistical significance negative relationship between profitability and working capital management. It means that, companies managers can create profits or value for their companies and shareholders by handling correctly the cash conversion cycle and keeping each different component of working capital to a possible optimum level. Meanwhile the study found that there is positive relationship between firm's growths and firm's profitability.

Keywords: working capital, working capital management, firm size, cash conversion cycle and profitability

The Impacts of Deposit Mobilization on Profitability: The Case of The Ethiopian Private Banking Industry, Belay Habtamu, St. Mary's University Email:rakmo.smu@gmail.com

The area of the research is on the general assessment on the impacts of deposit mobilization on profitability in Ethiopian private banking industry. The methodology of the research is a descriptive and an inferential statistics (multiple linear regression and correlation analysis) design methodology using all commercial banks of Ethiopia in the study. The secondary data from the annual report of the financial statements of all the private banks that are currently operating in the country were collected within the selected period year 2013 to year 2017 (5 years); describe results by tables, charts and fitting models after analysis using STATA software. The finding of the research is that; customer deposits have a positive and significant effect on the Return on Equity (ROE). In conclusion deposits play a pivotal role in bank's funding, as predominant portions of commercial bank's operation are usually financed through customer deposit. Therefore, commercial banks in Ethiopia should invest in attracting deposits.

Keywords; Commercial Banks, Deposit Mobilization, Return on Equity, Return on Asset

**Effects of Board Composition on Financial Performance: Evidence from Ethiopian Private Commercial Banks, Berhane Tarekegn, St. Mary's University
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This study sought to examine board composition on financial performance of private commercial banks in Ethiopia. Theoretical literature and previous studies indicates that some of the board composition variables used can have either positive or negative effects on bank performance; either direction of relation having valid justifications. The researcher used secondary data of 10 private commercial banks of the years 2009-2017. The panel data is run using Eviews 8 fixed effect regression model and result is analyzed and found out that Board size, bank liquidity ratio and GDP have a negative and statistically insignificant effect, Bank capital adequacy ratio has negative and statistically significant effect, Board female member ratio and Board member educational status has a positive and statically insignificant effect, Bank leverage ratio and management efficiency have a positive and statistically significant effect on ROA at 5% significant level . The board of directors dominated by male, the number of female directors in its board member is very small even Abyssinia bank doesn't have gender diversity as observed in the descriptive statistics. Qualified directors on the board play an important role in carrying out the boards monitoring and advisory responsibility. The board size is fixed to nine member as per the NBE directive, the board size has to escalate to twelve number so as to reduce agency problem and resource dependence theory. Higher Legal reserve requirements contribute to banks' solvency and the public's confidence in them but money is hold by NBE that the bank may do business and get additional income out of it. Consideration has to be given to board composition by shareholders for effectively monitoring and advisory duties of board member and better bank performance.

Keywords: Board size, Board gender diversity, board member educational status, financial performance private commercial Banks, Ethiopia

Fund Management and Its Utilization: The Case of Ethiopian Roads Authority
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This study was undertaken to assess the practices and challenges of fund management, and utilization in Ethiopian road authority head office. The researcher employed data analysis techniques of descriptive statistics such as frequency counts and percentages. Some of the descriptive statistics that used in the analysis are mean standard deviation and percentage. The open ended and closed ended, and they were administered for a total of 84 Finance, Planning and program and Engineering staffs some of the descriptive statistics which was used in the analysis are mean standard deviation and percentage. The finding of the analysis identifies that the financial management factors highly affect the management and utilization of fund practices and activities in ERA. According to the data analysis and discussion, it is possible to conclude using the following points about ERA road project funds management and utilization: mainly three factors affecting ERA fund management and its utilization that are institutional factors, financial management factors and technical factors. ERA recommended to build a capacity that helps to increase the performance of payment made for work performed road projects on time, to minimize additional cost incurred because of delay of payments and which affects performance of the projects to complete on time also needs adequate and planed budget for each projects to minimize the shortage of budget which will occurred.

Keywords: Fund Management, Utilization, Ethiopian Roads Authority

Assessment of Credit Risk Management Practices in Nib International Bank S.C
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Credit risk management has become an important topic for financial institutions, especially since the business sector of financial service is related to conditions of uncertainty. The turmoil of the financial industry emphasizes the importance of effective risk management procedures. The purpose of the research is to assess the credit risk management practices of NIB International Bank S.C. through examining the policy and procedures, the tools of credit risk management the credit granting process, performed activities of credit risk management reporting system and credit risk management process. The researcher applied purposive (judgmental) sampling technique. The idea behind purposive sampling is to concentrate on people who are directly involved in credit processing and administering because they would better be able to assist with the relevant research data. Qualitative and quantitative (mixed) research method was used. The type of data used for the study includes qualitative and quantitative data. Primary and secondary sources of data were used for the study. The main primary source of data is through the use of questionnaires for credit and risk management related staffs and borrowers of the bank and interview for management staffs. In the case of the secondary data, annual and quarterly reports are used. Data collected from 100 employees who are involved in the lending decision and risk management and from 28 borrowers of the bank. The researcher used descriptive tools of data analysis such as frequency and percentage. From the findings the study concludes that the bank has well organized credit policy that counter to credit risk they are exposed to and it also conclude that the bank has good credit granting practice and uses suitable credit risk assessment tools and techniques including loan follow-up, measuring, evaluating, monitoring and controlling mechanism. However, the study also concluded that the bank has pitfalls such as absence of training for employees which results to less understanding and identification of risks, absence of credit risk model that predict the risk level of the business and the priority sectors of the bank in terms of credit facility are highly exposed to credit risk which directly contribute to the increment of NPL. Thus, it is recommended that Nib International Bank S.C. should develop a flexible and conditions based policy and procedure to manage credit risk and prepare training for that credit related staffs to manage credit risk effectively.

Keywords: Risk management, credit risk management

Determinants of Commercial Banks' Profitability in Ethiopia,
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The purpose of this study is to examine the effect of bank-specific, industry-specific and macroeconomic determinants on banks' profitability in Ethiopia. The study applied balanced panel data of nine Ethiopian private commercial banks which covers the period from 2009 - 2018. The paper used fixed effect estimation technique to see the impact of determinants on profitability of Ethiopian commercial banks. The findings of the study show that all bank specific determinants except capital adequacy and Liquidity have statistically significant and positive relationship with banks' profitability. The other bank specific variables like capital adequacy and Liquidity have a negative and statistically significant relationship with banks' profitability. In addition, the only industry specific variable market concentration has negative and significant relationship with banks profitability. However, all macroeconomic determinants included in this study like economic growth, inflation rate and exchange rate have statistically insignificant with banks' profitability. The study suggests that bank higher officials and all stakeholders should give high emphasis to the internal structures & policies and consider the external environment together to improve their bank performance in general and profit in particular.

Keywords: Determinants, Commercial Banks' Profitability, Ethiopia,

**Assessment of Tax Audit Practice: The Case of Addis Ababa City Government Revenue Authority
Addis Ababa No.1 Medium Tax Payers Branch Office
Dessalegn Yeshiwas, St. Mary's University Email:rakmo.smu@gmail.com**

This study assesses tax audit practice in Addis Ababa City Government Revenue Authority in the case of Addis Ababa No. 1 Medium Tax Payers Branch Office. The study aims to assess tax audit practice to investigate the tax audit looks like the experience and capability of auditors participated in tax audit practices as required by international standards. To carry out the study, the researcher used primary data sources through questionnaire from target population of tax auditors and audited taxpayers. This study adopted a descriptive research approach. The surveyor takes all target population of tax auditors and purposive sampling techniques of audited taxpayers in order to achieve the research objectives and to answer research questions. The data has analyzed through descriptive statistics using Statistical Packages for Social Scientists (SPSS) version 24, Data collected using questionnaire was table's, frequency distribution and percentage, graphs used to present the data. The result shows that there were not well organized office, lack of training, less awareness and no tax audit fairness. The study recommends that Addis Ababa City Government Revenue Authority Addis Ababa No. 1 Medium Tax Payers Branch Office to give more attention for the tax auditor continuous training should be provided, working environment should be improved and, maintaining tax fairness and equity, building capacity of the tax authority, conducting extensive awareness creation programs, and also to maintain public trust and confidence in the performance of tax administration.

Keywords: Tax, Taxation, Tax auditors, audited taxpayers and Tax audit

**An Assessment of Challenges in Loan Financing Facing Exporters: The Case of Wegagen
Bank Addis Ababa, Desta Kidane
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The focus of this paper is to assess and evaluate challenges of finance to exporters found in Addis Ababa especially for those who are the customers in Wegagen bank involved in international trading. To meet this end of this study, researcher identified the population to conduct this research from exporters. Given its difficulty in covering all the population, the researcher selected a subset of the population. A descriptive survey method and purposive sampling method was employed to conduct this study. A descriptive method was used to analyze the questionnaires. The data collected through questionnaires was from a sample of 25 respondents from customer of the bank and researcher found that there is high shortage of finance affecting exporters trading performance.

Keywords: Shortage, finance, challenges.

Assessment of Non-Performing Loans in Development Bank of Ethiopia
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This study carried out as an assessment of non-performing loans in development bank of Ethiopia. The study used both primary and secondary sources .Primary data were collected through questionnaire and secondary data were collected from company profile, quarter and annual reports. Descriptive research methods have been employed to identify the NPLs of the bank. The study found that, credit policies and procedures didn't frequently update reviewed, the bank has not adequate procedure and guideline to monitor and control the loans, weak credit assessment and appraisals of the loans, have a gap /problem in the loan disbursement procedure manual and the bank has no a well-designed follow – up program affect the NPLs of the bank. The study is of crucial importance to measure whether DBE does have adequate policies & procedures manual, whether the credit unit verifies outstanding liabilities of the borrower before additional loan and new loans are granted, whether the bank has a proper way of gathering credit information internally and externally. Based on these findings, I recommend the bank to exert maximum effort to be updated & review the credit policies & procedure manual regularly at a reasonable period of time. In addition the bank should perform a credit investigation on the proposed and existing borrowers for a new application by establish a net worked central credit reference center with National Bank of Ethiopia to check the credit worthiness of the borrowers. The bank also should adjust the disbursement procedures and may need to effect the disbursement based on the progress of the project and the bank should established a well – designed follow- up program particularly for NPL loans The study will help to enhance the efficiency and effectiveness of loan administration operation & provide different methods and ways to safeguard loans, adequacy and accuracy of its loan review; promote to comply with management policy, procedure, applicable laws and regulations.

Keywords: Loan, non-performing loans, credit policy

Factors Affecting Financial Performance of Private Banks
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The study was carried out to empirically explore the bank specific, determinants of Ethiopian private commercial banks' performance using balanced 14 years (2004-2017) annual audited financial statements of 7 banks data. Which are operating full years in the study period. The study used three indicators of profitability as dependent variables: Return on Asset (ROA), Return on Equity (ROE) and Net Interest Margin (NIM) and six explanatory variables: Bank Size, Capital adequacy, Operational efficiency, Liquidity risk, Income Diversification, and Loan to Deposit Ratio from bank specific factors. Fixed effect was used for the ROA, ROE and NIM models based on Hausman test. The empirical result revealed that all bank specific factors are statistically significant in affecting performance of Ethiopian commercial banks. Among them Cost Income Ratio and Liquidity negatively affect bank performance. In general, the overall empirical findings provide evidence that the performance of Ethiopian private commercial banks are mainly dominated by bank-specific factors which are on the hands of the management of the banks. So, the study suggests to the banks' managers and policy makers to give high concern on the internal factors of profitability and set direction to manage the most dominant factors of performance.

Keywords: Factors Affecting Financial Performance of Private Banks

**The Effect of Credit Risk Management on Financial
Performance of Ethiopian Banks: The Case Study of
Selected Private Commercial Banks in Ethiopia**
Endalelish Teketel, St. Mary's University Email:rakmo.smu@gmail.com

This study was conducted to examine the impact of credit risk management on the financial performance of six sample selected private commercial banks using a balanced panel data from 2003-2017 collected from NBE. To achieve the intended objective this study employed explanatory research design. The empirical investigation uses the accounting measure of Return on Assets and Return on Equity, 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 positive and significant impact on both ROA and ROE. While capital adequacy ratio was negative and statistically significant in explaining the variation in ROE but CAR effect on ROA was found insignificant. The other measure of credit risk, non-performing loan ratio is found negative and significant in explaining the variation in both ROA and ROE. Cost per loan and loan to asset ratio positively and significantly affects ROE. But in case of ROA, cost per loan was negative and statistically significant in explaining the ROA of Ethiopian Commercial Banks. And loan to total asset was found to have positive and significant in explaining ROA. The study recommends that commercial banks should strive to improve non-performing loan, cost per loan and loan to asset, since they are found to be among the significant variables that affect financial performances of the selected commercial banks.

Keywords: Credit Risk Management, Private Commercial Banks, Profitability, CAR, NPLR, Cost per Asset, Loan to Asset, ROE & ROA.

The Effect of Internal Control System on Fraud Detection and Prevention in Ethiopian Private Banks, Ephrem Amanuel, St. Mary's University Email:rakmo.smu@gmail.com

The internal control “as a process, effected by the entity’s board of directors, management and other personnel designed to provide reasonable assurance regarding achievement of objectives in effectiveness and efficiency of operations, reliability of financial reporting and compliance with applicable laws and regulations”. Therefore, this study was conducted the evaluation for the effect of internal control system on fraud detection and prevention in Ethiopian private banks. The evaluation mainly carried to measure the effect of fraud risk assessment, control activities and monitoring activities on fraud detection and prevention. The study used survey design and quantitative research approach. The necessary information was gathered through a five point likert scale questionnaires from a sample of 50 respondents. The purposive sampling technique was used to select the important candidates from the study areas and also the analysis of data was carried through univariate descriptive as well as inferential statistical methods. The researcher found that fraud risk assessment and control activities were highly supportive and monitoring activities was moderately supportive on fraud detection and prevention in Ethiopian private banks, Moreover the researcher rejected the null hypothesis of fraud risk assessment, control activities and monitoring activities at 1% significant level. Therefore the researcher concluded that all independent variables have significantly supportive in the effectiveness of fraud detection and prevention. Accordingly, due to limitation in monitoring activities the researcher recommended that the management department of the Ethiopian private banks should improve their level of monitoring activities to achieve the effective fraud detection and prevention.

Keywords; Fraud, Internal Control, Bank, Prevention, Detection

**Performance Audit Practice and Its Effectiveness: The Case of Addis Ababa City
Administration Office of Auditor General
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The aim of this study is to assess the performance audit practice and its effectiveness in Addis Ababa City Government Office of Auditor General. To this end, this study covered the period which performance audit has been already conducted during the five years from 2014-2018. The study used mixed research approach. The researcher preferred to use descriptive research design, which helps to use both qualitative and quantitative data analysis. The population of the study was AAOAG of external auditors and purposive sampling techniques was used to select those who have more than three year experience and better information and /or knowledge about the issue. Questionnaires were distributed to 40 auditors and 30 auditee representative. Out of this 65 questionnaires were return, 5 auditee representatives did not return. Furthermore, four interviewees Auditor general, Deputy Auditor general of audit version, Audit quality control research and development audit directors, Performance audit directors were interviewed and result was analyzed on quantitative basis using descriptive statistics. The study found that the office has insufficient audit coverage, lack of adequate and competent professional auditors, lack of documentation, auditees' do not submit an action plan and not take corrective action which is less commitment of auditee to follow up auditor recommendation, were influencing effectiveness of performance audit in the public sector. The study recommended that the office should maintain attractive salary structure and adequate staff training program, law should enforced on audit entities to respond and take corrective action.

Keyword: Audit, performance audit, public sector, Audit

**Assessment of international financial reporting standard implementation in Ethiopia:
Benefit and challenge, Eyoatam Berhanu, St. Mary's University
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This study examined the implementation of International Financial Reporting Standards benefits and challenges in Ethiopia selected companies. The objectives of study are to assess the implementation of International Financial Reporting Standards benefits and challenges in Ethiopia selected companies which adopt IFRS before five years. To answer the research objective and research questions, the study was used through both qualitative and quantitative research design. The data of the paper collected from questionnaires and interviews was analyzed using descriptive statistics and presented through figures, tables, percentages, mean rating and standard deviation. The results show that implementation of IFRS in Ethiopia in a number of important benefits such as its ability to significantly improve the comparability of entities, giving better access to global capital markets and reduced cost of capital, transparent and understandable financial report and provision of impetus to cross border acquisitions. The other result of finding are implementation IFRS significant challenges such as high cost of adopting, the complex nature implementation guide line, lack of proper instructions from regulatory bodies for implementing IFRS and lack of fair value accounting are the major challenges. The findings also suggest that a the concerned parties should amend the tax nature of the country and other application law according to IFRS principles and procedures and also preparing implement guidelines according understandable way and should prepare practical training to the companies employees.

Keywords: Ethiopia, implementation, International Financial Reporting Standards

**Factors Determining Effectiveness of Internal Audit: The Case of
Bank of Abyssinia S.Co
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The purpose of this study is to examine the factors that determining the effectiveness of internal audit effectiveness in case of bank of Abyssinia s.co Specifically, to show the effect of size of internal audit department, competency of IA, Independency of IA, management support and effective use of Information technology (IT), on the effectiveness of internal audit on bank of Abyssinia s.co. The Internal audit department internal auditors and branch controllers in branch offices of the bank of Abyssinia s.co were the source for the required data to the researcher gathered through questionnaires administered with five-point Likert scale. Eighty-three data was collected from both the internal audit department and branch offices. The data collected was then analyzed by descriptive and explanatory method aided by SPSS version 20 data analysis tool, Pearson's correlation and linear regression analysis. The result showed that individually there is no statistical significance relationship between size of internal audit department, competency of IA, Independency of IA and management support with internal audit effectiveness. Beside The researcher found that there is strong significant positive relationship between Information technology effective usage and internal audit effectiveness. However, the independent variables have strong and significant effect on the determinants of internal audit effectiveness; all of these five independent variables are making 38.5% of the contributions for effectiveness of internal audit in the Bank of Abyssinia s.co. BOA should understand which factor highly affects the effectiveness of its internal audit in order to enhance its internal audit effective.

Keywords: Internal Audit, size of internal audit department, competence, independence, management Support, information technology, effectiveness of internal audit.

**Cost Management Practices in
Manufacturing Companies: The Case of Kaliti Food Company)
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The competitive pressures of the world made increasingly companies focus on the cost management that has always been a basic component of any successful business strategy. Cost management practice has an effect on the manufacturing firms' performance. This study focuses on examining cost management practices in reducing and controlling of manufacturing costs of Kaliti Food Company. In doing this descriptive case study research design, quantitative as well as qualitative research approach was used. Data were collected from 36 Kaliti food company employees. The study relied on primary and secondary data. The primary data collected by the use of interview and questioners. The secondary data collected from documents and reports of the company. Data analyzed with descriptive statistics such as frequencies, percentages, mean and standard deviation through statically tool SPSS version 21. The data were presented in tables. The study found out that the importance of top management support, employee involvement and responsibility accounting in reducing and controlling manufacturing costs. It also discovered that manufacturing companies can reduce costs and maintain quality products by the use of effective cost control and reduction tools and techniques such as budgetary control, standard costing, quality control and target costing. The study recommends that manufacturing companies should understand the importance of top management support, employee's involvement and responsibility accounting in controlling and reducing manufacturing costs. It also recommends that manufacturing companies should implement cost control and reduction tools and techniques in their cost control schemes

Keywords: Cost Management; Cost control and reduction; Manufacturing cost

**Effect of Credit Risk Management on Financial Performance of Ethiopian Microfinance Institutions, Freweyni Yemane G/Mariam, St. Mary's University
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The aim of this study was to examine the impact of credit risk management on financial performance of MFI in Ethiopia. In light of this objective the study adopted explanatory research is conducted in order to identify the extent and nature of cause-and-effect relationships and adopted Quantitative research approach using 15 microfinance institution operate in Ethiopia. These microfinance institution are operates in the industry for the last 7 years i.e. from 2010-20016 GC. Thus, the study used a total of 105 observations. In these study the finding and general result obtained via fixed Effect Regression Model. Each explanatory variable including their effect on the level of ROE of MFI in Ethiopia was one of the MFI specific factors which are affecting the credit risk. Depth of outreach has a positive and significant effect on the performance of the MFI (ROE). The other explanatory variable is Portfolio at risk over 30 day (PAR>30) result in the regression shows that there is a negative and statistically significant effect on MFI profitability. On the other hand the study found show the remaining explanatory variable which is risk coverage, write-off ratio, and Loan Loss Rate and Capital adequacy statistically insignificant effect on ROE of Ethiopian Microfinance institution .Generally the findings reveal that credit risk management does have statistically significant effects on financial performance of Ethiopian microfinance institution.

Keywords: Microfinance, Credit risk, Financial performance

Determinants of Mobile Banking Users among Banks of Abyssinia in Addis Ababa
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This study investigated the determinants of mobile banking users among Bank of Abyssinia in Addis Ababa. To achieve the research objective, the study 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 users of mobile banking service at Bank of Abyssinia. To address the research objective proportionate stratified sampling was applied. Subsequently, each of the branches under different Grade level is treated as a separate stratum from where the sampled respondents are selected. The study distributed 384 questionnaires and the analysis is made based on 339 successfully responded questionnaires. Multiple regression model constructed for the dependent variable (mobile banking users) and five independent variables; perceived usefulness, perceived ease of use, perceived risk, organizational factor and environmental factor. After different diagnostic tests were tested the study hypothesis test performed using SPSS software. As result the study found out that perceived usefulness, perceived ease of use, organizational factors and environmental factor have determined users of mobile banking in Bank of Abyssinia whereas perceived risk has a negative effect on BOA users of mobile banking. The researcher recommends that BOA managements has to work to ensure and control the policy for privacy account information to reduce risk or set the system to prevent the loss which can be occur while customers using the system. This can be achieved by continuously innovate and offer better security reliable applications. Besides, the bank managements keep going on the positive achievements on the TAM and TOE dimensions. Along with, the dimensions of technology users as presented in the analysis vary in the degree effect on mobile banking users so that the managements of the bank should emphasize on attributes of organizational, perceived risk, environmental perceived usefulness and perceived easy in their ascending order.

Keywords: Bank of Abyssinia, TAM, TOE, Mobile banking, and Users

**Assessment of Internal Control System Effectiveness: the Case of
Ethiopian Construction Design and Super vision works Corporation
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This study is about an assessment of the effectiveness of ICS in the Ethiopian Construction Design and Supervision Works Corporation. And it examined the effectiveness of ICS of the corporation by adopting concurrent mixed research approach. Questionnaire method was used through survey of the corporation's management, Supervisors, and experts (seniors) and the qualitative method were used for interview and documentary sources. Out of the 60 questionnaires distributed 58 were properly completed and returned. Interviews were conducted with 3 top management officials. Data were analyzed using descriptive statistics. The result indicates that internal control in the corporation is effective. The control environment which is a basis for all other components of the ICSs are practiced in a better way except that there are lack of procedures to evaluate the performance of individuals against expected standards of conduct and limitation in identifying and take remedial action in a timely and consistent manner for deviation of expected standards of conduct. There is a risk assessment when setting objectives though ICS not amended with a change in objective. Monitoring needs some improvement especially in connection with placing a system for monitoring corrective action taken. Control activities are adequate except for there are no clearly stated & documented personnel policies to attract, develop and retain competent individual, there is a good flow of information and communication internally and externally. Hence, the management and board of directors should address those limitations to make the ICS of the corporation more effective.

Keywords: Internal Control, Internal Control Effectiveness; components of internal control

Factors Determining Deposits Mobilization of Private Commercial Banks in Ethiopia
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The financial system plays a pivotal role in economic activities in any country. Thus, the successful functioning of commercial banks depends on the extent of funds mobilized. The main objective of the study is to examine the factors that determining deposits mobilization of private commercial banks in Ethiopia. The study used balanced panel model in examining the regression model and collect data from six private commercial banks covering the period of nineteen (19) consecutive years, 2000-2018 with a total of 114 observations. 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 one dependent variable total deposit amount (DEP) and ten independent variables that are Bank's size, Bank's Liquidity Ratio, Profitability, and Bank's Age, Number of bank's branch, Number of customers, Deposit interest rate, Exchange Rate, Inflation rate and Gross domestic product (GDP). The regression result of Bank's size, Bank's Liquidity Ratio, Profitability, Number of bank's branch, Number of customers, Deposit interest rate and Gross domestic product (GDP) show that positive and significant effect at 5% significance level on deposit mobilization of private commercial bank in Ethiopia, whereas inflation rate has negative and significant impact at 5% significance level on deposit mobilization of private commercial bank. However, Bank's Age and exchange Rate have insignificant effect at 5% significance level on deposit mobilization of private commercial bank in Ethiopia. The research concluded that most of the variables used in the study are factors that determine deposit mobilization of Ethiopian private commercial banks. Hence, the study recommend in support of each variables for Ethiopian private commercial banks to give due attention on determination of deposit mobilization to enhance their deposit amount significantly.

Keywords: Bank, Micro and Macro Economic Factors and Deposit Mobilization

**The Role of Internal Audit to
Corporate Governance Effectiveness: The Case of Ethiopian Breweries
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This research aims to examine the contributions of internal audit to corporate governance effectiveness using five purposely selected Ethiopian Breweries as a case study by adopting mixed research methods. The total of 145 questionnaires were distributed to sampled auditing staff, accounting staff as well as management staff, 141 had collected and interviews were conducted with audits department heads of 4 breweries. The finding of this study is to show the direct relation effects of management perception, organizational independence of internal auditors, adequate and competent internal auditor's staff, presence of approved internal audit charter and inversely relationship of management support the with the Corporate governance effectiveness in Ethiopian breweries. According to the regression output the management support, the existence of adequate and competent IA staff and the availability of approved IA charter were contributed for the corporate governance effectiveness in the brewery sector is significantly and positively. The remaining three variable; the managements Perceptions to the IA value and the organizational independent of internal auditors and the management support were positively and negatively related with the CGE respectively but their contribution for the CGE were statistically not significance. All of these five independent variables are making 53.4% of the contributions for corporate governance effectiveness in the Ethiopian brewery sector. Hence, the management of the brewery should understand the contributions of these variables were collectively significant for the CGE in the brewery sectors.

Keywords: Internal audit; internal audit function; quality internal audit function; corporate governance effectiveness; Ethiopian Breweries

Challenges and Prospects of Adopting IFRS in Ethiopia
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This study aims to examine the adoption of International Financial Reporting Standards (IFRS) in Ethiopia; challenges and prospects. The study focuses on examining the benefits and challenges of IFRS including the current status of SMEs and the factors that could influence adoption process. To answer research questions and test the hypotheses the study adopted the mixed research approach. This study used descriptive and explanatory research design. The questionnaire data were analyzed using frequency distribution, descriptive statistics and correlations. The data from interview and document reviews were interpreted qualitatively. The results show that prospect of IFRS implementation in Ethiopia includes efficiency, effectiveness, transparency, reliability and comparability, external source of financing, better decision making and better risk management. The challenges according to the result are, Complexity of reporting, IFRS being costly, Lack of guidelines, previous standards, Lack of competent specialists, the need for training, Lack of proper instructions from regulatory body and Fair value accounting method were found to be challenges. The other research objective was assessing the current status of SMEs, questionnaires gathered from 56 respondents and interviews with few individuals indicated that awareness creation is done even if there is still a lot of work that needs to be done to change the compliance issue in SMEs and the respondents also indicated that there is a support mechanism in place. Factors that might affect the adoption process of IFRS in Ethiopia were also examined and hypothesis was developed and later tested. All the seven variables; Government Policy, Professional Bodies, Institutional Readiness, Company Size, Enforcement Mechanism, Educational Level and Technical Support have a relationship with adoption of IFRS in Ethiopia. These seven variables could determine the adoption or non-adoption of IFRS in Ethiopia. Recommendations: interested party, Independent Auditors and Accountants and Regulators and Law Makers will have to come together and work as a team for a smooth IFRS adoption procedure; Top Management should ensure that the Financial Statements are prepared in compliance with the IFRS; Regulators and Law Makers must implement efficient monitoring system of regulatory compliance of IFRS along with this the Regulators should ensure that proper changes are to be made in existing laws for IFRS transition process; There should be trained Accountants and Auditors; Practical action should be taken to integrate ISA and IFRS modules into Ethiopian higher institutions' accountancy education curriculum; More studies need to be conducted.

Keywords: IFRS, Prospects, Challenges, PIE, SME, Ethiopia

**Assessment of the Theory and Practice of Interest Free Banking Services in Ethiopia,
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The widespread expansion and use of Interest Free banking is a recent phenomenon in our Country. The usual conventional Banking service kept part of the society away from using banking services. IFB is a financial institution whose regulations, rules and procedures emanates from the principle of Islamic Shari'ah and prohibits the receipt and payment of interest. The theory is still not well established in the current Ethiopian financial system as the practice has focused on application of few sharia complaint theories and practices. This was due to lack of awareness and understanding of the basic principles of sharia complaint banking and financing, and Shortage of qualified professionals. This assessment was conducted in the three major service provider of the sector; CBE, OIB, and UB. The objective of this paper is to assess the current practice of banks providing IFB services with it's the theoretical and Practical aspect. The primary data were collected through semi structured interviews and close-ended self-administered questionnaire. The data was analyzed using descriptive method of data analysis. The researcher used the qualitative approach throughout the study and the data were analyzed using descriptive statistical data analysis method. The major findings of the assessment are; Lack of comprehensiveness, dependency on few sources of fund, inappropriate application, Lack of consistency in adherence to the IFB principles, and dissatisfaction of customers with the variety of IFB products and dissatisfaction on the criteria of sanctity of being free from interest. The indications of these facts are that, the current IFB service is not in line with the theoretical setting of Sharia Complaint Banking system. As far as the objective of IFB is elimination of interest from the economy, implementation and realization of the theory of the economic and financial principles of IFB. Hence, Banks should be abide by this objective and strive more to clean the IFB sector from interest by implementing the Theory and Principles of IFB properly.

Keywords: Sharia, IFB, CBE, OIB, UB, the criteria of sanctity

Assessment on the Adoption and Implementation of International Financial Reporting Standards (IFRS): The Case of Lion International Bank
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The purpose of the study was to assess adoption IFRS in case of Lion International Bank. The study used primary sources. Primary data were collected through questioner and during the research quantitative approaches were used. The sample sizes for this research were 173 employees in Lion International Bank. IFRS adopted officially in December 2014 and the main objective of IFRS is to converge the diverse business language being used by business communities all over the world. The researcher also adopted a case study of research design which helps to describe the major findings of the study by taking the research questions into consideration. The data were analyzed through help of statistical package for social science and micro soft excel software. The study found that, there was lack of staff knowledge and understand of IFRS adoption process, weak internal control system in IFRS implementation and also financial, technical and instructional constraint were the major challenge of adoption of IFRS by Lion International Bank. The study concludes that lack of staff knowledge and understand of IFRS adoption process, weak internal control system, financial constraint, technical constraint and institutional constraint are the major challenges of the adoption of IFRS by Lion International Bank. Finally, based on the findings the study brought conclusion and recommendations for Lion International Bank. The key recommendations are LIB to enhance staff understanding about IFRS by providing continuous on job training, to improve accounting information quality and LIB could assign experienced manager for effective implementation of future project.

Keywords: IFRS, Adoption, Implementation, Lion International Bank and Challenges

**Prospects and challenge of Adopting International Financial Reporting Standard (IFRS):
The case of Federal Public Enterprise**

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This study aims to assess the Prospects and challenges of International Financial Reporting Standards (IFRS) adoption in Federal public Enterprises. This study was employed a descriptive research; mixed research approach also applied. A non-probability sampling which was purposive sampling was also used for the sampling techniques. The questionnaire data were analyzed using descriptive statistics with the help of SPSS Version 23 and interview data were interpreted qualitatively. The results show that IFRS adoption in Federal public Enterprises will result in a number of important Prospects to company, inventory, managements and other stakeholders so as to be use of the adoption/implementing IFRS. While, lack of awareness, shortage of professional body, inadequate training and education, lack of strong professional association are among the challenges revealed in this study. From the findings it is recommended that, in order to cope up from the challenges of IFRS that mention in the discussion part such as lack of awareness, shortage of skilled manpower, limited professional bodies, lack of adequate training program, the Public Enterprise Agency should work hard together with that of (AABE) by minimizing the those challenge and build up the capacity of implementing IFRS within the Public Enterprise, since these two regulatory body are coordinator of Public Enterprise (Public Enterprise Agency) and the other one is responsible for the implementation of IFRS in the public Enterprise (AABE).

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

**Effect of International Financial Reporting Standards (IFRS) Adoption on
Key Financial Ratios of Commercial Banks: Evidence from Ethiopia
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The purpose of the study is to determine the effect of adoption of IFRS on profitability ratios, liquidity ratio and leverage ratio of commercial banks in Ethiopia. In this light, the perceived gap in the existing literature raised a research question on how does IFRS adoption affect the profitability ratio, liquidity ratio and leverage ratios of commercial banks in Ethiopia. So as to facilitate answering the research question, the study employed “same firm-year” by examining financial ratios on the transition year for all commercial banks in Ethiopia, then conduct Gray’s comparability index and equality test to identify the differences between GAAP and IFRS. Correlation test and multiple regression test used to understand the cause and effect relationships . The result of equality test and Gray’s comparability index showed significance difference noted between IFRS and GAAP based financial statements. The result of the correlation and multiple regression identified a positive and significant relationship between IFRS adoption and change of financial ratios. This study concluded that the adoption of IFRS has significantly affected the key financial ratio of commercial banks in Ethiopia. The study recommended that users of financial statements, researchers and potential first time IFRS adopters use a cautious approach when comparing the financial ratios of companies because the financial ratios prepared using GAAP and IFRS has significant difference .Moreover, users of financial statements should identify the change of financial ratios caused by IFRS adoption from those changes of ratios caused by business operations.

Keywords: IFRS adoption, GAAP, Reclassification, Re-measurement, Commercial Banks, Ethiopia

Assessment of Internal Audit Practice among Ethiopian Public Enterprises
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This study assesses internal audit practice among Ethiopian public enterprises, population of the study were 25 public enterprises and 64 internal auditors and 24 audit department heads were selected as sample size using simple random sampling. Primary data was used in the study. By using open ended and close ended questionnaire data was collected from respondents. 88 questionnaires were distributed for both audit department heads and internal audit staffs study participants. The study used descriptive statistics by using statistical package for social science (SPSS) version 20. The study investigates key problems in internal audit practices regarding the reporting follow up, internal auditors' proficiency, organizational independency, internal audit objectivity, internal audit quality, internal audit working plan, safeguarding of asset, availability of IT system, management support, reporting timeline, employee turnover, and other type of audit. The study adopts mixed method approach in order to achieve the research objectives. The descriptive statistics was used to analyses the internal audit practice of the enterprises. With these research methods, the results of the study found that the internal audit provides report to board of directors. Regarding auditor proficiency the study found that short term training is arrange each year for internal auditors. The internal auditor in public enterprise is free from intervention of managements in performing its duties and they are free to include any finding in to their audit report. The audit work is rotated periodically and working paper is supervised by supervisor. The internal auditors discuss with auditee in auditing finding before report it. Regarding internal audit quality the purpose of internal audit charter is defined in audit charter. Internal audit obtains sufficient budget to carry out its duties. Availability of IT helps auditors in internal audit activities. But auditor do not use computer assisted tools in their audit work. Management of public enterprises helps their auditors by providing training. Internal auditors also have significant role in preventing assets from fraud and misuse. Auditors provide accurate, comprehensive and based on time report to managements. In the end, the study forward that public enterprises must assisted by computer assisted audit tools to have efficient and effective audit work.

Keywords: Internal Audit, Internal Audit Practices; Public enterprises.

Assessment of Inventory Management and Control System: The Case of BGI Ethiopia
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The purpose of this study is to assess the inventory management and control system of BGI Ethiopia in supply chain divisions (these are production division, procurement division, marketing division and logistic divisions). It needs efficient and effective management therefore the researcher believes that there is a problem in procurement procedure, stock record practice, sales distribution practice and problem in the way of production needs to assess the inventory management and control system. The research adopted descriptive study design and uses a purposive sampling technique to the study. The researcher used questionnaire and interview to collect data for the research. The questionnaire contained closed ended questions and five point Likert scale questions and covered areas of inventory management and control divisions to come up with good raw data for the research. The collected data were quantitatively analyzed using statistical methods in statistical package for social sciences (SPSS) which was commanded to produce tables, for effective interpretation. The key findings from the study revealed that: delays in procurement of goods, unfavorable stock recording practice. The study revealed that lack of stock recording creates discrepancies. The study also revealed that interrupted warehouse system create difficulty in the store, lack of adequately trained staff hinders effective performance of the procurement and marketing divisions. The researcher recommends that procurement division purchase from foreign country in telegraphic transfer is risky and therefore recommend to purchase in LC and CAD, sales division needs additional professional, and also the current warehouse control system will be updated or changing by new one, and also the item kept in store will be in the right place, the production division also maintain the plant in good way to produce in full capacity.

Keywords: Assessment, effect, inventory management, inventory control, stock.

Use of Responsibility Accounting for Performance Evaluation by Domestic Conglomerates Organization in Ethiopia: The Case of Get-As International Private Limited Company, Melese Abebe, St. Mary's University, Email:rakmo.smu@gmail.com

Recognizing the benefits of responsibility accounting for efficiency improvement, management control and performance evaluation tool as Tuan (2017) and Sarkar and Yeshmin (2005) have indicated in their studies. The gap in the literature regarding responsibility accounting practice in developing countries as Tammay (2017) remarked, this study was conducted to examine the usage of responsibility accounting for performance evaluation in conglomerates organization in Ethiopia: in the case of Get-As International PLC. The paper adopted a descriptive case study method that included both quantitative and qualitative approaches to find out if responsibility accounting is used for performance evaluation of business unit and subordinate managers. The findings indicate that the responsibility accounting is not formally and fully used for performance evaluation of respective business unit managers and subordinates. Thus the researcher recommended that top level management should intensify and uphold responsibility accounting usage in the evaluation of responsibility center's performance. It is also recommended that the finding of the research can be informative for interested body in conducting further research on the topic or in studying related issue.

Keywords: responsibility accounting, performance evaluation, responsibility centers

**Assessment of Key Challenges of International Public Sector Accounting Standards
(IPSAS) in Foreign Charities in Ethiopia**
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International public-sector Accounting Standards (IPSASs) have been adopted by more than 70 countries across the globe. The main objective of IPSASs is to enhance comparable, transparent and accountable financial information for users. However, its adoption and implementation bring opportunities and pose challenges to the adopter(s). The objective of this study is to assess key challenges of IPSAS adoption in foreign charities in Ethiopia. A descriptive survey design is used to collect data for this study. The target population of the study was 330 foreign charities. Using simple random sampling 40 charities were selected and from the total 200 IPSAS implementation team members 80 respondents who were fully engaged in IPSAS adoption and who have IPSAS knowledge were selected using purposive sampling. Primary data were collected through questionnaire while secondary based were collected through documentary evidence and analyzed by using different descriptive statistical tools. Finally, the result of the study revealed that lack of strong professional accountancy body, Scarcity of training, Difficulty in recognition, measurement and valuation of PP-E, lack of coordination and communication from regulatory body (AABE), inadequacy of transition period, cost of IPSAS adoption and lack of management support were key challenges that hinder the adoption of IPASAS in foreign charities. And recommend on importance of strong professional accountancy body that can have a professional membership with IFAC, Universities in the country should design their educational and training curriculum to provide IPSAS implementation skills.

Keywords: Adoption, Foreign Charities in Ethiopia, IPSAS, Key challenges.

**Factors Affecting Tax Audit Effectiveness in Ethiopian Revenue and Custom Authority
West Addis Ababa Branch Office
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The effectiveness of tax audit is strongly influenced by the professional proficiency of the officers, ability to work independently, high integrity, the enforcement of tax laws, degree of tax law complexity as well as their capacity for being good team workers. In light of this fact, this study has investigated the factors which affect tax audit effectiveness in ERCA taking the case of West Addis Ababa Branch Office. Specifically, the study has aimed at investigating the professional competency and independency of tax auditors, the information technology system, complexity of tax laws, and team work capacity of tax auditors. In conducting this, the research has employed descriptive research design with cross-sectional and non-sequential data collection and analyses techniques under mixed methods research approach. The target populations were 234 tax auditors working in the branch office. It has applied simple random sampling technique in order to select representative sample employees. Accordingly, around 145 sample employees were selected as representative sample of the population and included in the survey filling the questionnaire prepared for the same purpose. However, data was collected from 131 respondents making the response rate around 90.34%. Additionally, purposive sampling technique was applied to select key informants for interview. In the study, both primary and secondary sources of data were used. Survey data was collected through structured questionnaire. Besides, key informant interviews were conducted with tax audit management officers. Document analysis technique was employed to review available and relevant data for the study. The data obtained was analyzed using both quantitative and qualitative techniques. Descriptive statistics and content analysis were used to identify the factors which affect tax audit effectiveness. In the study, it was found tax auditors had adequate professional competency and independence in conducting their duties. More to the point, there were information technology facilities available for tax auditing although inadequate. There was also relatively better team work capacity in tax audit and tax auditors detect tax frauds and evasions. However, there were weak participation of junior auditors in official duties, complicity of tax laws and few training opportunities to tax auditors. Therefore, ERCA in general and West Addis Ababa branch in particular better to employ a participatory approach in letting junior auditors participate actively in official duties and encourage the involvement of tax auditors in tax law making process. In addition, the organization should work to improve the access and quality of ICT services it provides to tax auditors.

Keywords: Tax, Tax Audit, Tax Audit Effectiveness, Ethiopian Revenue and Custom Authority

Assessment of Internal Audit Practice: The Case of Ethiopian Construction Design and Supervision Works Corporation

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This study is based on the assumption that the effective practices of internal audit can enhance the performance of any organization. The purpose of this study is to examine the practices of internal audit of Ethiopian construction design and supervision Work Corporation. The internal audit staff and auditee within the corporation were the source of the required data to the researcher. The study employed descriptive research design and mixed research method. The appropriate data was collected through questionnaires distributed. The collected data was analyzed through SPSS and the findings were described statistically and also presented using tables. Mean values and standard deviation were employed to analyze the data. The study revealed that there is an independence of internal audit department in its activities from the influence of Ethiopian Construction Design and Supervision works corporation management. The study also found out that the internal audit functions add value to the overall objective of the corporation. The study also investigated that board audit committee support the independence of internal audit of the corporation. Finally it was found out that the management of the corporation takes action on the audit findings of the internal audit. Thus, the researcher concludes that the overall practices of the internal audit of Ethiopian Construction Design and Supervision works corporation is to the standard. Based on the findings to further enhance the activities of the internal audit, it is recommended that the internal audit functions should more strengthen the compliance with IIAs standards' and audit quality review procedure in the corporate internal audit of the corporation.

Keywords: Internal audit, Internal audit practices, determinants of internal audit practice

**An Assessment of Full Cost Accounting on Municipal Solid Waste Management:
The Case of Kolfe Keraniyo Sub City**

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This study aimed at the overall assessment of the full cost accounting on municipal solid waste management in Addis Ababa city administration in the case of Kolfe Keraniyo Sub City. Lack of Separated waste collection strategy to easily estimate and monitor the waste collection costs and waste collection process., inability to allocate and determine the costs of each solid waste, and failure on integrating social and environmental costs in determining the costs of solid wastes are the major problems of the sub city investigated in this study. This study used a research design called exploratory research design and used both primary and secondary data. The findings of this study revealed that the department of solid waste management of the sub city's' cost allocation and cost determination of solid wastes is based on an m³ container rather than using specific measurement parameter. Absence of well-developed costing method, lack of specific parameter for measuring the costs of solid wastes, lack of skillful employees in determining costs and pulling all wastes in one are the main challenges for the department not to actually trace actual costs related to solid wastes. Therefore, the best way that used to tackle the above problems are execution of full cost accounting (also a management tool) as a methodology that uses standard cost and actual quantities to calculate the collection costs of separate and undifferentiated waste, and integrate social and environmental costs in the process of solid waste collection.

Keywords: Cost Accounting, Municipal Solid Waste Management, Kolfe Keraniyo Sub City

**An Assessment of the Internal Audit Practices of Private Insurance Companies in Ethiopia:
The Case of Three Insurance Companies
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The purpose of the study is to assess internal audit practice of privately owned insurance companies in case of Awash, Africa and Nyala insurance companies by using purposive sampling technique out of 10 privately owned insurance companies which score highest growth written premium according to Ethiopian business review 2017/2018, top three Awash, Africa and Nyala insurance companies which score highest growth written premium respectively selected. The study assesses IA practice of the selected insurance companies by using the updated internal audit (IPPF) standard in 2017 as a base line. As the intent of the study is describing IA practice of the selected insurance companies without influencing existing phenomena Descriptive research design is conducted. Data collected from each insurance company by randomly distributing 36 close ended questionnaires to the general IA department. The major findings of the study are Internal Auditors are not independent, there is a problem of continuing professional development, CAE did not develop quality assurance program, IA did not develop engagement and control planning, internal auditor did not make balanced assessment, CAE did not correct communication omission, IA did not respect the value and ownership of information, IA charter did not reviewed and approved as required, on the other and IA possess objectivity on their findings, IA are alert on significant risks and Insurance companies have a defined IA charter but it did not reviewed as needed, from the collected data the study concludes that most principles are not operating effectively in the selected insurance companies, the researcher recommends that IA need to be independent and develop their knowledge through continuous training and development also need to be governed by code of ethics, and IA charter need to be revised and approved by the board when required.

Keywords: Internal Audit practice, Internal Auditing Standards (IPPF), private insurance companies

**Assessment of Fixed Asset Management: The Case in Coffee
Processing and Warehouse Enterprise (Cpwe)
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This study seeks to find out fixed asset management, a case in coffee processing and warehouse enterprise (CPWE). In order to achieve this objective, this study employed a descriptive research design. The study used the total population focused on data covering five-year period from 2014 – 2018 and was conducted using both primary and secondary data. The primary data was collected by constructing a Likert-scale questionnaire and an in-depth interview. The collected data was again being coded and analyzed with the aid of the Statistical Package for Social Sciences (SPSS) version 19. The results showed that the fixed asset management manual of the company is relevant and some suggestions left on the recommendation that CPWE should decrease investing in fixed asset in order to come up with a proportional net sale the chart tells us there is high investment so for one-birr investment in fixed asset there should be a return of one birr on net sales; The ratio of return on fixed assets is poor, the finance department (The manager should take remedial steps to improve the position; Educating assets custodians on the need to ensure proper maintenance and replacement of the assets in their custody, to conduct not only annual physical count but also a periodic. On the other hand, the management influence on fixed asset have impact on fixed asset and the study gives possible suggestion that will contribute to the organization for appropriate and practical fixed asset management.

Keywords: fixed asset; fixed asset management; CPWE

**Assessment of Internal Control Practice on Ethiopian Insurance Corporation in
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This paper sought to assess of internal control practice in Ethiopian Insurance Corporation. The population consisted of staffs on the position of management, finance and audit department that the researcher believes directly related to the research objective. The researcher used descriptive quantitative design. A purposive random sampling technique was used for the eligibility of the study. 70 questionnaires were distributed to the respondents. Structured Questionnaire was used to collect primary data. The data was analyzed using descriptive statistical like mean and standard deviation. The findings of the study were that Ethiopian insurance corporation has internal control practice by in terms of control environment, risk assessment, information and monitoring, control activity and monitoring. The corporation was in good/high extent practice of internal control. The study point out that EIC is in a good condition on providing information to their employees through well-organized mechanisms. The study point out the corporation should give attention on monitoring procedures and make sure the applicability of it through different mechanism.

Keywords: Internal Control Practice, Ethiopian Insurance Corporation, Addis Ababa

**Tax Audit Practice in Ministry of Revenue
Western Addis Ababa Branch Office, Selamawit Geremew,
St. Mary's University, Email:rakmo.smu@gmail.com**

The study was focused on assessing tax audit practice of Ministry of revenue Western Addis Ababa Branch Mixed research approach and descriptive survey was employed. Questionnaire was used to collect data. Questionnaire was designed to seventy nine tax auditors and the result of the study revealed that the Western Addis Ababa Branch management performance of Tax Audit is not effective, low performance of staffing resource was used in Western Addis Ababa Branch, widely use comprehensive types of audit therefore the audit coverage of the revenue authority was too low, standard risk identification criteria is used to selected cases but not effective, detecting noncompliance is the primary function of MOR Western Addis Ababa Branch. Western Addis Ababa Branch performance of reporting system was not effective. The recommendations of the study are Management of Tax audit must have strong leadership performance so the MOR must give high concentration on this, starting from budget up to improvement of employee performance and skill of Tax Auditors must work hardly, Tax Audit must more attention on the inclusion of all sectors of taxpayers, MOR must emphasize on preparing quality reporting of audit findings to internal and external users, Auditors should have been taken continuous training so that their skills are kept up-to-date and relevant.. Generally Western Addis Ababa Branch was not performing tax audit according to the standards.

Keywords: Western Addis Ababa Branch Office, Tax Audit, Ministry of Revenue

Assessment on Usefulness of Management Accounting Information in Managerial Decision Making at Moha Soft Drinks Industry S.C
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This study assessed the overall use of management accounting information in managerial decision-making at MOHAs' Soft Drinks Industry S.C / selected plants. Overall, the study tried to evaluate the dimension of variables which determine usage of MAP and its usefulness for managerial decision making i.e. MAP (Costing system, Budgeting System, Performance Evaluation, Information for Decision Making, Strategic Analysis). In order to assess the status of the stated plants, the study used descriptive analysis by designing five-point and three-point Likert scale questionnaires and semi-structured interview questions. The study concludes that MAI for managerial decision making implemented well by respondent plants with higher usage rate followed by costing practice and performance evaluation used in their management accounting practice by the respective plants. While usage of budgeting practice and strategic analysis management accounting practices have been given less attention by respondent plants. Respondents perceived that management accounting practices enable management to provide managers/ decision makers with relevant and reliable information for an informed and efficient decision-making process within the study plants. The study advised the plants to conduct intensive awareness creation activities, ensure organizational level participation, develop strong implementation and monitoring mechanism to make appropriate and useful management accounting information for decision makers.

Keywords: Management accounting practices, Useful accounting information and Managerial decision making.

**Effect of International Financial Reporting Standards (IFRS) Adoption on
Key Financial Ratios of Commercial Banks: Evidence from Ethiopia**
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The purpose of the study is to determine the effect of adoption of IFRS on profitability ratios, liquidity ratio and leverage ratio of commercial banks in Ethiopia. In this light, the perceived gap in the existing literature raised a research question on how does IFRS adoption affect the profitability ratio, liquidity ratio and leverage ratios of commercial banks in Ethiopia. So as to facilitate answering the research question, the study employed “same firm-year” by examining financial ratios on the transition year for all commercial banks in Ethiopia, then conduct Gray’s comparability index and equality test to identify the differences between GAAP and IFRS. Correlation test and multiple regression test used to understand the cause and effect relationships. The result of equality test and Gray’s comparability index showed significance difference noted between IFRS and GAAP based financial statements. The result of the correlation and multiple regression identified a positive and significant relationship between IFRS adoption and change of financial ratios. This study concluded that the adoption of IFRS has significantly affected the key financial ratio of commercial banks in Ethiopia. The study recommended that users of financial statements, researchers and potential first time IFRS adopters use a cautious approach when comparing the financial ratios of companies because the financial ratios prepared using GAAP and IFRS has significant difference .Moreover, users of financial statements should identify the change of financial ratios caused by IFRS adoption from those changes of ratios caused by business operations.

Keywords: IFRS adoption, GAAP, Reclassification, Re-measurement, Commercial Banks, Ethiopia

Determinants of Bank Profitability: The Case of Commercial Bank of Ethiopia
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The purpose of this study is to investigate the relationship of bank specific factors such as bank efficiency, branch expansion, employee growth and industry specific factor such as bank size with profitability of Commercial Bank of Ethiopia. The previous studies conducted by researchers on determinant of profitability of Commercial Banks in Ethiopia failed to consider all determinant factors. Commercial Bank of Ethiopia considered as a study population of this study and purposive sampling method was considered to select sample from this population. To obtain information for data analysis secondary data considered. The study applied on Commercial Bank of Ethiopia for the period covered from 2008 up to 2018. The collected data within the given period tested using canonical correlation statistical tool and analyzed using SPSS statistical software. The finding of the study show that bank specific factors and industry specific factors positively and significantly correlated with the profitability of Commercial Bank of Ethiopia. So the study recommend that the manager of the bank should focus to increase the bank efficiency, the number of branches of the bank, the number of employee and bank size in order to get sustainable profitability from the bank.

Keywords: Determinants of Bank Profitability, Commercial Bank of Ethiopia

Presumptive Tax Assessment and Collection Practice in Addis Ababa Revenue Authority
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This study is to assess the problem of presumptive tax assessment and finding ultimate solution for the discovered problem in Addis Ababa Revenue Authority the case of Merkato number 2 medium tax payers Branch Office and suggest possible recommendations. To examine how presumptive tax is levy, assessed and collected; to assess the awareness and compliance level of taxpayers with tax rules and regulations; to explore the conditions for effective implementation of presumptive taxation; and to identify the major problems/ issues encountered during the assessment and collection and measures taken to address the challenges. The study used both primary and secondary data were sourced for analysis. Primary data was obtained from taxpayers and collectors. The data collection tools include desk review, sample survey with tax payers, and Key Informant Interviews (KII). A total of 346 taxpayers and 201 employees participated for the survey and seven Key Informant Interviews were conducted. Descriptive method was mainly used for the analysis of the data. In addition, Chi-Square independent test was used to test the statistical significance of differences in association between selected variables. tax collectors consider taxpayers to be not genuine in disclosing the right amount of sale and have weakness in paying tax in lean period and pay on deadlines which increase the workload on the staff and reduce the quality of the service rendered to them, In light of these facts. The study concluded that the overall implementation of tax assessment and collection practice in the Merkato number 2 medium tax payer's branch revenue office is not effective. Thus, it is recommended that the office should revise its working system. Besides, the tax authority has to conduct aggressive awareness campaigns to educate both potential and existing taxpayers, enhance transparency, improve the service delivery, enhance the law enforcement, and fairness of the tax assessment and collection.

Keywords: presumptive tax, assessment, tax payer, challenges, taxation, administration, businesses, and awareness

**Disaster Recovery and Business Continuity Plan Practices Evidence from Large Tax Payer
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This study examines disaster recovery and business continuity (the case of large tax payer), and investigates key problems in disaster recovery and business continuity plan used, suitability of the practice. The study adopts mixed (qualitative and quantitative data analysis techniques were employed) method approach in order to achieve the research objectives and to address the stated research objectives, primary and secondary were employed. From a total 156 population size .primary data was collected from a sample of 105 companies 210 respondents of the target population of the study through convenience or non-probability sampling procedure. Specifically, the techniques used in the study include self-administered questioner with each company's two staff manager level (Finance and IT departments) participated and secondary data was used companies documentary analysis. With these research methods, the results of the study reveal that plan remains undeveloped with slight range recovery activities performed targeting appropriately the company's practices under using. The data collected from this study was mainly presented through the use of summarized mean and standard deviation, and in all the sections of the questionnaires. The disaster recovery and business continuity plan is in improving voluntary compliance and increasing future performance through educating and helping users to understand their practice to protecting financial data. The study concludes that during pre-planning consulting business process owners during the business impact assessment was considered the most important step. During plan development, developing a formal system backup policy and schedule was most important while during testing having frequently scheduled tests was most important.. The greatest benefit during plan maintenance was have an existing change management system to automatically update the DR plan were also highly not considered followed by formal process for maintenance as your environment changes.

Keywords: Perceived Quality Recovery. Company's data protection

Determinants of Liquidity in Private Banks of Ethiopia
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Liquidity is one of the major concerns for banks and thus achieving the optimum level of liquidity is crucial and Banks are both the center for liquidity creation and financial crisis due to its role in the 'maturity transformation' of short term deposits into long term loans make banks inherently vulnerable to liquidity risk, both of an institution specific nature and that which affects markets as a whole. The main objective of this study was to identify the determinants of liquidity of private banks in Ethiopia. In order to achieve the research objectives, data was collected from a sample of ten private banks in Ethiopia over the period from 2010 to 2018. Bank specific and macroeconomic variables were analyzed by using the balanced panel fixed effect regression model and unstructured interview was made with selected finance managers to support secondary data and make the study reliable. Bank's liquidity is measured in liquid asset to total asset ratio. The findings of the study revealed that, loan growth ,income diversification, GDP growth rate, and interest rate margin has negative and statistically significant impact in determining the liquidity of private banks in Ethiopia; However, bank size have positive relationship but no statistically significant effect on the liquidity of Ethiopian private banks. Thus, the study suggests that both bank specific which are bank size loan growth and macroeconomic factors: GDP growth rate, income diversifications and interest rate margin are more important in determining the Ethiopian private banking liquidity.

Keywords: Liquidity, Ethiopian Private Banks, Liquidity Ratio, Bank specific Factors, Macro economic factors

**Assessment of Corporate Social Responsibility on Firms Financial Performance: The Case Study of Mintu Plast P.L.C, Tigist Workneh, St. Mary's University,
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The overall objective of the study is to explore and assess Corporate Social Responsibility and Firms Financial Performance in MintuPlast P.L.C. The researcher employed a Cross-sectional field survey method using quantitative and qualitative researcher approach from primary and secondary data for the entire assessment of Corporate Social Responsibility and Firms Financial Performance of MintuPlast P.L.C. Descriptive (percentage, mean and standard deviations) were used to assess and interpret the findings. The finding of the study shows a result using the four types of social responsibilities constitutes: Economic, legal, Ethical, and philanthropic responsibilities of MintuPlastPlc and financial performance using ROA and ROE. The study result showed moderate Philanthropic responsibility score while the Economic, legal and ethical responsibilities score lesser points. MintuPlastPlc is showed moderate concern whether a corporation was conducting CSR activities and related these efforts to the corporation's need to work on betterlegal regulations and ethical conduct.

Key Word: corporate social responsibility, financial performance, MintuPlast Plc

Factors Affecting Effectiveness of Internal Audit in Ethiopia Private Banking Industries
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The main purpose of this study was to identify factors affecting effectiveness of internal audit in the selected Ethiopian Private Banks. The study used purposive sampling method and covered the head office internal auditors. This investigation is focused on nine purposely selected Ethiopian private banks that are expected to represent all other Banks. The Sample size of 119 was identified from the total population 170 using Taro Yamane's Formula and out of which only 105 respondents filled and returned the Questionnaires. The study adopted combination of descriptive and explanatory research method. The appropriate firsthand information was collected through questionnaires distributed. These questionnaires were constructed in 5-point likert scale, and analyzed using SPSS statistical software. Findings indicate that the three factors management support, the existence of adequate and competent IA staff, and the organizational independent of internal audit were contributed for the internal audit effectiveness in the selected private bank significantly and positively. The remaining two variables; the management's perception for the IA value and the availability of approved IA charter were positively related with the IAE but their contribution for the IAE were statistically not significant. All of these five independent variables are making 72% of the contributions for internal audit effectiveness.

Keywords: Ethiopia, Private Banks, internal audit, effectiveness.

**Assessment of Internal Audit Effectiveness:
Evidence from Addis Ababa Wereda Administrations
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Due to organizational setting differences from organization to organization the internal audit effectiveness also vary in each organization .So this study attempt to assess the IA effectiveness in terms of the attributes(setting of an organization, competences of the IA team, independence of IA, management perception to the audit value and the support of IA by the management, internal and external audit linkage and the size of the department) in the WA of Addis Ababa based on the organizational setting of WA of Addis Ababa. The study applied a descriptive research design and data were collected through structured questionnaires, document analysis and interview. 68 questionnaires were distributed to internal auditors and 54 had filled and returned and interviews were conducted with 6 concerned body of WA. The data was analyzed using both descriptive statistics (questionnaire) and content analysis which was used for interview and document sources The main findings of the study were that the WA of Addis Ababa encourages auditor to implement the recommendations and strength IA effectiveness, to promote professional development of audit staff, help the IA in terms of necessary resources and provide sufficient training to the auditors in order to improve their skill. However, the independence and experience of the internal auditorare low .The department size of IA should be sufficient to perform audit activity and the IA of Addis Ababa WA needs to establish audit committees. Moreover, the external auditors need to form cooperation with internal auditor in terms of various IA activities.

Keywords: Internal Audit, Internal Audit Effectiveness; attributes of Internal Audit Effectiveness

Factors Affecting Internal Audit Effectiveness: The Case of Construction Sector in Public Enterprises of Ethiopia

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The study is to investigate the factors affecting internal audit effectiveness in the Ethiopian Construction sector in public enterprises. Ethiopian Construction Works Corporation and Ethiopian Construction Design and Supervision Works Corporation established to meet the growing demand on construction and on the other hand to fill the market gap. Thus, it can be said that the corporations can have a major impact in the construction industry in the country both in terms of efficiency as well as competitiveness. Despite of internal audit roles in public sectors, internal auditors have gained less credit on the efficiency and effectiveness of organizational operations from their management that doubts the effectiveness of internal auditors. To investigate factors affecting internal audit effectiveness primary data was collected from internal auditors, likert- type questionnaires in public construction offices. Out of the 49 questioners distributed 46 were properly completed and returned. The regression model was used to analysis the collected data. The findings of the study revealed that the internal audit effectiveness can be attained through increase management support, organizational independence, and adequate and competent internal audit staff with positive significant effect. While, approved internal audit charter and management perception of internal auditors has no effect on the internal audit effectiveness. Hence, Ethiopian public Enterprise Holding and Administrative Agency and management of the corporations should work on the above results of positive and significant effect on the internal audit effectiveness in each office.

Keywords: Internal Audit, Internal Audit Effectiveness; Determinants of Internal Audit, Effectiveness

Factors Affecting Internal Audit Effectiveness: The Case of Ethiopian Private Commercial Banks, Wondwosen Solomo, St. Mary's University, Email:rakmo.smu@gmail.com

In recent years, there has been an increasing interest in internal auditing. This study has examined the factors affecting internal audit effectiveness in the Ethiopian private commercial banks. Five hypotheses were formulated based on a comprehensive review of past literature. The study used primary sources of data through questionnaires. A cross-sectional survey design was employed, purposive sampling method was used and data were collected using structured questionnaires, with total of 168 questionnaires were distributed to internal auditors of all Private commercial banks, and 147 (a 87.5% response rate) had collected. The data were run with SPSS version 20 and standard regression analyses were carried out to examine the attributes of internal audit effectiveness. All of these five independent variables are making 60% explained internal audit effectiveness. The study found that there existed significant positive relationships between the factors (Independence and objectivity of internal auditors, Competency of internal audit staffs, Existence of audit committees) and internal audit effectiveness. However, Organizational Setting and Management support have no significant effect on internal audit effectiveness. But, private commercial banks should understand that the contributions of these variables were collectively significant to identify any noncompliance activities in their office and to add values for the internal audit effectiveness. This study provides useful information to practitioners and academics who are interested in identifying the determinants of internal auditing effectiveness.

Keywords: Internal audit effectiveness, Organizational Setting, Independence and Objectivity, Competency, Management supports, and Audit committees.

Effects of Working Capital Management on Financial Profitability of Selected Private Commercial Banks in Ethiopia

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Theoretically, it is addressed that working capital management has a significant effect on firm's level of liquidity and profitability. It is confirmed that proper working capital management improves firms' profitability and liquidity position, and thus increasing the market value of the firm. Light of this argument, this study has examined the effects of working capital management on the profitability of selected private commercial banks in Ethiopia. The main objective of this study therefore, is to test empirically investigate the effects of working capital management on profitability of selected banks. In order to achieve the objectives of the study and test the researcher hypotheses established, the researcher has followed an explanatory research design within the framework of quantitative research approach the researcher has collected secondary panel data from ten private commercial banks for the period of 2013 to 2017. Cash conversion cycle, liquidity, credit payment period and debtor's collection periods are used as independent working capital investment policy variables while profitability is measured using return on asset of selected banks. Accordingly, in the study, it is found that liquidity and credit payment period have a significant positive effect on working capital management while there is an inverse relationship between debtors' collection period and working capital management of the sampled banks. However, the result shows that there is no significant relationship between cash conversion cycle and working capital management. Hence, based on the findings of the study, it is recommended that, banks are advised to properly manage their debtors' collection period, liquidity and credit payment period so as to maintain their profitability and sound business profile. Since aggressiveness of working capital management investment policies is inversely related to profitability, and aggressive investment policy positively related with profitability, the financial managers of sampled banks should follow conservative investment policy and aggressive financing policy in their working capital management.

Keywords: Profitability, cash conversion cycle, liquidity, credit payment period and debtor's collection periods, working capital management and Sampled Private Commercial banks in Ethiopia

Assessment of Fund and Budget Management Practice: The Case of World Vision Ethiopia Projects, Yalemwork Bayelign, St. Mary's University, Email:rakmo.smu@gmail.com

The study discusses the perception of world vision Ethiopia staffs' regarding budget preparation, project implementation and monitoring and evaluation practices. To the best of the researcher's knowledge, there is no document that reports a study on the perception of the employees on budget preparation and management practices in world vision Ethiopia. This is a major motivation to carry out this study. The study was conducted based on primary information collected from 120 staffs of world vision Ethiopia having a direct relation with budget preparation, project implementation and monitoring and evaluation through structured questionnaires and the response rate is 100%. The secondary data was taken from the annual report of world vision Ethiopia for the last five years (2013-2017). The collected data were presented into tables, graphs and charts for easy analysis and discussion of findings, the study findings indicated that the majority staffs of world vision Ethiopia perceive that budget preparation practices are managed with planned time, activity and resource schedules align project implementation in the organization and they agree or strongly agreed for the mentioned issues. Based on the perception of the employees of world vision Ethiopia, it is fair to require the project administrator or coordinator to prepare detail budget planning and the way he or she management schedule for each and every project financed by WVE. This requirement should be stipulated in the project agreement made between WVE and the beneficiaries.

Keywords: Budget, Monitoring and Evaluation, Project Implementation, Cronbach Alpha, Likert Scale

**Assessment of Information Technology Auditing Practices: The Cases of Ministry Revenue
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This study focuses on assessing IT auditing practices in Ministry of Revenue (MoR). The main reason of the research is due to today's business organizations rely heavily on the computer systems to manage their daily business transaction and strategic accounting records, where they don't know how the system process internally. Thus these resources needs safeguards, maintain data integrity, guanine, complete, not previously processed, accurate, and properly authorized and organizations goal should be achieved effectively and uses the resources efficiently. It looks how the organization practices the internal IT auditing and it identifies the challenges face in performing the IT audit tasks. Data were collected through a questionnaire and interview. The data were gathered through a combination of both unstructured interviews with higher level managers and a questionnaire addressed to the employees of the organization. The data received were analyzed by using narration and descriptive statistic. The findings of the research revealed that IT auditing team is newly organized team under internal auditing directorate. The team have no software that enables auditors to access accounting data stored in various file formats that are machine readable like generalized audit software(GAS). IT auditing team also has no electronic recording policies and procedures. Concerning the security of the computer system the organization have specified security plan, internal IT auditors always evaluate preventive and detective control measures of audetee's with respect to computer virus and also evaluate execution capabilities of password policy of system. Ministry of Revenue should have to give more emphasis and build the internal IT auditing team with standard meet internationally by preparing strategic IT auditing plans, procedures, policies and by having well trained, experienced IT auditing professionals.

Keywords: Information Technology audit, electronic data processing, Generalized Audit Software, Physical and Logical access control, Security of the Computer System

**Assessment of Internal Audit Practice of
Palace Administration, Yeshareg Getnet Kassie, St. Mary's University,
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Internal auditing contributes for improving the public sector administration through enhancing accountability and transparency. Different scholars pointed out that how internal auditing practiced in different public sector administration systems work. However, there was no previous investigation about internal audit practices particularly in Palace Administration. The main purpose of this study is to assess on internal audit practice of Palace Administration. A descriptive research method with mixed (both quantitative and qualitative) research approaches as well as primary and secondary data sources was used. The primary data was collected using questionnaires. Targeted total population was 58, of which 6 from internal auditors and, 52 were both on auditee department directors and senior officers. The result showed that, 88.89% respondents agreed lack of clearly defined internal audit charter about the issue of the authority of internal audit is clearly defined, internal audit charter is in line with standards for the Professional Practice and the audit charter is clearly defined the scope of internal audit activities.. Likewise, 70% of internal audit respondents disagreed about the issue of independency that; they were not free from intervention in performing its duties and not feel free to include any audit finding in their audit report. Regarding to competency of internal auditors 66.65% of them disagreed that the scope of audit activities cover on time and adequate short term training is arranged for internal auditors each year. Additionally, according to auditee department (59.61%) and internal auditor (77.76%) respondents, there is no unrestricted access of audit evidences especially priceless properties are not audited by internal and external auditors. Also, 72.22% and 78.84% respondents were internal audit and auditee department; respectively disagreed the management takes timely corrective action based on internal audit recommendations. Therefore, internal audit charter must be clearly defined; auditors must be independently free from intervention in performing its duties; short term training must be arranged for internal auditors each year; auditors must have also unrestricted access of audit evidences and managements which have to be taken timely corrective action based on internal audit recommendations.

Keywords: Internal Audit; Internal Auditing Standard and Internal Audit Practices

**Determinants of Loan Repayment Performance: Evidence from Six
Micro Finances Instituion, Yitbarek Tilahun, St. Mary's University,
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This opportunity can potentially be created by financial institution Repayment problem is an obstacle to microfinance institutions that offer. And hence this main challenge initiated a research with the objective of examining and identifying factors that influence the loan repayment performance in selected their financial service around Addis Ababa area. Primary data were collected from 382 sample size 248 borrower 134 employees and secondary data were obtained from the record of selected institution and Association of Ethiopian microfinance institution. For the data analysis used descriptive statistics. Moreover the multiple regression models were used to establish relationship between loan repayment performance and 12 explanatory variables. The results show that all variables were found to be statistically significant to influence loan repayment performance. Those are age, gender, education; profession and experience have positive relationship of loan repayment performance. Whereas amount of loan location firm performance cost of loan grace period amount of credit advance and loan period negative relationship of loan repayment performance. 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

Keywords: Micro finance, loan repayment performance, loan default, & multiple regression models

Assessment of Taxpayers Perception toward the Tax System Inaddis Ababa Addis Ketema Sub-City, Yohannes Sisay, St. Mary's University, Email:rakmo.smu@gmail.com

The study assessed business tax payer's administration and tax system in Addis Ababatax payers in the case of Addis Ketema Sub-City. To achieve, the overall objective, the study specifically focused to address major basic research questions area. Such as, assessing availability of tax information perception of tax payers on main challenges, tax administration based on government rule and regulation, tax monitoring and evolution system of the sub city. To address the area relevant data were collected from business tax payers using structure questionnaire, and interview as well as annual report performance document (2012 - 2018). Regarding primary data, the study considers 353 tax payers using convincing sampling technique. Based on this the study were analyzed the collected data using descriptive data analysis method. Accordingly, the major finding of the study implied that, tax administration of the studied tax center affected by several factors such as, lack of well trained and credible tax officials, unaware taxpayers, lack of well-trained officials to use SIGTAS (Standard Integrated Government Tax Administration System), lack of office facilities and procedures are not supportive to comply for taxpayer and tax officer lack of audit plan based on risk assessment, weak enforcement, absence of well-organized taxpayers, poor refund of tax and low voluntary compliance of taxpayers. All the constraints sum up resulted; the branch office to lose millions of birr per year. The opportunities and challenges of tax administration of the branch office is well-studied and as a result recommendations are made on the issues such as, top level management of the organization should provide, training for employee at least once in a year, encourage employee through incentive provide compliance facilities and rising awareness of tax payers.

Keywords: Tax payers, tax administration, challenges of Administration

Factors Affecting Liquidity of Ethiopian Commercial Banks
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This study examines the bank-specific factors affecting bank liquidity for eleven commercial banks in Ethiopia, covering the period of 2008-2017. To this end, the study adopts an explanatory research design to investigate the reason, to answer the question, to meet the objectives of the study. The study used multiple regression models with OLS estimation method to look the cause and effect between dependent and independent variables used in the study. The findings of the study show that capital adequacy and return on asset had statistically significant and positive relationship with banks' liquidity. On the other hand, loan growth had a negative and statistically insignificant relationship with banks' liquidity. However, the relationship for bank size was found to be statistically insignificant. The study suggests that strengthen banks capital and focusing and making constantly follow-ups the amount of loans they provided and their NPL position is very important together with developing strategies to improve the liquidity position of the banks.

Keywords: Asset Quality (AQ) and Profitability (ROA)

**Assessment of Tax Audit Practice and its Challenges:
The Case of Adama Revenues and Customs Office,
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This study tried to assess the practices and the challenges of tax audit in case of selected Revenue and Customs Authority, The Adama Revenue and Customs Office. For this end, with the intention of getting the relevant information, this study considered only audit department staff of office as population of the study. Since the number of population is small, this study considered the whole staff members of the audit departments. As the sources of data, the current study used both primary and secondary sources. And, to collect the necessary data survey questionnaires were used as the methods of data collection. The questionnaires were rated at Five Points Likert Scale Rate. To analyze the collected data descriptive statistics such as mean, standard deviation and percentages were applied. From the data analysis, it was revealed that comprehensive tax audit was repetitively performed tax audit type. There was well established role of tax audit. The tax audit practice of the office has weakness in selecting those taxpayers with high tax potential and in business wise. The department also not applied statistical techniques and automatic risk scoring system for its audit selection case. The primary purpose of the tax audit in the office was not ensuring the tax compliance behavior but increasing tax revenue collection. There was problem in supply of audit resources such as skilled and experienced tax auditors and organized and suitable office structure. There was no taxpayer segmentation of taxpayers for tax audit and risk based tax audit strategy. In addition, inadequate number of auditors, lack of skilled and qualified auditors and unwillingness of taxpayers to present necessary records were some challenges of tax audit in the office. Based on these findings, it was recommended that the office should have skilled and qualified tax auditors through training and retaining the experienced auditors, focus on ensuring tax compliance behavior, shall practice statistical techniques for case selection, to follow risk based tax audit strategy, to segment taxpayers and apply different tax audit types. Lastly, it is suggested that the office must have continuous assessment of auditor's efficiency and level of tax compliance behavior enhanced every time.

Keywords: Audit, Tax Audit, Comprehensive Audit, Taxpayer

Assessment of Performance Audit Practice: The Case of Ethiopian Public Sector Enterprises, Berhanu Balcha, St. Mary's University, Email:rakmo.smu@gmail.com

Ethiopia attempts her best to eradicate poverty. Although there are many alternatives that assist to do so, the existing government was preferred to establish and run public sector enterprises that are engaged in various sectors throughout the country. Thus, they consist of organizations that have significant contributions to ensure the multilateral development of any country and improve the welfare of their societies. To successfully meet this, the need to auditing is unquestionable. There are three types of auditing. Among them, performance auditing is a recent, dynamic and key discipline that is vital to the existences and successes of public sector organizations. Despite its blessings, the possible challenges that encounter auditors should not be disregarded. These challenges resist auditors and managers to carry out their duties and responsibilities. Thus, to smooth these two extremes, there comes a need for the third parties: audit committees and board of directors. Both of these parties have numerous benefits and responsibilities. To assess this study, the researcher used primary and secondary data collection methods. The audit works of each organization are considered as value-adding profession. In contrast, there is an organization with no audit committee and no currently active internal audit manual. Surprisingly, most of them haven't performance audit manuals and not carried out performance audit. Internal auditors aren't with full of competent personnel. Computer assisted audit techniques have not exercised. There are questions of independences, too. Generally, all stakeholders should be committed to improve internal audit and achieve the objectives of performance audit works of public sectors to realize an economic growth of their ultimate society.

Keywords: Enterprises, Corporations, Share Companies, Business Risks, Internal Audit, External Audit, Forms of Public Economic Enterprise

**The Effect of Credit Risk and Liquidity Risk on Financial Performance of Ethiopian
Private Banks Bruktawit Belete Wondimu
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Commercial bank is becoming largest financial institution and credit suppliers in Ethiopia. They are growing tremendously in terms of number, size and profitability. However they are facing significant risks like credit and liquidity risks. The main objective of this study is to analyze the effect of credit risk and liquidity risk on the financial performance of Ethiopian private commercial banks. Financial data was collected from annual audited financial report of 16 private commercial banks of Ethiopia over the period of 2013-2017. The study adopted an explanatory research design and analyzed the panel data by using fixed effect multiple regression model. Based on this model, credit risk had negative and statistically significant effect on profitability and liquidity risk had positive and statistically significant effect on profitability. Both risks had significant impact on banks performance. This is, therefore banks should seek mechanisms to improve their risk management capacity efficiency and remain competitive in the market.

Keywords: Commercial Bank, financial performance, Credit risk, Liquidity risk

**The Trend of Loan Recovery Performance in Banking Industry: The Case Study of
Oromia International Bank S.C. Genet Kebede
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The objective of the study was to examine the trend of loan recovery performance of banking industry, a case study of Oromia International Bank s.c. Many factors attributed to the growth of banking industries. Among these, the major one is loan recovery performance of banking industry. A sample size of 68 respondents was used and simple random sampling method was adopted for the study. The data used to conduct this research was collected from both primary data and secondary data. Secondary data was collected from annual report of National Bank of Ethiopia and OIB's annual report and primary data was collected from 68 employees of OIB s.c who are working in the area of loan activity. Moreover, semi-structured and structured interview was also used to gather information that can be used as a case study from OIB's loan officers. In addition, questionnaires were employed to OIB city branch managers and credit department employees. Data was analyzed by using tables and a brief explanation by words. The findings of the study indicated that there are many factors which hamper loan recovery performance of Oromia International Bank s.co. For example: Lack of paying attention up on loan collection by all concerned parties, inadequate loan assessment and lack of follow up; lack of effective use of loan for the intended purpose; lack of appropriate revision of credit manual; social instability and market problem etc. The researcher recommends that the bank should provide Loan advisory service before and after the loan, the bank should effectively use the potential man power, the Bank should revise its credit procedural manual and follow up to reduce the amount of NPL.

Key Word: credit, nonperforming loan, lending and NBE

**Determinants of Profitability (ROA) the Case of Development Bank of Ethiopia,
Getahun Chekol, St. Mary's University, Email:rakmo.smu@gmail.com**

The objective of this study is to investigate the determinants of Return on Asset (ROA) of Development Bank of Ethiopia which are, nonperforming loans, Bank size, Loan size, Operating expense and inflation. The study focused on the determinants of Return on Assets of Development Bank of Ethiopia, against the background that there was large amount of nonperforming loans beyond the set threshold of NBE, which could affect the overall status of the bank and the country as a whole. Based on the general objective of assessing the profitability of Development Bank of Ethiopia, this study also tries to investigate the reasons for the accumulation of bad loan at DBE. In the empirical analysis, NPLs are negatively associated with Return on Asset of the bank and affect liquidity of the Bank. In contrary operating expense is positively related to Return on Asset (ROA), this is because as the operation or the activity of the bank increases the operating expense also increases. Using the ordinary least squares estimation technique, this paper analyzes the profitability of the the bank over the period from 1999/2000 – 2017/2018. Our profitability determinants include bank-specific characteristic as well as macroeconomic factors inflation. Consistent with previous studies, we find that the bank-specific determinants, with the exception of size, are significantly affect profitability of the bank. For size measure, the impact is uncertain and is depended on the category of bank size.

Keywords: Return On Assets, nonperforming loans, Bank size, Loan size, Operating expense and inflation

**Assessment of Financial Reporting Quality of Foreign Charity/ Non-Governmental Organizations in Ethiopia, Jalale Abera, St. Mary's University,
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This study assessed the Ethiopian foreign charities financial reports quality and its level of compliance with guidelines of charities and society agency. The researcher adopted descriptive cross sectional research method. Quantitative methods of data collection were used while carrying out the study. In this study a sample size of 80 foreign charities was taken to represent the population of 396 Foreign Charities. Annual audited financial reports of the foreign charities were also used as a secondary data source. Ethiopia's Charities and Societies Agency (ChSA) has shut down some NGOs due to noncompliance with civil society and charity law. The closing of NGOs will affect the contribution of NGOs towards the vision of Ethiopia. High quality financial reporting by NGOs is essential to securing sustained support from donors and from the wider public and to continue in the business. The assessment identified that most of the foreign charities in Ethiopia did not comply with guide lines of ChSA guidelines and on the other hand the assessment identified that most of the foreign charities financial reports are relevant, faithful representation, understandable and timeliness for decision making and this information assist user to reliable and good decision making. However, most of the foreign Charities financial reports were not Comparable. It is, therefore, recommended that, all foreign charities in Ethiopia are required to comply with guide lines of ChSA guidelines and prepare high quality financial reports. To this effect the foreign charities are required to strength their accounting and financial reporting system to prepare high quality financial reports to offer adequate accountability for the resources entrusted to their stewards to address information needs, reduce fraud opportunities, improve use of donor funds, create uniformity of financial reports, increase donor confidence and funding, and consequently improve service delivery to the intended beneficiaries.

Keywords: financial reporting quality, financial accountability, accounting system, foreign charities, NGOs, complaisance, ChSA, Donor

An Assessment of Social and Financial Performance Determinants: Lessons from Selected Ethiopian Micro Finance Institutions (MFIS), Mamaru Gislaw, St. Mary's University, Email:rakmo.smu@gmail.com

The overall objective of this study was to analyze determinants of Micro Finance Institutions performance in Ethiopia and evaluate their social performance. The study adopted an explanatory and descriptive qualitative research design. Samples were taken from AdCSI, AwCSI and VMFI annual financial data over a period of ten years (2008-2017). The collected quantitative data was analyzed using descriptive and inferential statistics, while content analysis was employed to analyze the qualitative data gathered through interview. The findings to the study inverse relationship between the depth of outreach of MFI and Number of office, Cost per borrower, Average outstanding balance /GNI per capital and write off during the period. The negative coefficients of these indicators mean that there is risk business environment. It shows that Write-Offs During the Period (WODP), number of office, cost per borrower and Average outstanding balance /GNI per capital has negative indications to the profitability of Selected Micro finance performance leads to insignificant by decline the profit of institution's. The studied MFIs were found to be fairly good in terms of their social performance based on critical dimensions of targeting and outreach products and services, benefits to clients and social responsibility. In order to enhance their profitability, the targeted MFIs are suggested to give utmost attention to their cost of borrower, number of office, Average outstanding balance/GNI per capital and write off during the period.

Keywords: ROA, Performance, Financial Institutions

Factors Affecting Tax Payers Compliance With The Tax System: Category “A” Tax Payer’s in Addis Ababa, Meaza Wudeneh, St. Mary’s University
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The objective of this study is to examine factors affecting category “A” tax payers in Addis Ababa. A conceptual framework was adopted based on the economic, social, individual and demographic factors. The study adopted a quantitative research approach to test the hypotheses and answer research questions. The data collected from 120 Category “A” tax payers in Addis Ababa through distributing self-administered questionnaires. Data was analyzed using STATA. Two analysis methods were used, descriptive statistics and ordered probit model to examine significant determinant factors of tax compliance. The result founds that majority of tax payers were not compliant. It also revealed that education level, tax audit, government spending, the influence of referent group, personal financial constraint, awareness on offences and penalty rate, and tax knowledge are significant factors of tax compliance. Others factors considered under this study, age, gender, income level, equity and fairness, government policy were found to be insignificant. Finally the study suggests that the government has to improve public services to enhance tax compliance behavior. Following this it is mandatory to create awareness about benefits of paying tax, conducting preventive education to the public and conduct through audit to discourage noncompliance behavior. In addition it would be helpful if further study is conducted on influence of referral group on compliance behavior since social norms and ethical values will create different incentives for tax compliance.

Keywords: Tax Compliance, Ordered probit, Category “A” tax payers

**Factors affecting Tax Non-Compliance: The Case of large tax payers in Ethiopia,
Mesfin Gebre Tekle, St. Mary's University, Email:rakmo.smu@gmail.com**

Taxpayers tend to avoid and evade tax with the intention to minimize or reduce tax payable. This action will lead to the non-compliance attitude and it will be a greater loss to the revenue of Ethiopia. Thus, the purpose of this study is to examine whether the tax payers non-compliance attitude of large tax payers in Ethiopia /ERCA large tax payers/ caused by factors: inequitable and unfair tax system, firms financial liquidity problem, misappropriation of public fiancé by government, in efficient tax education, guidance & assistance, high penalty &tax rule enforcement, probability of being audited. Based on this objective data was collected using structured interview and questionnaire. 154 samples were selected from 1130 large tax payers in Ethiopia using non-probabilistic sampling method and 141 respondents were field and returned questionnaires. Structured interview was done with three selected higher tax officials of ERCA, large tax payers Branch office. The data collected was analyzed using Correlation and multiple regressions. The study used Cranbach's Alpha (α) to test the reliability and consistency of the instrument and then, the data was summarized and presented in tabular form using frequency, percentages, mean and standard deviation. The findings showed that all the aforementioned factors :inequitable and unfair tax system, firms financial liquidity problem, misappropriation of public fiancé by government, in efficient tax education, guidance & assistance, high penalty &tax rule enforcement, probability of being audited have significant considerations by taxpayers in their tax compliance and non-compliance decision. The findings recommended that the tax authority should focus on its capacity on training, policy of tax payment, penalty pressure and audit performance.

Keywords: Tax non-compliance, causing factors of tax non-compliance, large Tax payers in Ethiopia

Capital Structure and Profitability: Evidences from Private Commercial Banks of Ethiopia, Tigist Geta Mesfin, St. Mary's University, Email:rakmo.smu@gmail.com

The effect of capital structure has been considered to be an important issue on the profitability of private commercial banks. This study empirically examines the effect of capital structure on private commercial banks profitability in Ethiopia and interprets the result. The study used balanced panel model in examining the regression model and collect data from ten private commercial banks covering the period of nine consecutive years, 2009-2017. The study used panel data techniques specifically Random Effect model on the regression analysis and used EView8 software. Before the regression analysis; the researcher test the assumptions of CLRM that are, error of zero mean, normality, heteroscedasticity, autocorrelation and multicollinearity were conducted on the data. The study used two dependent variables ROA and ROE, two independent variables such as total Debt to asset ratio and interest coverage ratio, two control variables size and tangibility and macroeconomic factor inflation. The regression result showed that TDA and TANG have negative and statistically significant effect on ROA at 1% significant level. Whereas; IC, SIZE and INF have positive and statistically significant effect on ROA at 1%,5% and 1% significant level respectively. In addition, TANG has negative and statistically significant effect on ROE at 1% significant level. While; TDA, IC,SIZE and INF have positive and statistically significant effect on ROE at 1% ,1% ,5% and 5% significant level respectively. The research concluded that capital structure has a significant effect on the profitability of Ethiopian private commercial banks. Finally the recommendations have been forwarded for private banks, management, regulatory body, policy makers and future study on the subject.

Keywords: Capital structure, profitability, private commercial banks

**Assessment of Credit Management practices of MFIs in Ethiopia:
The Case of Addis Credit & saving institution, Tilahun Gemechu, St. Mary's University,
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This research examines the credit management practices of microfinance institutions in Ethiopia the case of Addis credit and saving institution (AdCSI) which is engaged in development activities in Addis Ababa city administration. This study was conducted with the objective of assessing the practices of the credit management of MFIs in the case of AdCSI. The institution is selected purposively with regard to its capacity, service years and areas of interventions. In order to achieve this objective, primarily data were collected from 76 employees, 96 customers and 9 officials using semi-structured questionnaires and interviews. Moreover, two focal group discussions with 24 participants from customers were conducted to cross check the result obtained using different methodology. Furthermore, secondary data were obtained from the records of AdCSI and loan ledger. In this study, the researcher prefers to focus on the major component of credit management used by many MFIs in developing countries. These are: credit policy and procedure; credit appraisal processes; credit administration and documentation; and credit follow-up, supervision and monitoring. These major components of credit management are chosen to assess the credit management of the institution. The finding of the study has revealed that the selected MFI has major weaknesses in managing their credit based on the above chosen factors/components. Among the major weaknesses assessed by the researcher are include Lack of proper collection of credit information; the standard and eligibility criteria are mainly affiliated by the government policy; making credit decision without maintaining the standard and criteria based on the credit policy; in ability to properly identify their borrowers like their work address, activities, profitability etc; being difficult to provide technical support on the job; absence of well-established credit administration system like computerized credit administration systems and document record, HR and facilities; absence of early notification systems regarding deadlines, interest due, penalties etc; and no proper, regular and effective the follow up and supervision systems. One major recommendation that was made for management to put in place follow up the implementation credit policies and standards that conform to regulatory requirements and the institution's over all objectives and improve the miss implementation of the ADCSI credit management policies or procedure. Cope up to the changes of credit management policies with the regulatory body or organ. Furthermore, the institution needs to allocate sufficient and skilled staff and adequate facilities.

Keywords: Microfinance, Credit management, Credit Policy, Credit Monitoring and supervision

**Assessment of Government Audit Effectiveness: The Case of Office of Federal Auditor General (OFAG), Tsion Hailu Tsige, St. Mary's University,
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The general purpose of this research is to assess the government audit effectiveness in the case of Office of Federal Auditor General (OFAG). The study has employed descriptive research method and the survey method has used to conduct this descriptive research. The researcher used data collection instrument by closed ended questionnaires, observation and interview. The researcher has used a simple random sampling technique to select the target group for the study there by distributed the questionnaire to the auditors. The collected data has been coded and analyzed by using Statistical Package for Social Sciences (SPSS) version 20 whereby frequency, percentage, mean and standard deviation used as a tool to interpret the data. The finding of the study indicate 50percent of the auditors have not adequate knowledge of the audit manual (AFROSAI-E) of the organization, lacks of qualified auditors, there is lack of human power in the audit team. Additionally the study found out that the existing auditors are not satisfied with their salary. Therefore, the study recommends that the organization needs to provide expert training and should facilitate sufficient resources for audit to improve the effectiveness of auditing in the organization, appropriate auditors should be employed in the organization and the government should give attention for public sector auditors.

Keywords: Assess Government Audit effectiveness, Government Audit, Office of Federal Auditor General, Qualified Auditors

Challenges and Benefits of IFRS Adoption in Ethiopia: The Case of First Phase Adopters
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This study examines the benefits and challenges of IFRS during first phase adopters on the implementation process of the standard in Ethiopia. However, the study raised two big research questions those are, what are the practical challenges face while adopt IFRS for the selected companies and what benefits gain by adopting this international standard. To answer this research questions the study uses survey research design and adopt the mixed research approach. In addition, the study used multiple data collection method, including face-to-face interview, questioners and document review. The questionnaire data were also analyzed using descriptive statistics, data from interview and document reviews were interpreted qualitatively. Based on the analysis, the results show that IFRS adoption in Ethiopia will result in a number of important benefits like better quality of report, better risk management practice for management, increase cross border investment, reliability and accessibility of reports, financial statement disclosure is improved, mobility of professionals from one country to another country and intra country organization is easy and simple to a wide range of stakeholders, investors, companies and management as well. Furthermore, the main challenges in the process of implementing IFRS include significant cost of adoption of IFRS, need for training, lack of readiness to implement within the time frame set by the board, lack of adequate implementation guidance and lack of enforcement capacity are some of the key challenges facing the transition to IFRS. Finally, the thesis displayed practical implications for the government of Ethiopia and regulatory bodies in setting a firm deadline for the IFRS adoption and in following the proper application of all the adopted standards. The findings also suggest 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 manpower for IFRS implementation.

Keywords: Adoption, International Financial Reporting Standards, Ethiopia

Challenges and Prospects of Adopting International Financial Reporting Standards (IFRS) by Ethiopian Commercial Banks, Addisu Tibebe Asegid, St. Mary's University, Email:rakmo.smu@gmail.com

Now IFRS is in use by most countries of the world and being adopted increasingly around the globe. The goals of the 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. In Ethiopia, IFRS is adopted officially in December 5, 2014 through enactment of Proclamation. The main objective of this study was to assess the challenges and prospects of international financial reporting standards (IFRS) by Ethiopian commercial banks to provide an input for financial institution, governmental and policy makers and serve as a basis for future researches on this field of study. A sample of seven commercial banks had been selected from the existing seventeen. The study employed a mixed research approach. Both primary and secondary sources of data have been used for the study. Primary data were collected using structured questionnaires whereas secondary data were collected from different governmental organization reports, scientific papers and proceedings relevant to the study, and proclamations and regulations that deal with financial reporting issues in Ethiopia. The collected primary data was coded, edited and cleaned for processing using Statistical Package for Social Sciences (SPSS) – version 20.0. Descriptive statistics such as means, standard deviations and frequency distributions were used to analyses the data. Data presentation was done by use of, percentages and frequency tables. The Results of the study indicates that, the respondents believes the Adoption of IFRS have valuable benefits for both internal and external users. Whereas, legal and regulatory requirements, inadequacy well trained and strong professional bodies and poor IT infrastructure are among the challenges that hindered the adoption process. The study suggests the early adoption of IFRS is fundamental to give credibility for the financial statements. It also suggests the need for upgrading of IT infrastructures, the need to facilitate large training and education opportunities, establishment of strong professional bodies and effective communication with standard setters.

Keywords: Adopting International Financial, Reporting Standards, Ethiopian Commercial Banks

Assessment of Internal Audit Effectiveness: The Case of Commercial Bank of Ethiopia
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Well performing internal audit function is one of the strongest means to help an organization to accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes as well as to produce effective audit of high quality. As a result, in many countries it has received an increasing attention as an important component of government financial management and as a tool for improving the performance of their activities. In line with this, the effectiveness of audit activity is influenced by various factors and identifying these factors and treating them accordingly should be the central promises of the internal audit process in order to maintain effective audit of high quality at satisfactory levels. This study was aimed or conducted to assess the internal audit effectiveness in commercial bank of Ethiopia. The study employed quantitative survey research design to gather data from the target population (i.e. 104 respondents of all internal audit staffs have been taken). Based on this fact, both primary and secondary data were used. Descriptive statistical tools such as tables and percentages are used in analyzing the data collected. According to the study, it is confirmed that career and advancement, professional competence, quality of audit work, independence of internal audit and top management support and lack of periodic revision of the guide line and noncompliance of auditors to some extent to the guide line were found to be the issues that are affecting effectiveness of audit activity in the study area, where as organizational independence was found to have positive impact on audit effectiveness in the process. Finally, based on the findings possible recommendations were given. These include, maintaining guide line that is prepared in accordance with the international standards which is customized to the current existing system ;providing appropriate programs for training and developing the internal auditors by allotting some percentage of the total time of the work for continuing education and certification in CIA, CISA,CFE and ACCA; providing the internal audit process all the necessary support required from the top management; providing training and development programs to keep up to date in the field, and providing all the required physical resources.

Keywords: Assessment of Internal Audit Effectiveness: The Case of Commercial Bank of Ethiopia

Effect of Service Quality on Customer Satisfaction: The Case of Kifiya Financial Technology P.L.C. Bilen Kelemewor, St. Mary's University, Email:rakmo.smu@gmail.com

The major objective of the study is to evaluate the service quality of Kifiya Financial Technology PLC especially in relation with the unified billing system (LEHULU). The unified billing system (UBS) is one of the e-Gov initiatives by the Ministry of Communication and Information Technology (MCIT), to unify the billing payment system of various utilities for the convenience and benefit of citizens. A sample of 250 customers was selected using stratified sampling technique and among these 235 was considered. For the purpose of the study the primary data were collected using Likert scale based questionnaire. And the data was analyzed using descriptive statistics. The result of this study shows that there was significant relationship between empathy, tangibles and assurance dimension with customer satisfaction and also insignificant relationship among reliability and responsiveness dimension. The finding of the study indicated that the service quality dimension (assurance, empathy and tangibles) have a positive and significant impact on customer satisfaction at Lehulu. Most customers of Lehulu were less satisfied with the assurance dimension. Basing the findings of the study, it is recommended that the KFT should work more on building staff behavior by showing a well manner and developing adequate knowledge among their customer to get customer satisfaction.

Keywords: service quality, unified billing system, customer satisfaction, SERVQU

Assessment of Internal Audit Practice: A Study on Selected Ethiopian Public Enterprise
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The main purpose of this study is to assess the internal audit practices of selected Ethiopia public enterprise. The researcher used proportionate stratified sampling and selected 8 public enterprises from total of 46 populations size that are expected to represent all other public enterprises. Descriptive type of research design was used and the data were collected from managers and internal auditors by using questionnaires and document review. A sample of 56 respondents was selected purposively and given questionnaires 48 of them have properly filled and returned. Data was analyzed using statistical package for social scientist windows software. In addition, the finding of this study is to show the risk management process, the internal audit practice in the organization, the management perception for internal audit effectiveness, structures and activities of internal audit function and the internal audit functions in control models, and risk assessment methods were significant and important for internal audit practices and risk assessment on public enterprise. Results also showed that many public enterprises management were involved in the internal audit and other internal control staff in the risk assessment process, and few enterprises management was not involved. Therefore managements should be given high attention to the organization by involving in the internal audit and other internal control staff in the risk assessment process and should be uses their skill to identifying, evaluating, and controlling risks to achieving the enterprise goals and objective.

Key Word: Assessment of Internal Audit Practice: A Study on Selected Ethiopian Public Enterprise

**Assessment of Vat Administration on Ethiopian Revenue & Customs Authority:
The Case of Large Tax Payers Branch Office
Birhane Habtemariam, St. Mary's University, Email:rakmo.smu@gmail.com**

Taxes are the main source of government income, that usually the government will make use of its expenditure. Among those taxes, VAT is a major tax type that has its own procedures to implement it effectively. More specifically it needs responsible authority to administer it effectively at national level. The study was particularly focused on to assess the VAT administration process in Ethiopia more specifically in Addis Ababa Ethiopian Revenue and Customs Authority (ERCA) large tax payer's branch office. The study adopted a mixed research method approach to answer the research questions. A survey data was collected from 60 ERCA employees through distribution of self-administered questionnaires and an in-depth interview was conducted with senior tax officials. In addition, secondary source data collected from ERCA office and VAT related proclamation papers. The research finding indicates lack of proper administration system from the authority, Lack of Awareness of Taxpayers, resistance against registrations for Value Added Tax by some enterprises .The above major problems and related challenges resulted in ineffective administration of the authority.

Key Word: Value added Tax, ERCA, Administration, Taxpayers

Tax Audit Practice in Ethiopia; Case of Federal Government
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This study examines tax audit practice in Ethiopia (the case of federal government), and investigates key problems in tax audit operation regarding the appropriateness of audit type used, suitability of audit case selection methods and audit examination techniques used. The study adopts mixed method approach in order to achieve the research objectives and to answer research questions. Specifically, the techniques used in the study include questionnaire with tax auditors and investigators, in-depth interviews with tax officials and documentary analysis. With these research methods, the results of the study reveal that tax audit program remains undeveloped with slight range of tax audit activities performed targeting aptly specific risks. The tax audit program is a toddler tool in improving voluntary compliance and increasing future revenue performance through educating and helping taxpayers to understand their tax obligations. The study also shows low audit coverage, the absence of compliance risk-based audit case selection strategy, scarcity of audit resources, tax auditors in particular, and the absence of good interaction between tax auditors and tax payers. In the end, the study forwards the possible measures to be taken by the Ethiopian Revenue and Customs Authority to alleviate problems in tax audit operation.

The Opportunities and Challenges of Life Insurance Growth in Ethiopia
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The study aimed at identifying and analyzing the opportunities and challenges on growth of life insurance business in Ethiopia. It was focused on the growth of life insurance within respect of gross written premium of all life insurance companies in Ethiopia. There are 17 insurance companies in Ethiopia and out of these, out of these 9 were composite insurance companies (offering both Life and general insurance) for the year 2017. The study was focused on 5 registered life insurance companies. Regarding the research methodology, purposive sampling technique was used in selecting respondents. The study has been obtained from both primary and secondary sources. The insurance company and staffs are selected from each company and making a total of 100 respondents. A structured survey questionnaire was administered by the researcher. Data were collected from respondents and the collected data were analyzed using descriptive statistics from the result of the study having high number of population and growth of country's economy were the major opportunities for life insurance business while the culture are depend on religion rather than insurance, having low income and lack of awareness were the main challenge for the growth of life insurance business in Ethiopia. The insurance companies should work hard (on creating awareness, trust and train manpower) and set the reasonable price. This study concludes with a discussion of findings as well as recommendations for further research in the area.

Keywords, Insurance, Life insurance, growth opportunities, challenges

**Assessment of Receivable Management Practice in Public Enterprises:
The Case of Ethiopian Shipping & Logistics Services Enterprise
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Effective Account receivable management system can play a very crucial role in a profitable business organization to realize financial performance objectives. The main purpose of this study was to assess the management of account receivable practice on Ethiopian shipping and Logistics Services Enterprises as a case study and to suggest possible solutions that may address the problem in the area of receivable management. Sample of 83 respondents were selected using Yamani sampling model from 142 of total population. Primary & secondary data was collected using questionnaire & interview and analyzed using SPSS 20 version software, a descriptive type of research method was used in conducting the case study. The result of this study evidences that Ethiopian Shipping & Logistics Service Enterprise has no means to secure the collection of its credit services. There is a gap between the significant value of the credit services & receivable management practices. The study recommends setting clear receivable management strategy, optimal credit policies and procedures by the management is a requirement so as to manage credit services & receivables efficiently to increase the collection & follow-up to improve the liquidity problem, so; the company shall be achieve better performance.

Keywords: Receivable Management Practice, Public Enterprises, Ethiopian Shipping & Logistics Services Enterprise

**Factors Affecting the Adoption of Internet Banking, Customers of Commercial Banks in
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St. Mary's University, Email:rakmo.smu@gmail.com**

Internet banking is defined as a system that enables bank customers to get access to their accounts and the general information on bank products and services through the use of bank's website, without the intervention or inconvenience of sending letters, faxes, original signatures and telephone confirmations. The study aimed at exploring the factors affecting the adoption of internet banking by customers in selected Banks in Addis Ababa. To achieve this purpose, explanatory study design used to analyze the data collected through cross-sectional survey questionnaire from a sample of 300 bank customers. These respondents were selected using convenience sampling. The data collected from the questionnaire were analyzed using Statistical measure which is correlation analysis. The major findings of the study include the four internet banking factors i.e., perceived ease of use, perceived usefulness, culture and attitude and intention to use internet banking found to be positively and significantly related. IT indicates that perceived risk is the most important factor to have a strong, negative and significant relationship with intention to use internet banking. In addition to this, all of the factors affecting internet banking in this research significantly explain the variations in intention to use internet banking. However, except perceived risk, which statistically and negatively predicts the variation in intention to use, the four factors affecting internet banking i.e. perceived ease of use, perceived usefulness, culture and attitude statistically and positively predict the variation in intention to use. Based on the findings of the study, it is recommended that Banks should concentrate on their corporate websites to make it more user-friendly since customers should perceive it as easy to use. They can also educate how to use Internet banking services to customers and Banks should install security features such as encryption devices, which safeguard sensitive information.

Keywords: Electronic banking, internet banking, perceived usefulness, attitude, culture, intention to use, perceived ease of use and perceived risk

Factors Affecting Profitability of Insurance Companies in Ethiopia
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Insurance services are now being integrated into wider financial industry and play an important role in countries economy. Profitability is one of the most important objectives of financial management because one goal of financial management is to maximize the owner`s wealth. The objective of this paper is to identify the factors affecting profitability of insurance companies in Ethiopia by examining internal and external factor affecting insurance companies` profitability. Profitability is peroxide by ROA, which is a key indicator of insurance companies` performance. In order to attain the objective the study used mixed research approach. Panel data covering twelve -year period from 2005–2016 are analyzed for nine insurance companies with a total of 108 data in-depth interview is conducted with company managers. The study uses multiple linear regression models, and fixed effect technique has been applied to find out the most significant variables which affect the insurance companies` profitability. The findings of the study indicate that that loss ratio and technical provision have statistically significant and negative relationship with insurers` profitability. However, interest rate, management competency index and solvency positive and significant relationship with profitability. On the other hand, inflation negative not statistically significant and GDP and asset tangibility have insignificant influence on insures` profitability.

Keywords: profitability; insurance, factors, Management Competency Index

**Assessment of Budget Preparation and Utilization:
Case Study at Save the Children Ethiopia
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Budgeting is about making plans for the future, implementing those plans and monitoring activities to see whether they conform to the plan. The purpose of this study is to assess budget preparation and budget utilization of save the children international Ethiopia. The study focused on budget preparation, monitoring and utilization activities undertaken during the project cycle periods. To achieve the objectives of the thesis, census method was used and selected. Managers of the sample organization were communicated to identify the key staffs that are responsible in the budgeting process. 44 staffs are taken as respondents from Program, Finance and Grant management departments of the organization out of 50 staffs who were recommended by the organization managers. A self-administered questionnaire was distributed to respondents. Secondary data was also collected from budget performance reports, financial statements and manuals. As the findings show, the overall budget preparation and utilization system in the organization missed the participation of concerned staffs. Participation of staffs in budget development helps to achieve the purposes of budget such as coordination, communication and motivation in the process of achieving the expected performance level. So it is recommended that the organization should participate the concerned staffs in budget preparation, budget monitoring and utilization.

Keywords: Budget Preparation, Utilization, Save the Children Ethiopia

Determinant Factors of Bank Credit: The Case of Private Commercial Banks in Ethiopia
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The study examined factors affecting bank credit in private commercial banks in Ethiopia. It tested by the relationship between the banks' lending and some determinant factors that affect credit facilities. As per the research problem, the research methodology was more of explanatory or causal research design to show the causal relationship between dependent and independent variables and quantitative research approach used to gather data. The study included private commercial banks that have at least ten years data from year 2007 -2016 G.C. The researcher employed non-probability sampling design purposive sampling technique used from the selected eight private commercial banks. The collected data analyzed by using descriptive statics and regression analysis. To address the objective of the study secondary source of data was used in the form of ten years data from annual reports of selected private commercial banks. The results of panel data regression analysis showed that bill purchase, liquidity and reserve requirement had negative and significant impact on loan and advance. Deposit, capital adequacy and non-performing loan had positive and significant impact on loan and advance. However, gross domestic product had positive but insignificant effect on loan and advance. The study suggests banks might increase their deposit mobilization by giving different incentive to depositors, increase capital adequacy by increasing shareholders equity, decrease turnover of bill purchase rate by giving long term loan and decrease reserve requirement rate by NBE. Also, banks increase illiquid asset to increase loan and advance rather to hold more liquid asset being long term loans increase the illiquid asset of the bank.

Key Word: Bank Credit, Loan and Advance

**Assessment of Under Invoicing Valuation System: The Case of Profit Tax and
Accounting Practice, Tigest Geremew, St. Mary's University,
Email:rakmo.smu@gmail.com**

Ethiopia is one of the countries with excessive challenges in under invoicing import. The inflated cost of imported item in custom valuation database and foreign exchange crisis in Ethiopia has become a major constraint for under invoicing. The focus of this thesis is the impact of under invoicing in profit tax and accounting practice. The methods adopted in the study include documentary analysis, and in-depth interview. The results suggested that the under invoicing valuation method affect the determination of profit tax and the recording of accounting principles. There is also risk of revenue loss to the government due to under invoicing of imports, since the foreign currency crisis, transfer pricing and Tariff classification are not adequately developed. Therefore, the Government of Ethiopia needs to improve the process of determining dutiable value of the goods, foreign currency availability and the controlling of transfer pricing, since Profit Tax revenue is one of the major revenue for the federal government in Ethiopia.

Keywords: Profit tax, Under Invoicing Import, Account practice

Effects of Deposit Mobilization on Bank's Profitability: The Study on Selected Private Banks in Ethiopia, Zelalem Sisay, St. Mary's University, Email:rakmo.smu@gmail.com

The objective of the study was to determine the impact of deposit growth on profitability of selected private commercial banks in Ethiopia. Using quantitative research approach, it was found that deposit growth of banks (DEPG) has a significant effect on profitability of the banks. A mixed research approach and explanatory and descriptive research design were used in this study. In this study, panel data of eight private banks for 10 years (2005 to 2015) was employed as panel data has the advantage of giving more informative data and the rationality to choosing eight commercial banks was due to the availability of structured data for the specific duration. As the result indicates that DEPG with coefficient of 0.6665 and the p-value of 0.0001. The descriptive analysis showed that Cooperative Bank of Oromiya (CBO) had the highest ROA (0.047%) followed by both Bank of Abyssinia (BOA) and Wegagen Bank (WB) (0.040%). The least percentage of ROA is 0.034% in the United bank (UB). In general rule of thumb in other the banking sector expects not less than 5% of ROA, in the banking sector which strives to record. Thus, based on these findings, the following policy implications are forwarded to enhance their efficiency in utilizing the resources they collected from the public by paying significant large amount of interest. The banks should also offer competitive rate on deposits as mechanism of mobilizing more, use different channels of making advertisement of the existing and new product offered to the customers, do the campaign of awareness on agency banking in order to build the trust of customers by studying and minimizing challenges faced by people using this channel.

Keywords: Private Commercial Banks, Deposit Growth, Return on Assets

Challenges of Donor Financed Development Project in Ethiopian Public Sector-Federal Level: The Case Study of European Union Cooperation
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The main purpose of the study is to investigate the Challenges of Donor Financed Development Project in Ethiopian Public Sector at federal level the case of European Union Cooperation. In light of this objective, the study adopted descriptive research design; data was collected through questionnaires and interview. The study adopted both quantitative and qualitative method of research approach that is mixed approach. 34 semi-structured questionnaires were constructed and distributed through e-mail and personally for target populations whereas structured interview were conducted personally a face to face interview with the total population of the project staff who are working in federal level Public Sector, National Authorizing Office and European Union Delegation to Ethiopia. The data collected through questionnaire were analyzed using statistical tools such as frequency, mean and standard deviation for descriptive statistics quantitatively whereas interview was analyzed using summarizing of the respondents responses. The research findings indicate that the most important for unsuccessful implementation of development project in Ethiopian public sector are: unmotivated project staff, high turnover of project staff ,low salary scale, rigged and complex nature of donor rules and procedures, lack of capacity of project planner, inappropriate project manager, lack of strong ownership of a project, delays of progress and implementation report, unclear lines of Authority and responsibility due to structural of the organization, and so forth. Those the above challenges result show that, our country classified as non-efficient, loss of foreign currency, low performance and failure of a development project, and lack of additional resource from development partner. In conclusion, it appears that Ethiopian public sector suffers from the above challenges. Based on the finding of the study, the researcher forwards some recommendations to stakeholders of European Union development partner and suggest for further researches.

Keywords: European Union, Public Sector, Implementing Agency, Development partner, Development project, Poor performance, Project Failure, Challenges, Funds

**Assessment of International Financial Reporting Standard Implementation in Ethiopia:
Benefit and Challenge**

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This study examined the implementation of International Financial Reporting Standards benefits and challenges in Ethiopia selected companies .The objective of study are to assess the implementation of International Financial Reporting Standards benefits and challenges in Ethiopia selected companies which adopt IFRS before five years. To answer the research objective and research questions, the study was used through both qualitative and quantitative research design. The data of the paper collected from questionnaires and interviews was analyzed using descriptive statistics and presented through figures, tables, percentages, mean rating and standard deviation. The results show that implementation of IFRS in Ethiopia in a number of important benefits such as its ability to significantly improve the comparability of entities, giving better access to global capital markets and reduced cost of capital, transparent and understandable financial report and provision of impetus to cross border acquisitions . The other result of finding are implementation IFRS significant challenges such as high cost of adopting, the complex nature implementation guide line, lack of proper instructions from regulatory bodies for implementing IFRS and lack of fair value accounting are the major challenges. The findings also suggest that a the concerned parties should amend the tax nature of the country and other application law according to IFRS principles and procedures and also preparing implement guidelines according understandable way and should prepare practical training to the companies employees.

Keywords: Ethiopia, implementation, International Financial Reporting Standards

**The impact of Working Capital Management on Firms' Profitability:
The Case of Pharmaceuticals manufacturing firms in Ethiopia
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Working capital refers to the firms' investment in short term assets. Working capital management (WCM) is the management of short term financing requirements of a firm which includes maintaining optimum balance of working capital components; account receivable, inventory, and account payables and using cash efficiently for day to day operation. This study investigates the impact of working capital management on the profitability of listed pharmaceuticals manufacturing firms in Ethiopia, which are classified under pharmaceuticals category as per register book of FMHACA. The study used secondary data in the form of income statement and balance sheet which covers a period of eight years (2008-2015); panel data being collected from five manufacturing firms using purposive sampling technique. The data was analyzed on quantitative basis using Descriptive statistics, Pearson's correlation and Regression analysis. The key findings of the study were; firstly, the length of receivable collection period and day payment outstanding have a negative relationship with the profitability of listed pharmaceuticals manufacturing firms but no significant. Secondly, the length of time to which raw materials were converted to finished goods has positive insignificant effect on firms' profitability during the study period. Thirdly, the length of the time between paying labor and materials and collecting receivable has a significant positive effect on profitability of listed pharmaceuticals manufacturing firms. Fourthly, firm size and growths in sales have statistically significant positive impact on firms' profitability. Lastly, the debit ratio has a positive relationship with profitability of listed pharmaceuticals manufacturing firms but not significant during the period span of the study. Therefore, to improve the profitability of listed pharmaceuticals manufacturing firms in Ethiopia, the study recommends to financial managers, finance officers and general manager should keep their working capital at optimum level, increase sales at high rate may be by giving a reasonable time for customers to settle their credit invoice because growth in sales and firm size have significance positive impact on the profitability of listed pharmaceuticals manufacturing firms in Ethiopia. In addition, if the firm has enough space to store a stock or it incurs a minimum holding cost and higher ordering cost, the responsible person should decide to hold a large quantity of raw materials.

Keywords: Working Capital Management, Receivable Collection Period, Days Payment Outstanding, Firm Size and Growth in Sales

2. Computer Science

**Evaluating Quality of Services of 4G LTE Cellular Data Network:
The Case of Addis Ababa A Thesis Presented
Abraham Tadesse Yitbarek, St. Mary's University, Email:rakmo.smu@gmail.com**

In mobile communication systems the demand for high-quality services, such as VoIP, data service is on the rise. Long Term Evolution (LTE) is designed to revolutionize mobile broadband technology with key considerations of higher data rate, improved power efficiency, low latency and better quality of service. The current LTE network infrastructure deployed in the Addis Ababa city, which is solely managed by Ethio telecom, is undergoing major expansions in the last 5 years and resulted in a tangible improvement of coverage and quality. However, there are complaints from subscribers from various parts of the city. This thesis work analyzes the QoS of 4G LTE data network in Addis Ababa. To investigate the problem, the measurement was conducted on control plane and user plane of the LTE system being used by Ethio telecom. Control plane system parameters such as network attach success rate, paging success rate; end to end connection delay analysis are collected and analyzed by using Service Experience Quality (SEQ) analyst Tool. The results of some parameters are below company's target. The user plane system, on the other hand, generates QoS indicator parameters such as coverage analysis; quality analysis; downlink throughput, uplink throughput parameters. Data collection is done by using Nemo Handy then the simulation is done by using Actix Analyzer and evaluations were carried out by using SEQ Analyst tool. The target coverage 4G LTE of Ethio telecom is 95% to 98%, but from simulation result we found 89.5% in average. So this indicates problem of coverage. The target of Ethio telecom maximum downlink and uplink 4G LTE is 40Mbps and 20Mbps, respectively. But the simulation results from Actix Analyzer, in all of the sites, are 93.5% and 97% of downlink and uplink, respectively which is good. However, this result is below the company target. The analysis results show that, in general, there are some disparities between the Ethio telecom targets and analysis results, which indicate the need to further improve the data QoS. To improve the quality of data transmission the recommended interventions include: Installing distributed antenna in each of building, implementation of QoS manager in different levels of network, appropriate resource allocation in the network, among others.

Keywords: 4G LTE; QoS, QoE, Network Performance Evaluation

Improving the Routing System of Addis Ababa City Public Transport using RFID Technologies: The Case of Code 1 Taxi and Code 3 Minibus
Daniel Desalegn Nagari, St. Mary's University, Email:rakmo.smu@gmail.com

In the Addis Ababa City Transport Bureau code 1 and 3 minibus and taxi management, is a crucial component for linking all chain parties. It is necessary to track the real time taxis location and status to support operations effectively. Therefore, Radio Frequency Identification technology has been adopted to facilitate the collection and sharing of data in an Addis Ababa City Transport Bureau public transport environment. However, an essential decision should be made on the type of Radio Frequency Identification technology adopts, because it is very important to implement Radio Frequency Identification technology that work in the transport environment. As a result, the Addis Ababa City Transport Bureau resources will be easily tracked and accurately located which will improve the visibility of Public transport operations, enhance the productivity and reduce the operation costs of users. Therefore, it is crucial to evaluate the reading performance of all types of Radio Frequency Identification technology in a Public transport environment in order to choose the most appropriate Radio Frequency Identification technology which will enhance the operational efficiency of a Public transport. Reading performance of active and passive Radio Frequency Identification tags have been evaluated before while passive Radio Frequency Identification tag, which is battery-assisted with greater sensitivity than passive tags and cheaper than active tags, has not, been examined yet in a transportation environment. To deal with this problem, a case study research method has been used. In due course, both primary and secondary data have been collected, analyzed and interpreted. As a result, the researcher has found the Radio Frequency Identification system is cost effective and operationally flexible and efficient transport system for the betterment of the public at large and to Addis Ababa City Transport Bureau specifically. Finally, the researcher has recommended Addis Ababa City Transport Bureau to solve the existing manual and inefficient Taxi Transport Management in Addis Ababa through adopting RFID technology.

Keywords: Radio Frequency Identification (RFID), Addis Ababa City Transport Bureau, Managing Public Transport Resources

Client-side Monitoring and Metering Service Level Agreements for Cloud Services Eshetu Muleta Debe, St. Mary's University, Email:rakmo.smu@gmail.com

Cloud computing is computing technologies that provide services to consumers and businesses allowing organizations to become more agile and flexible. Therefore, ensuring Quality of Service (QoS) is crucial for both service providers and service consumers. The information and communication technologies provide the convenient environment to the customer for computing, communication and cloud service providers are offering the services over the cloud computing platforms. The cloud computing platforms provide resources and services based on a service level agreement (SLA) between cloud service providers (CSP) and customers. Cloud computing is one of emerging virtualization technologies used in the Internet which provides unlimited computational, unlimited storage and service delivery over the Internet. To create a convenient atmosphere between the CSP and Customer both parties need to sign and agree upon the SLA. The SLA may specify availability, performance and other parameters for different types of customer's infrastructure components. SLA includes a plan for addressing downtime and documentation for how the service provider will compensate customers in the event of a contract breach. So, the credits (on demand) service are a typical remedy. But the current Service level agreements are monopolized by the cloud service providers. There is no monitoring mechanism on them client side. Because of this reason, the significant question arises in everyone's mind is that; is there any system that can monitor cloud services on the client side? The study proposes to conduct client-side survey using some selected customers, technical observations, current cloud computing services conflict Analysis then Simulate and implement through system model using simulation tools like Appneta and Cloud-Sim based on best fit strategy. The proposed research aims to design a customer side monitoring and metering systems to reduce conflicts between the service provider and service receiver and increase the trust and transparency between both parties. As a unique knowledge contribution this is proposed to focus on client-side cloud computing services to meter monitor and decide the most suitable services as per requirement with cloud service level declaration. The proposed system is a new step for empowerment of cloud customer.

Keywords: Cloud computing, Service provider, Customer SLA, CSP

Developing Cyber Security Risk Assessment Framework for Railways Industry in Ethiopia, Eyuel Mulualem, St. Mary's University, Email:rakmo.smu@gmail.com

Cyber security is very crucial for the railway's industry. The railway's organization should protect its asset from possible threats. An organization needs to assess cyber security risks primary to protect the assets. In order to conduct a cyber-security risk assessment, a framework should be developed first. The researcher identified and investigated the railway's industry problem in Ethiopia and the gap of previous cyber security risk assessment standards, guidelines and frameworks and come up with the solution. The general objective of this research is to develop an integrated cyber security risk assessment framework for the railway's industry in Ethiopia to improve the level of safety and security. The synthesized result of thematic data analysis and the relevant framework, standard, guidelines such as ISO27001, NIST SP 800-30, and critical mass cyber security requirement standard is used to develop cyber security risk assessment framework for railways industry in Ethiopia. The national cyber security risk assessment process has 3 main levels that are national, sectoral and organizational. The organizational level risk assessment process also has 3 main level that is strategic tactical/managerial and operational level. The organizational operational level has a total of 13 components that include cyber security strategic management awareness, organizational structure, established system context, purpose, scope, identify assets & intrusion detection, identify threats, identify vulnerability determine likelihood, determine impact, risk evaluation, communicate result and risk identification & evaluation update opportunity. The design science approach is applied in this study to develop and evaluate the framework. To evaluate the framework the researcher used a descriptive approach which is scenario and panel of expert's method. The data is collected from Ethiopian Railways Corporation and Information Network Security agency then thematic data analysis approach is applied to analyze and interpret the data. Though two studies conducted on the financial sector in Ethiopia, the methodology to conduct this study and few CSRA process components (specific to the railway's industry in Ethiopia) makes this research different from the other two. Thus it provides the opportunity to extend the knowledge area. The result of this research can help improve organization cybersecurity risk assessment process.

Keywords: Cyber security, Risk Assessment, Cyber Security Risk Assessment, Cyber Security Risk Assessment Standards, framework and Guidelines, Cyber Security Risk Assessment Framework for Railway

Detection and Prevention of ARP Spoofing Attacks on Mobile Ad Hoc Networks
A Thesis Presented. Hilina Tadele Denbel, St. Mary's University,
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A Mobile Ad-Hoc Network (MANET) is a convenient wireless infrastructure which presents many advantages in network settings. However, such networks are vulnerable to face lots of challenges due to the relatively more flexible setup. As opposed to the wired infrastructure, such networks are more susceptible to attacks of various types. This is due to the non-centralized nature of their overall architecture. Spoofing, session hijacking and man-in-the-middle attacks can be taken as an example for such attacks. Each of the-so-far identified attack types have been thoroughly tackled by different researchers in the past decades. The focus of this particular work was on the ARP spoofing attacks and by proposing an algorithm which implements the Dynamic Source Routing (DSR) protocol it was possible to detect and prevent attacks on MANETs. It was intended to help mitigate the damage that malicious nodes cause on the network once having access to it with a falsified identity. The algorithm proposed in this work introduced a barrier in the form of lease files to prevent unnecessary updates to the ARP table of each node. Whenever a malicious node joins the network, the nearby node detected that it was an attacker and got it blacklisted from the network. This implementation played the role of securing every ARP cache entry. The simulation was made using the OPNET network simulator. It is highly expected that the findings of this paper would present a viable way of securing MANETs from spoofing attacks and opens the door for researchers who intend to expand the algorithm as to reach out multiple MANETs in a single scenario.

Keywords: MANETs, Network Security, ARP Spoofing Attacks, OPNET, Network Simulation

**A Data Mining Approach for Determining Power Consumption of Ethiopian Electric
Utility Customers, Mohammed Assen, St. Mary's University,
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Electric industry is one of most important service provider and back bone of the energy sector in the world. Ethiopia electric utility is the only national organization distributing electric power in our country. Electric power industries are being pushed to and quickly respond to the individual and organization needs and wants of their customers due to the dynamic and highly competitive nature of the industry. According to Energy pedia published in 2016, only 27 % of the population in Ethiopia has access to electricity grid. The aim of this study is designing a predictive model for determining power consumption of Ethiopian electric utility customers using data mining techniques. This study conducted in Ethiopian electric utility customers to mining big data. The approach followed in this research is hybrid data mining methodology, which being able to be the classification of customer based on power consumption, and to develop a prediction model using classification algorithms. The major steps followed are problem understanding, data understanding, Data Preparation, Modeling, evaluation of knowledge discovering and design user interface to use the discovered knowledge. The data covers from January 2008 to January 2011 E.C for all Ethiopian utility customers data included. The data prepared for mining contain 14 attribute with 85,849 instances. The study has used four classification algorithms to build predictive model namely: J48, bagging, random tree and PART. The result obtained from the experiments showed that J48 algorithm performed best with accuracy of 96.61% than the other models. In this model the number of correctly classified instances is 82,939 (96.61%) and the number of incorrectly classified instances is 2,910 (3.38%). This study has been classification of prediction power consumption based on new connection of electric utility customers either high and low power consumption. Hence, based on the findings of this study, the researcher would like to forward recommendations for electric industry to conduct the study further and come up with system that enable to an optimal management of power consumption.

Key word: Data Mining, Ethiopian Electric Utility, Customer Classification, Hybrid Data Mining.

**A Hybrid Sentiment Classification
for Amharic Book Reviews, Musa Shikur Muktar, St. Mary's University,
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The emergence of Web technology generated a massive amount of raw data by enabling Internet users to post their opinions, reviews, comments on the web. Processing this raw data to extract useful information can be a very challenging task. Sentiment Analysis involves extracting, understanding, classifying and presenting the emotions and opinions expressed by users. We explored opinion mining as a text classification task and employed unigram as a feature set. We have performed different experiments that can be grouped into three. In the first group (lexical classifier), we developed an algorithm to classify reviews based on the number of count of opinion words. The performance of this algorithm has been evaluated by comparing the result of lexical classifier algorithm with the actual labels of the reviews. In the second group of experiments, three popular feature selection methods Chi-Square, Mutual-Information-Gain and Galavvotti-Sebastiani-Simi (GSS) coefficient have been compared for performance in selecting a better subset of feature set. For these comparisons, three supervised classifiers Nave Bayes, Logistic-Regression and SVM have been used. Experiments on these three classifiers have been done using all three of the above feature selection methods with 750, 1000, 1250, and 1500 numbers of features. Here, It enabled us to know which combinations of feature selection methods, classifier, and a number of features work best in our domain. In the third group of experiments, we combine the lexical classifier with machine learning sequentially. In this research work, hybrid sentiment classification has been done for classifying Amharic book reviews into positive and negative. The experiments are conducted using 600 Amharic book reviews collected from different sources like facebook, personal blogs, and manually collected from individual book readers. For machine learning, the experiment indicates that the Naïve Bayes algorithm, using Mutual Information Gain feature selection method, with 1500 number of features perform best with an accuracy of **93.33%**. The experiment also indicates a **hybrid approach with accuracy (87%)** outperform **lexical approach with 74% accuracy** but not machine learning approach which performs with an accuracy of 93.33%.

Keywords: Opinion, Sentiment Analysis, Features, Lexicon-Based Classifier, Machine Learning, Hybrid Classifier.

Application of Data Mining Technique for Predicting Airtime Credit Risk: The Case of Ethio Telecom, Oliyad Tarekegn, St. Mary's University, Email:rakmo.smu@gmail.com

Airtime credit is a service that enables prepaid mobile subscribers to use telecom services any time even after running out of balance and pay for it later. This created convenience among users, and it became an additional source of revenue for operators. But this service has its own risk due to many subscribers failing to repay their credit and ending up as defaulters. The fact that telecom prepaid service users are not required to present any guarantee to get airtime credit makes the risk even worse. This study explored the role of data mining in predicting airtime credit risk. An open source data mining tool called WEKA was used to conduct the experiment. Various classification algorithms were applied in order to find the best performing model. These algorithms were J48 decision tree, Naïve Bayes, Multilayer Perceptron and Logistic Regression. Ethio Telecom prepaid subscriber's usage data which consisted 86, 024 instances and eleven attributes were used for building and testing the algorithms. For all experiments performed, WEKA's tool 10-fold cross validation and percentage split test options were used. Confusion matrix was also used to evaluate the performance of the models using different measures such as accuracy, precision, recall, f-measure and ROC area. The model built with J48 decision tree outperformed the other classifiers by an accuracy of 98.5632%, and Precision, Recall and F-measure of 0.986 and its ROC area threshold 0.996 with 10-fold cross validation test option. The model built with Logic regression has an accuracy of 97.1717%. Whereas Multilayer Perceptron and Naïve Bayes classifiers recoded an accuracy of 96.7622% and 94.6355% respectively. From the selected classifier there are some important rules and parameters generated which can help in airtime credit decision making process. Data usage is the main attribute which showed the potential prediction power. Which is, for a subscriber having high data usage with other usages set to low can predict a subscriber ending up as defaulter. Also, attributes such as voice usage and topping up channel has shown high airtime credit risk prediction power.

Keywords: Data Mining, airtime credit, risk prediction

**Developing a Predictive Model to Determine Higher Education Students' Academic Status
Using Data Mining Technology, Sisay Girma, St. Mary's University,
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Nowadays student attrition became a universal problem in most higher education. To improve student retention one should understand the non-trivial reason behind student attrition. Student attrition and retention in private higher institution education (PHIE) can be affected by a wide variety of factors, these factors include, demographic, social, economic, academic and institution aspects, are the major contributing aspects that leads to attrition and retention of students in higher education. The main objective of this study is to develop a predictive model using of data mining technology to determine undergraduate students' attrition or retention in higher. In this study, the hybrid data mining process model is followed. The hybrid data mining process model has six steps such as understanding of the problem, understanding of the data, preparation of the data, data mining, evaluation of the discovered knowledge and use of discovered knowledge. In this study based on the problem understanding, 15 attributes are selected and 7361 instances are used to experiment with designing a predictive model that has a capability of determining students' status. In this study, the classification algorithms such as decision tree (J48), rule induction (PART and JRIP), and Bayes classifier (naïve Bayes) are used in the model building process. And 10 fold cross-validation and 66% split test option are used to train and test the classifier model. Among the four algorithms tested, decision tree classifier (J48) algorithm scored the highest accuracy of 91.40% followed by PART, JRIP, and naïve Bayes algorithms respectively. Depending on the extracted hidden pattern using J48 algorithm, financial sources (self-sponsored and parent-sponsored, and scholarship), division (regular and extension), types of preparatory attended school (private and public), department (computer science, accounting, marketing management, hotel and tourism, and management), background of study (social and natural), and preparatory completion year, before (1994EC-2001EC) and after (2002EC-2009EC)) were identified as the major contributing factors behind student attrition and retention (graduated). The data obtained from SRMIS (student record management information system) was in two table format. So merging the two tables into one table format was the major challenge of this study. It is also difficult to get well organized, correct and quality data for the mining tasks. So we suggest educational institutions to maintain their data symmetrically for data analyses.

Keywords: - Educational data mining, status, attrition, J48 decision tree

Use of Data Mining for Determining Higher Education Students' Performance
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Current advancements in communication technologies and database technologies have made it easy for organizations to collect, store and manipulate massive amounts of data. Identifying students' behavior in university is a great concern to the higher education managements. An appropriate decision can be made by effectively analyzing and managing the growing volume of data. The general objective of this study is to construct a predictive model that determines the higher education students' performance by applying data mining techniques. The study followed the six step Hybrid methodology of Knowledge Discovery Process model such as understanding of the problem domain, understanding of the data, preparation of the data, data mining, evaluation of the discovered knowledge and use of the discovered knowledge used to achieve the goal. The study tries to understand factors affecting higher education student performance based on the data collected from St. Mary's University from the years 2006 up to 2009. After data preparation using data cleaning, classification algorithms such as J48 Decision tree, PART Rule induction, Naïve Bayes, Logistic regression, Support Vector Machines and Multilayer Perception Neural Network were used for all experiments due to their popularity in recent related works. The study used a dataset containing 11550 instances, 21 attributes and one outcome variable to run the experiments. WEKA 3.9.2 open source software was used as a data mining tool to implement the experiments. The study also used a 10-fold cross validation and 66% split test modes for splitting the data into training and test dataset. The result of the study showed that J48 Decision tree algorithm has registered best classification accuracy of 97.84%. The results obtained in this study are interesting and encouraging to design a model that predicts higher institution students' performance. Previous study field, number of common course per semester, total course per semester, year, financial source, number of supportive course per semester, were identified as the major factors affecting the student performance. In this study, an attempt was made to show the use of knowledge extracted by data mining. In the future, we recommend an automatic integration of data mining with a knowledge system so as to design an intelligent system.

Keywords: Data Mining, Educational Data Mining, Classification algorithm

**Improving Routing Performance of Routers and Core Switches by Using Artificially Intelligent Node, Solomon Baye Mersha, St. Mary's University,
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A routing protocol is plays an important role in today's communication networks. It is also a protocol which is in charge of determining how routers and core-switches interconnect with each other and forward the packets through the best path to travel from a source to a destination using a predefined and user defined path finding and search algorithms. The leading and well-known routing protocols are Enhanced Interior Gateway Routing Protocol (EIGRP) and Open Shortest Path First (OSPF). In the metrics of Internet routing protocol performance, each of them has different architecture, flexibility, route processing delays and convergence abilities. The A* search algorithm is the more optimal and complete search algorithm than that of Dijkstra algorithm and perfect for finding the shortest path. This thesis presents a simulation-based combination of Enhanced Interior Gateway Routing Protocol (EIGRP) and A* search algorithm by using Network Simulator 2 (NS2). For performance evaluation of this combination, two network models are designed and configured with EIGRP and EIGRP with A* search algorithms. The evaluation of the proposed routing protocol is performed based on the quantitative metrics such as delay, throughput and packet loss through the simulated network models. The evaluation results show that EIGRP routing protocol with A* search algorithm provides better performance than EIGRP routing protocol.

Keywords: *EIGRP, OSPF, A* star, NS2, intelligent node.*

Predicting Bank Credit Risk Using Data Mining Technique: The Case of Bank of Abyssinia, Teninet Belay Alemu, St. Mary's University, Email:rakmo.smu@gmail.com

Credit facilities and investments are the cornerstones of the growing economy of Ethiopia. Bank of Abyssinia being one of the former private banks has played its own role in the economy by rendering loan facilities to the individuals and companies which are running business in various sectors. The bank uses internal and National bank credit policies, procedures and strictly followed manuals in various levels of credit committees before disbursing loan to customers. However, there are total defaulters and inconsistent loan repaying customers which declines the profitability of the bank in particular and threatens the growing economy of the country in general. While fueling the sprinting economy in the country, minimizing the possible defaulters is the prime concern of the bank. It is there for the main objective of this study is to apply data mining to predict banking credit risk in Bank of Abyssinia S.C. Identifying customers and contracts which are more likely to be inconsistent loan payers or defaulters is an important issue .This data mining research has been carried out to identify trends of Low risky and High risky or NLP(non-performing loan)patterns from the historic data and build predictive model to assist the management of the bank. For conducting experiment a six-step hybrid Knowledge Discovery Process model is used. The required data was collected from the Portfolio and Credit department of the Bank and pre-processed the data for mining using Weka software. The researcher used three data mining algorithms (J48 Decision Trees, JRip rules induction and Naïve Bayes) to develop the predictive model. The results indicated that J48 decision tree is the best predictor with **97.0167%**

Keyords: Predicting Bank Credit Risk, Data Mining Technique, Bank of Abyssinia

**The use of Mobile Application in Antenatal, Delivery & Postnatal
Care: The Case of Oromia, Teshale Daba, St. Mary's University
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This thesis is all about the use of Mobile Application for Antenatal, Delivery & Postnatal Care given to mothers deep in the remote areas of the Oromia Region. The health information related to pregnancy, delivery and care for their babies in the afterwards that are customizing the application for access to health services using information technology. The study is focused on the use of mHealth application and proposing a solution the way to reducing maternal mortality in the community and at health facility. To this end, care providers and clients were communicated for interview on mHealth application. In this regard, basic questions were forwarded to these providers and clients to provide information as to how to fix additional features. The agile process model was used for propose, develop and integrate a prototype with new features appended. There are various kinds of software tools used in the research in different instances including platforms, programming languages, database server, and related AVD (Android Virtual Device) tools. The results of this study show that expectant women can access maternal and child healthcare information on their phone while, Health extension workers (HEWs) and Health Development Armies (HDAs) and other concerned bodies such as ambulance service management are communicated when any complication arise on mother and their babies. Based on the assurances of the informants, the app was useful since it improves their job an eases service provision in general. The researcher ends up with concluding remarks and few recommendations on the implementation of the application, enriching the application by expand the way more to accessible, making the application platform-independent, enriching the database with variety of messages, and integrating the mobile application with cloud technology as well.

Keywords: mHealth, mobile application, platform, maternal health, antenatal, delivery, postnatal

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Automated teller machine (ATM) security is the current issue throughout the world. ATM users increase every time because it is more convenient to use rather than to go to a branch. So, many banks, including Commercial Bank of Ethiopia, are trying to install ATM machines throughout the country to facilitate financial transactions. ATM machines are located in different areas which are suitable to customers to get the service anytime and anywhere. But this may cause various security problems. ATM threat can be divided into three major categories. Those are logical threat, physical threat and fraud commonly known as skimming. On this study we tried to investigate these threats in the local context. Based on which we proposed an improved ATM security framework. Our preliminary survey indicated that banks do not use procedures to secure their ATM machines. The main objective of this study is, therefore, to design an improved framework that is used to secure ATM machines and, any bank can use this framework to enhance its ATM security. To validate the framework MATLAB with specific scenarios that model common ATM tasks has been executed. The result show that on the MATLAB simulation on biometric (voice and finger print) measure uniquely identify high level of security which is by far stable and secure ATM system that of the current authentication system on practice.

Keywords: *ATM Security Framework, ATM Skimming, ATM Security Threats, Banking Transactions*

Designing a Predictive Model for Train Arrival Time Management, Using Data Mining Approach, Yonas Abebe Tamru, St. Mary's University, Email:rakmo.smu@gmail.com

Access to transport service is critical to the development of all aspects of a nation. Train arrival time management including staff behavior, affordability, and ticket payment system and also somewhat satisfied with reliability, comfort, safety and security accessibility and availability. However, this transport services are not free from problems. Passenger loading is the main problems of all railway services operators. This research therefore aims to design a predictive model that can determine Train Arrival Time Management of Addis Ababa light transit operating control centre data. To overcome the drawback of simple statistical method, we proposed the use of data mining techniques, for the data analysis for train arrival time management. The study follows hybrid data mining process model. After experiment survey for problem understanding, selected around 20,000 records of three years from OCC data. After eliminating irrelevant and unnecessary data, a total of 15040 datasets with 12 attributes are used for the purpose of conducting this study. Data pre-processing was done to clean the datasets. After data pre-processing, the collected data has been prepared in arff format suitable for the DM tasks. The study was conducted using WEKA software version 3.8 and three classification techniques; namely, J48 algorithm from decision tree, Naïve Bayes and JRIP, algorithm from rule induction. As a result, J48 decision tree algorithm with Percentage split (66%) registered better performance of 95.5612% accuracy. As a result, the study showed that scoring high value in speed, headway time and passenger loading attributes in train arrival time management are determinant factors for the arrival time success in the AALRT. Besides, the study revealed that other regions train arrival time management is more associated with success rate.

Keywords: Data Mining, Knowledge discovery, OCC, QoS, Classification, Hybrid.

Information and Cyber Security Risk Assessment Framework for the Banking Sector in Ethiopia, Biniyam Wedelu, St. Mary's University, Email:rakmo.smu@gmail.com

In the modern banking industry information technology is playing a great role to facilitate the service and to make it competent. The competencies between banks started on the advancement of information technology. The more implementing Information Technology the more to be vulnerable to attacks from inside or outside of the organization. The main objective of this research work is to assess the banks information security risk and developing a risk assessment framework. The researcher has sampled six private and public banks in Ethiopia to survey their information security culture and assessing the risk the banks confronted and facing currently. The methodologies used in this research are both quantitative and qualitative methodologies. Through distributing questionnaire and interviewing to Information Technology top managers, security officials, and system and network administrators' huge amount of data has been collected. These data has been further complemented by making site surveys. Risk Management studio was used to assess the risk and to identify threats. After assessing the banks risk conclusion are drawn that are used as inputs for the new framework. The proposed framework was designed and developed from the findings of literature review and survey methods. The framework has eleven components such as: - identify the scope of the system asset identification, parameter identification, threat identification, relating threat with vulnerability, vulnerability analysis, possibility study, impact study, risk prioritization, evaluation, communication, and documentation stages.

Key-words: Risk Assessment, Risk Assessment Framework, Risk Management and Information Security.

Use of Mobile Network-Based Apps in HIV/AIDS Treatment and Counseling in Ethiopia
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Studies have been conducted in developing countries using short message service (SMS), mobile Apps and voice mail to communicate with patients to reduce the number of missed appointments and improve retention in treatment; however, very few have been scaled up. One possible reason for this could be that patients are dissatisfied with the method in some way. This research work presents a study on a mobile health intervention in antiretroviral therapy (ART) and tuberculosis (TB) treatment aiming to support retention of patients' and youths vulnerable for the diseases in Ethiopia. The study was conducted at two healthcare centers in Ethiopia. Automated SMS health promotions and reminders were sent to patients in a randomized control trial (RCT). android based platform which gives information about human immune virus and sexually transmitted diseases in Amharic is developed and uploaded on App store for download. Finally, recorded voice mail reminder was forwarded to patients. A total of 89 patients and youths vulnerable to the diseases were interviewed and quationeered. Respondents rated usefulness, perceived benefits, ease of use, satisfaction, and risks of the systems using a Likert scale questionnaire. A semi-structured interview guide was followed. Interviews were transcribed, and thematic analysis was conducted. Both patients and youths found the mobile based systems useful and reliable. Most highly rated positive effects were reducing the number of failures to collect medication and avoiding missing appointments. Patients' confidence in the system was high. Most perceived the system to improve communication between health-care provider and patient and assist in education and motivation. A majority would recommend the system to other patients or healthcare centers. Risks also were mentioned, mostly by patients, of unintentional disclosure of health status in cases where patients use shared phones. The results suggest that mobile based technology for human immune virus (HIV) and TB could be used to transmit reminders for appointments, medications, motivational texts, and health education to increase retention in care. Measures must be taken to reduce risks of privacy intrusion, but these are not the main obstacles for scaling up such a system.

Keywords: Antiretroviral Therapy, Android Based Platform, Human Immune Virus

**Improved Security Mechanism for Mobile Banking Transactions: The Case of Ethiopian
Mobile Banking System, Henok Bayu, St. Mary's University,
Email:rakmo.smu@gmail.com**

Mobile banking is attractive and convenient approach to perform remote banking services from anywhere and anytime by bank customers. However, there are security deficits in the present mobile banking implementations. Most mobile banking services are established on GSM/SMS. GSM is utilized for data transmission where it sends data in plaintext without any security features. However, financial service providers tend to rely on the security services extensions provided by the GSM infrastructure which has been proved to be susceptible to security attacks related to mobile technologies. The objective of this study is to improve user authentication and end to end security mechanism to enhance the reliability, confidentiality and integrity of SMS based mobile banking services across mobile networks. This work proposes user managed randomly generated question information using pre-saved question and answer on server for authentication mechanism with end-to-end encryption facility to enhance data protection across mobile networks. To do so, assessment on the existing mobile banking service in Ethiopia has been conducted. Based on the assessment on banking reports, related literature and own experience. Finally a prototype is developed for mobile banking services. This work address issues of data confidentiality, user authentication and message integrity in order to provide authentication and end-to-end security for data carried on GSM networks.

Keywords: mobile banking, GSM security, banking services, user management, pre-saved question and answer, random generation, password

Designing A Stemming Algorithm for Kambaata Text: A Rule Based Approach, Jonathan Samuel Sumamo, St. Mary's University, Email:rakmo.smu@gmail.com

Stemming is the process of reducing inflectional and derivational variants of a word to its stem. It has substantial importance in several natural language processing applications. In this research, a rule based stemming algorithm that conflates Kambaata word variants has been designed for the first time. The algorithm is a single pass, context-sensitive, and longest-matching designed by adapting rule-based stemming approach. Several studies agree that Kambaata is a strictly suffixing language with a rich morphology and word formations mostly relying on suffixation; even though its word formation involves infixation, compounding and reduplication as well. The output artefact of this study is a context-sensitive, longest-match stemming algorithm for Kambaata words. To evaluate the stemmer's effectiveness, error counting method was applied. Two different test sets of 1385 and 1040 distinct words were used to evaluate the stemmer. The combined output from the first stemmer indicates that out of 2425 words, 2271 words (93.65%) stemmed correctly, 138 words (5.69%) over stemmed and 16 words (0.66%) under stemmed. To minimize the problems identified in the first version of Kambaata stemmer, certain improvement was undertaken by identifying additional affixes and rules. Accordingly, the errors of over stemming and under stemming were reduced to 2.60% (63 words) and 0.54% (13 words), respectively. Consequently, the overall performance of the stemmer has been enhanced to 96.87%. What is more, a dictionary reduction of 67.52% has also been achieved for correctly stemmed words on the evaluation. The main factor for errors in stemming Kambaata words is the language's rich and complex morphology. Hence a number of errors can be corrected by exploring more rules. However, it is difficult to avoid the errors completely due to complex morphology that makes use of concatenated suffixes, irregularities through infixation, compounding, blending, and reduplication of affixes.

Keywords: stemming algorithm; Kambaata stemmer; rule-based stemmer; longest-match stemmer; Kambaata language

Fingerprint Identification and Verification Using Minutiae Extraction for Crime Investigation, Kibrom Desta, St. Mary's University, Email:rakmo.smu@gmail.com

Crime has a negative impact on the socio- economic development of the world. Due to this Ethiopian federal police and other law enforcement agencies have the objective of effectively controlling crimes. These law enforcement agencies require assistance of scientific evidences during crime investigation. Fingerprint, as one of such scientific evidence, has an important scientific aid in the investigation of crime and administration of justice. Ensuring reliable minutiae extraction is one of the most important issues in automatic fingerprint identification and verification. The fingerprint identification and verification method is divided into four stages. The first is acquisition stage which captures the fingerprint image. The second is pre-processing stage which attempt for enhancement and binarization, of fingerprint images. In this work a novel method for fingerprint identification and verification is considered using a Fast Fourier Transform (FFT) to enhance the fingerprint image. The third stage is feature extraction, in this study the minutiae extractor methods are used to extract ridge ending and ridge bifurcation from thinned fingerprint image. The fourth stage is matching for fingerprint identification and verification. This is done by matching two minutiae points using minutiae matcher method in which similarity and distance measure are applied. We have used 300 fingerprint images for each of the 30 persons (ten fingerprints each) that are with criminals and innocent. From those images 85% of the dataset is used for training and 15% of the data set is used for testing. The experimental result demonstrates that the proposed technique is effective for the identification and verification of persons. The new developed method can successfully identify and verify the examined fingerprint images with an accuracy of 90.1%.

Keywords: Minutiae point, Feature extraction, Fingerprint identification, Fingerprint verification

English-Wolaytta Machine Translation Using Statistical Approach, Melaku Mara, St. Mary's University, Email:rakmo.smu@gmail.com

Machine translation is a technology for the automatic translation of text or speech from one natural language to another. Since there is a need for translation of sentences between English-Wolaytta language to make available the English documents in Wolaytta language and minimize the language barrier. Thus, this study in the development of a English-Wolaytta machine translation system using statistical approach. In order to achieve the objective of this research work, 30,000 bilingual corpus is collected from spiritual domain and 39,893 monolingual corpus from different sources. And also prepared in a format suitable for use in the development process (normalization, tokenization, lower-case and clean) and classified as training, tuning and testing set. Aligned parallel sentences manually and used freely available tools for the different purposes such as SRILM toolkit for language model, MGIZA++ align the corpus at word level by using IBM models (1-5), Decoding has been done using Moses, and Ubuntu operating system which is suitable for Moses environment has been used. In addition, unsupervised morpheme segmentation tool Morfessor is used for segmentation of Wolaytta text. The experiments were taken separately, one for the unsegmented and the other for segmented corpus. The parallel sentences divided by 5,000, 10,000, 15,000, 20,000, 25,000 and 30,000. The unsegmented corpus performs BLEU score of 4.91%, 6.30%, 7.21%, 7.60%, 7.96% and 8.46% used the above divided parallel sentences. The segmented corpus performs BLEU score of 9.83%, 11.38%, 12.70%, 12.77%, 12.93% and 13.21% used the above divided parallel sentences. Its performance improved by increased the size of the corpus and segmented parallel sentences. Base on the experiments done, the researcher observed that there will be a better performance when increase the size of the corpus and morphological segmentation. Therefore future research should focus to further improve the performance of the system increase the size of the corpus and morphological segmentation.

Keywords: Machine translation, Wolaytta language, statistical approach

**Mobile Based Tutoring System in Distance Learning: The Case of St.Mary's University,
Mohammed Ali Wedaj, St. Mary's University, Email:rakmo.smu@gmail.com**

Mobile technology has become the driving force behind most education and training. Its potential in supporting distance education is so significant in countries where there is poor ICT infrastructure and internet connectivity. Although mobile technology has such undeniable significance, limited studies have been conducted in the areas of applying mobile technology for distance learning in general and tutorial services in particular in the Ethiopian context. The purpose of this thesis is therefore, developing mobile based tutorial framework that can support distance learners in Ethiopia by considering St. Mary's University as a case. Both qualitative and quantitative case study research methods have been applied to understand the existing distance learning context and identify problems, issues and requirements for developing the system. Interview and questionnaire used as a tool for data collection. The problems and requirements identified through qualitative and quantitative case study are used as a basis for developing contextualized and easily accessible mobile based tutorial system that can address the existing problems of delivering tutorial services and meet system requirements identified by learners and educators. The findings of the empirical study key challenges that SMU distance learners faced like missing tutorial sessions, limited expertise and experience of tutors, Lack of practice of relating theory to practice and poor quality of tutorial packages. The results confirm that to investigate the usability of the mobile based tutoring is easy to use, saves time and less cost in delivering tutorial services, improves or motivates distance learners to attend or follow up tutorials. This study has a practical contribution towards enhancing distance education by providing adequate tutorial services to distance learners.

Keywords: Distance learning, Tutorial service, Mobile Tutoring, Mobile Tutoring Architecture

**Design of Anaphora Resolution for Afaan Oromo Personal Pronoun, Moti Teshome
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Anaphora is defined as the linguistic phenomenon of pointing back to a previously stated item in the text. The pointing back word or phrase is called an anaphor and the entity to which it refers or for which it stands is its antecedent. Anaphora resolution is the process of determining the antecedent of anaphor. The scope of this resolution can be Intersentential or Intrasentential. The implementation of Anaphora resolution improves most of NLP applications such as machine translation, question answering, and text summarization and information extraction. Most of Anaphora resolutions are studied for the English language. Nowadays research on anaphora resolution has been studied for other languages, such as Norwegian, Estonian, Spanish, Arabic, Turkish and Amharic. As anaphora resolution, system for one language is not directly adapted to another language, because it requires specific design for Afan Oromo based on the grammatical behavior of the language. This study presented a model for resolving anaphora occurrences in Afan Oromo text using knowledge poor approach. The approach is implemented without any sophistication of linguistic knowledge and its core method is a list of multilingual antecedent indicators like a subject place, recency, frequency and constraints rules like gender, person and number agreement. The proposed model focuses mainly on pronominal anaphora types and specifically on third personal pronouns. The models deal with Intrasentential and Intersentential types of anaphor. These personal pronouns can be hidden anaphor that resides in verbs and independent anaphor that occurs as personal pronouns. The proposed model follow different sub tasks, These are: preprocessing text which includes POS tagging, locating independent anaphor in a sentence in the text, extracting hidden personal pronouns, identifying possible antecedent candidates in defined range of preceding sentences, application of eliminative rule – constraint rules and optional rule - preferential rules, and selection of the candidate with the highest aggregate score. Data used as datasets for our experiment were collected from Afan Oromo Holy Bible and Fiction. The evaluation of the prototype is performed on 330 sentences and conducted for two different scenarios. First, the hidden intrasentential anaphor algorithm scored a success rate of 57.84% and for independent intrasentential, anaphor the algorithm scored 47.51% success rate. For both Intrasentential anaphor, the algorithm scored a success rate of 55.20%. On the other scenario, the algorithm scored success rate of 98.28% for hidden intersentential anaphor algorithm and 98.85% for independent intersentential algorithm. For both Intersentential anaphor, the algorithm scored success rate of 98.43%. The challenging tasks in the study are extracting hidden anaphor from the verb word class because there are ambiguity of words in the language that are extracted based on the meaning of the sentence. Therefore, further works focusing on the knowledge of pragmatic is the major direction with regard to Afan Oromo anaphora resolution.

Keywords: - Afan Oromo anaphora resolution, knowledge poor anaphora resolution approach, hidden anaphor, antecedent indicators, independent anaphor

**Word Sense Disambiguation for Afaan Oromo Using Knowledge Base, Shibiru Olika
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Word sense disambiguation (WSD) is important and difficult problem that requires to be solved in Nature Language Processing. Afaan Oromo words have many meanings based on the context with which the word is used. In Afaan Oromo there is much ambiguous word in which there meaning is changing with the context. This creates the user of the language to be confused about the meaning of those words. In this paper we apply Knowledge based WSD method which is based on the database developed from scratch that uses Afaan Oromo Dictionary to disambiguate polysemous words in the sentence. The disambiguation process becomes accomplished based on words and sense relations developed in the database. The word sense disambiguation consists of preprocessing, morphological analysis, Afaan Oromo WordNet and disambiguation components to disambiguate ambiguous words of the language. Preprocessing component becomes the first stage to preprocess the input sentences to be used by morphological analysis to reduce the words to its root form or stem. The wordnet database stores words and it's Synsets with their relation and concepts to disambiguate the polysemous words. Finally the disambiguation component disambiguates the ambiguous word using information from other components of word sense disambiguation that we use in this paper. Lastly, we conduct two experiments. The first experiment is with and without morphological analyzer that uses Afaan Oromo WordNet databases. The result of the experiment shows that an accuracy of 50.75% and 63.95% obtained. The second experiment becomes experiments that we conduct using various windows sizes to determine appropriate window sizes. According to the experiment window size of three- three becomes appropriate for Afaan Oromo.

Keywords: Natural Language Processing, Afaan Oromo WordNet, Word Sense Disambiguation, Knowledge Based Approach.

**Improving Quality of Service of Border Gateway Protocol Multiprotocol Label Switching
Virtual Private Network of EthioTelecom Service Level Agreements, Shimelis Asrat, St.
Mary's University, Email:rakmo.smu@gmail.com**

The primary goals of Quality of Service (QoS) are bandwidth management, controlled jitter, latency and improved packet loss characteristics to provide satisfactory services for users. Shaping network optimization is crucial for the service provider. To implement the network QoS, optimizing the current network physical and logical architectures is among the best practice. In this work, an attempt has been made to investigate the end-to-end QoS parameters of EthioTelecom service level agreement (SLA) customers network by using differentiated service (DiffServ) model, to manage end-to-end traffic delay, jitter, and packet loss. The traffics are classified and marked depending on their priorities. The proposed network architecture has used weighted fair queueing for congestion management and weighted random early detection for congestion avoidance method. The eNSP and Wireshark have used been to design, demonstrate and evaluate the network architectures. When the results of the existing network are compared with the proposed network architecture that is designed using the DiffServ model; delay, jitter, and packet loss have decreased whereas the traffic utilization increased.

Keywords: Quality of Service, Virtual Private Network, Multiprotocol Label Switching, Multiprotocol Border Gateway Protocol, Service Level Agreement, Differentiated Service Model.

**Cyber Security Auditing Framework (CSAF) For Banking Sector in Ethiopia, Tesfaye
Asfaw Getahun, St. Mary's University, Email: rakmo.smu@gmail.com**

The advancement of cyber security and technology offers a vital benefit for business. Modern Banking increasingly relies on the Internet and computer technologies to operate their businesses and market interactions. Banks are on the way of using up-to-date technologies to increase efficiency and effectiveness in service delivery. However, these benefits do not come without risks for information being misused, service disrupted or any other attacks interrupting the normal operation of computer based cyber systems. The threats and security breaches are highly increasing in recent years globally. Ethiopian case is not an exception. The main objective of this study is to propose and develop a workable Cyber Security Auditing Framework (CSAF) in banking sector. In this work, attempts were made to examine and compare the available cyber security frameworks and best practices. This research combines ISO audit checklists and expert experiences to assess the cyber security system practices in the banking industry. By applying a mixed research method approach the study assesses the existing practices, process and challenges of the selected banks cyber security issues and proposed cyber security audit framework which is workable for the Ethiopian banking industry. The framework is constructed from two basic pillars. The first is the requirement identification mechanism which is further broken into ERM (Entity Relation Model) and organizational & process models. The second one is the counter measure which focuses on the organizational policy, procedure, guideline, and controls. Finally, the researchers proposed a workable framework that can assist the industry from cyber-attacks. The framework has both practical and theoretical contributions to the industry at large and for researchers for further similar efforts.

Keywords: Cyber Security, Cyber Security Auditing, Cyber Security Auditing Framework, Security Threats, and Security controls.

Identifying The Reason for Mobile Call Drops Using Data Mining Technology, Yared Alibo Ayiza, St. Mary's University, Email:rakmo.smu@gmail.com

Access to telecommunication service is critical to the development of all aspects of a nation economy including manufacturing, banking, education, agriculture and government. However, this telecommunication services are not free from problems. Mobile call drop is the main problems of all telecom operators. In telecommunication, mobile call drop is a situation where calls have been cut off before the speaking parties had finished their conversation tone and before one of them had hung up. This research therefore aims to design a predictive model that can determine mobile call drops from ethio telecom mobile network data. To overcome the drawback of simple statistical method, we proposed data mining techniques, methods and methodologies and used in this research. We selected around 20,000 records of one year and six months collection of Fault Management data. After eliminating irrelevant and unnecessary data, a total of 16996 datasets with 8 attributes are used for the purpose of conducting this study. Data preprocessing was done to clean the datasets. After data preprocessing, the collected data has been prepared in a format suitable for the DM tasks. The study was conducted using WEKA software version 3.8.1 and four classification techniques; namely, J48 and Random forest algorithm from decision tree as well as PART and JRIP algorithm from rule induction are used. As a result, J48 decision tree algorithm with 10-fold cross validation registered better performance and processing speed of 95.43% and 0.06 sec respectively. The algorithm also used 8 attributes for this experimentation of the research. Unavailability of related works on telecommunication mobile call drop area was one of the major challenges during the study. Another challenge includes the FMS mobile network server can hold only two years data since the data is huge due to this, we can't get the data before two years. Finally, we recommend ethio telecom to apply data mining techniques on mobile network data for identifying the reason for call drops.

Keywords: Data Mining, Knowledge discovery, FMS, QoS, Classification, Hybrid, CRISP-DM

3. Institute of Agriculture and Development Studies

**The Effect of International Remittance on Economic Growth and Investment in Ethiopia,
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In recent times remittance sent by Ethiopian migrants has increased tremendously, generating reliable, most stable and even higher foreign currency compared to foreign direct investment (FDI), official development assistance (ODA) and the volatile export earnings. However the effect of remittance on overall economic growth is a most contested topic. Some findings relate remittance with increased consumptive behavior, increased domestic price, increased in equality and moral hazard. Conversely, others relate remittance with reduced poverty, increased investment on human capital, increased investment due to its potential as a source of capital and increased aggregate demand and employment due to consumption multiplier effect,. This study assesses the effect of remittance on economic growth and investment level of Ethiopia employing a time-series data mainly from NBE and MOFED for the period between 1984/85-2016/17. ARDL Bound testing approach incorporating Error correction model is employed to estimate the long-run and short-run effect of remittance on economic growth and investment. The result reveals that in the short-run remittance affects both economic growth and investment negatively due to remittance's consumption smoothening role in the short run. Conversely, in the long run remittance affects both economic growth and investment positively, this shows the consumption multiplier effect on one hand and on the other the potential of remittance to serve as an alternative source of capital for investment and entrepreneurial purposes, in a face of credit market failure existed in most of developing countries. To enhance both the size and the positive role of remittance, government policies should concentrate on developing policies that attracts potential migrants investment, encourage/discourage formal/informal channels of remittance flow, discourage parallel exchange market, decrease cost of remittance and improve recipients accesses to banking in rural areas to improve saving habits.

Keywords: Remittance, Economic growth, Investment, ARDL Bound Testing, Error correction model

The Role of International Remittance on Economic Growth in Ethiopia, Abel Tenaye, St. Mary's University, Email:rakmo.smu@gmail.com

The study was carried out to find out the role of remittance on economic growth in Ethiopia from the period 1980 to 2016 along with other macroeconomic variables. Both descriptive statistics and time series econometrics model were employed to analyze the data. The study employed an Autoregressive Distributed Lag (ARDL) model to co-integration in order to investigate the long and short-run relationship and Error correction model to estimate the short run effect. The finding indicates that remittance had a negative and significant effect on growth rate; however, it had a positive effect in the short run. The analysis further revealed that openness to trade had a positive effect in long run; however, it had a negative effect in the short run. Contrary to this, real private investment had a positive effect on real growth both in the long and short run. On the other hand, expenditure on human capital didn't have significant effect on real growth. Therefore, in order to sustain long run growth apart from working on remittance and human capital, the government should design appropriate policies that results in the efficient use of resources contributing to economic growth through increasing the remittance ow and proper management of variables that could contribute to national output.

Keywords: Remittance, Economic Growth, Error Correction Model, ARDL, Bound test, Ethiopia

Assessment of The Contribution of Mullo Woreda Rural Road: A Local Community Perception, Alemayehu Bekele, St. Mary's University, Email:rakmo.smu@gmail.com

Rural areas in developing countries do not have a minimum of reliable and efficient access to roads. They are also characterized by poor socioeconomic transformations. The relationship between rural roads and socio-economic development is still one of the major research fields in developing countries. This study, therefore, aimed to identify the socio-economic contribution of rural roads. The study adopted a “before and after” approach to assess the socio-economic impact of rural roads. Primary data were collected from 120 sample households using survey questionnaire and interview which was designed to generate a data on some household, farm and institutional characteristics that are related to road users in Oromia Regional State at Mullo woreda. Descriptive statistics were applied to describe, compare and contrast different categories of sample units with respect to the desired characteristics. As observed from the results, before the road was constructed, it was often difficult for pedestrians and animals to pass due to low-lying swampy areas and there was no access for motorized vehicles. Now the travel time has been reduced from over an hour to 10-15 minutes. After the construction of the road, a large number of pedestrians and animal carts as well as some motorized vehicles are used. In other words, the construction of the road is improved the day to day activity of households in the study area. As far as the average time taken to reach the main destinations using different modes of transport is concerned, it takes travellers below 30 minutes to reach farm land, fetch water, school, and nearest health center by walking. Based on the analysis made the average time taken (in minutes) to reach the main destination by means of transport used is improved after the construction of the road. There is also a significant positive correlation between distance to nearest road and distance to nearest schools, health centers and water sources. The study found overall positive social impacts after the construction of the road compared to before the road indicating that road accessibility crowds in other basic social services. Generally, in order to ensure the maximum impact of rural roads in the coming years, current constraints to agricultural production and productivity should be improved.

Keywords: Rural areas, access to road, socio-economic transformations

**The Perception of Gender Inequality and Its Effect on Unemployment: The Case of Nefas Silklafto Sub-City Addis Ababa, Alemayehu Hailye, St. Mary's University,
Email:rakmo.smu@gmail.com**

The aim of this study was to assess the perception of gender inequality and its effect on unemployment at Nefas Silk Lafto Sub-City of Addis Ababa. The populations of the study were obtained from the respondents' record in the Sub-City. The study adopted both qualitative and quantitative research design. The sample size was determined by using the systematic random sampling of probability techniques formula or sample size calculator. The total population size was 1443 and from these population 136 were selected for sample size. In this study binary logistic regression model was used and questionnaires were used as data collection instruments. Both primary and secondary data were used in the study. The data were analyzed by using SPSS (statistical package for social sciences) and presented through descriptive statistics and regression analysis. The model result shows that perception of gender inequality had affected by education and language and had a positive and significant effect on unemployment. So minimizing those perception factors that affect gender inequality would minimize the current unemployment rate in the study area.

Keywords: Gender, Perception of Gender Inequality, Binary Logit Model and Unemployment

Trade Openness Nexus Economic Growth in Ethiopia: Time Series Analysis, Ashenafi Zelalem, St. Mary's University, Email:rakmo.smu@gmail.com

This study purposed to determine the granger causality and the long run and short run relationship between trade openness and economic growth in Ethiopia covering the period between 1992 and 2017. It incorporates foreign direct investment and exchange rates as the additional variables. To test for stationarity of the data, the augmented Dickey-Fuller (ADF) were used. The Autoregressive distributed lag (ARDL) model was employed in this study to examine the long run relationship between the variables. The findings of the study suggested the existence of positive and significant impact of trade openness on economic growth in Ethiopia in the long run; its short run growth impact is estimated to be insignificant. Moreover, the impact of real effective exchange rate and foreign direct investment variables were found to be positive and highly significant in the long run. The granger causality result reveals that trade openness, foreign direct investment and real exchange rate granger causes gross domestic product. It also indicates the existence of bi directional causality between gross domestic product and foreign direct investment. Therefore, there is a need to design and implement any policy action that could help improve the magnitude of the country's exposure to international trade integration.

Keywords: Co-integration, Economic Growth, Ethiopia, Trade openness

The Dynamics Relationship of Carbon Dioxide, Nitrous Dioxide, Sulfur Dioxide Emissions and Economic Growth of Ethiopia, Awash Dagne Amhayesus, St. Mary's University, Email:rakmo.smu@gmail.com

The core objective of this study is to assess Dynamics relationship of carbon dioxide (CO₂), Nitrous dioxide (NO₂), Sulfur Dioxide (SO₂), Emissions and Economic growth of Ethiopia from 1990-2017. Quantitative research approach was used to show the studies that makes use of Statistical analysis. Secondary data were collected from the targeted sector World Bank data (WB) and international monetary fund IMF from 1990-2017 fiscal year. FGLS regression model used to identify the most important dynamic relationship of (CO₂), (NO₂), (SO₂) and Economic growth of Ethiopia from 1990-2017. The finding of the study show that, the annual release of CO₂ emissions of Ethiopia from 1990-2017 (consumptions of modern energy like coal, frost, industries, transportations consumption) investigated worth average is 63712.3 m² ton which is dynamically positive contributed to 0.2% to Ethiopian economic growth. Whereas, the positive and significant relation between economic growth and CO₂ indicates, economic growth was inevitably increases carbon dioxide emissions in the country. Similarly, regression result towards annual emissions of SO₂ increased to 487.1 M² ton shows dynamic positive relationship with Ethiopian economic growth show 0.4% worth annually. However, NO₂ is the highest which is showing annual increase in Ethiopia during with an emissions in average 4194.2 to 15894.7 metric ton next to carbon dioxide which is portrayed inverse dynamic relationship to Ethiopian economic growth at negative 0.6% per annual. It suggested that Creating partnership between academia and implementing/ regulatory organizations to facilitate evidence-based decisions, Improving the awareness and participation of stakeholders like private sectors, non-government sectors and government sectors to get easy solutions. To minimize CO₂ emissions that comes from, economic growth and urbanizations in Ethiopia, cost effective, carbon free, and efficient utilization of renewable energy consumption based on the country comparative advantage that consider alternative use of resources are advisable like: -Hydro and Geothermal.

Keywords, Carbon dioxide, Nitrogen dioxide, Sulfur dioxide Emission, Real GDP

Agricultural and Manufacturing Goods Export Performance and Its Effect on Economic Growth in Ethiopia, Belete Nigussie, St. Mary's University, Email:rakmo.smu@gmail.com

The structure of Ethiopian foreign trade sector is dominated by a few primary products that account for a lion's share of the country's export earnings, while the share of non-agricultural products in total merchandise exports is almost insignificant effect on economy. For the past three decades, primary agricultural products accounted the majority share of the merchandise export earnings of Ethiopia. Export of Ethiopia is increasing by average growth rate of 21% but has insignificant effect on economic growth of Ethiopia and the balance of payment is in deficit. The trend also reveals that Ethiopia's export sector is mainly dominated by few primary commodities, where manufacturing exports account for less than 15% of merchandise exports on average. The results from unit root test show that all variables are order one integrated; and Johansen cointegration shows the existence of long run relations among the variables. The result further explained that agricultural export commodities are the dominant factors of external income of Ethiopian export growth is at infant level and has insignificant effect on economic growth and however, growth stimulate export in the long run. The significant and negative coefficient indicates the relative speed of adjustment to achieve the long run equilibrium. In all the cases Ethiopian export performance has affected with the variables of gross domestic product, exchange rate, infrastructure and share of trade have significant positive effect on the improvement of export performance on both agricultural and manufacturing export performance and have long run relationship. Whereas, foreign direct investment, inflation rate and terms of trade has negative effect on Ethiopian export performance. Based on the findings the agricultural and manufacturing goods has low share to real GDP of Ethiopia, hence the government should strengthen the two main sectors for economic growth of the country.

Keywords: Agricultural and manufacture export, VECM and Ethiopia

**Impact of Live Animal Production and Trade on Economic Growth of COMESA Member Countries, Binyam Kassa Engidasew, St. Mary's University,
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Globalization is the increasing integration of national economies into expanding international markets and viewed as instrument for economic growth, development and emancipation. It has many dimensions of which its trade and growth dimension are the key themes of the current study. Recently African nations are moving towards a continental free trade area establishment in addition to the previous regional integrations such as ECOWAS, SADC and COMESA. A number of reports are available with regards to trade and economic growth in light of such preferential trade areas that presented varying views from different dimensions of regional integration. This study was conducted to assess the impact of live animal and animal products international trade on economic growth and to describe the association between membership to FTA of COMESA and live animal and products trade in member nations. A secondary panel data from 11 COMESA member states of which two are non-FTA members was used to model the economic growth impact of livestock production, live animal export and animal products import and export, data ranging between 1991 and 2018. FGLS was deployed to correct data problems and model the impact of independent variables on GDP, with overall $R^2=0.8389$. Among the explanatory variables livestock production, live animal import, animal product import and export were significant at 99% confidence interval. Correlation results showed that there is positive correlation between FTA membership and economic growth as well as live animal and products trade. It was concluded that livestock commodities trade has positive impact on economic growth and the FTA membership improves trade in livestock commodities in COMESA region. Further research is recommended on the export destinations and commodities to fill the knowledge gap in livestock intra-regional and non PTA trade.

Keywords: International trade, Economic growth, COMESA, FTA, Livestock commodities

Government Road Sector Spending and its Effect on Economic Growth in Ethiopia, Chere Mulatu, St. Mary's University, Email:rakmo.smu@gmail.com

This study aims to assess status and performances of government road sector spending and its effect on economic growth in Ethiopia using time series data for the period 1975-2018. Both descriptive and econometric analyses were used to analyze the data. The result of the descriptive analysis indicates that the trend of government road sector spending has highly increasing from time to time. Regarding the performance of road sector from 1974- 2018, the road network is by now growing out the rate. However the issue of rural accessibility still remains far from the desired level that the country needs to have. Thus, the country needs to do a lot to graduate to middle income country status in terms of road network expansion and improved accessibility. The Econometrics result, with the help of co integration and vector error correction analysis, the effect of government road spending on economic growth was assessed in the long-run as well as in the short-run. The findings reveal that government spending on road has a significant and positive effect on the economic growth (GDP) in the short-run and in the long-run. therefore, the government need to strengthen its support on road infrastructure through allocate more road financing to expand the road network with the aim of increasing the current rural accessibility, thus, improves the market access of the poor rural Population with the aim of improvement the current economic growth.

Keywords: Economic growth, Road network, co-integration, ECM

**The Nexuses between Investment, Trade Openness and Economic Growth in Ethiopia: A Time Series Analysis, Dagim Nigussie, St. Mary's University,
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This paper examines the nexus between investment, trade openness and economic growth in Ethiopia. At nationwide level the achievement of sustainable rapid economic growth along with increasing amount of investment with optimal international trade is the central policy objective of most countries. The objectives of this study are to investigate the interrelations among investment, trade openness and economic growth. The study uses a combination of descriptive statistics and time serious econometric models using secondary data source obtained from NBE and MOFED in period 1980-2018. The result to the study has revealed there is no causal relationship between trade openness and GDP but investment shows a positive impact on economic growth. The relation between investment and trade openness appears to be complementary. Therefore the recommendations of this study are that the central government should encourage domestic and foreign investment and that the Ethiopian government should place high emphasis on the investment sector. Accelerating trade is also essential due to its positive impacts on investment.

Keywords: Investment, trade openness and economic growth in Ethiopia

Factors Affecting Preference to Locally Manufactured Goods vis-à-vis to Imported Goods in Ethiopia: The Case of Steel Manufacturing Industries in and Around Addis Ababa, Demeke Ashagre Baynes, St. Mary's University, Email:rakmo.smu@gmail.com

Manufacturing Industries are driving forces for economic growth and development and poverty reduction in developing countries. Ethiopia is one of the developing countries to enhance light and heavy manufacturing industries development in the short and long term for the purpose of import substitution and to produce exportable goods in order to save and generate the hard currency to minimize the gap of trade balance of the country. However, this study has been conducted in and around Addis Ababa with the general objective of “assessing competitiveness of locally manufactured steel goods with the same imported goods in Ethiopia”. To achieve the objective of the study, data was collected from both steel goods producing companies and main buyers of the product. 40 questionnaires were distributed to 40 operational stage steel producing companies. In addition to the producer companies, 194 questionnaires were distributed to the main steel product buyers. All questionnaires from the steel manufacturing companies were returned but only 148 questionnaires were returned from the buyers and successfully completed and analyzed using descriptive (percentage, mean, standard deviation) and statistics of STATA 14 analysis. In addition to quantitative data collection, face-to-face interview were conducted through semi-structured interview questions and data were analyzed statistically. The study identified that steel goods producing companies are facing challenges more from imported raw material dependency which is emanating from lack of hard currency, customs regulatory policy and power problem. Transport facility, inaccessibility to finance, high cost of financing, and economic and regulatory policy uncertainties are other challenges to be competent. 68.24% of steel product purchasers prefer imported steel products than the local steel products. Preference between local and imported steel goods is affected by both company factors and product features. From the study the researcher concludes that locally manufactured steel products are not competent with same imported goods at the same domestic market. Based on the findings obtained from the study recommendation to respective government bodies and manufacturing industries owners/managers are forwarded.

Keywords: competitiveness, imported goods, locally manufactured goods, manufacturing industry

The Impact/Effect of Foreign Direct Investment on Ethiopian Economy: The Case of Ethiopia, Getachew Atsibha, St. Mary’s University, Email:rakmo.smu@gmail.com

The main purpose of this paper is to examine the impacts of foreign direct investment in Ethiopia based on time series data over the period 1992 to 2018 using aggregate national data.

It measures particularly how FDI affects GDP growth; other control variables such as gross domestic saving, trade, government consumption, inflation, domestic Investment and Employment have been incorporated. In order to fully account for feedbacks, autoregressive distributed lag/ARDL/ model is utilized. The results show that there is short range as well as long-run relationship between foreign direct investment and economic growth and it is significant and affects positively. Results further show that the positive impact of domestic investment on economic growth becomes less when FDI assumes positive significant impact, implying the crowding out effect of FDI on domestic investment. Other major determinant of economic growth that was included in the model was domestic saving, government consumption and domestic investment; these variables also show that they have a positive and significant effect on GDP. Results in this study imply the need for the government to setup institutions with clear regulation to control after operation and avoid any damage and lags in utilizing benefits arise from FDI. Besides, the government should be able to create the right environment to realize the benefit from spillover effects of between domestic investment and FDI to adjust the crowding out effect. Hence, the researcher therefore recommends that, therefore, a host country that receives a diversified FDI or non-resource-seeking FDI when it has reached a certain minimum level of development. The implication of this for Ethiopia, resource poor least developed country, is that a certain minimum level of development is a necessary condition to attract and control negative impacts of FDI.

Keywords: FDI, Impact, GDP, Ethiopia

Contribution of Infrastructure on Economic Growth of Ethiopia, Medhanit G/Medhin Sarhe, St. Mary's University, Email:rakmo.smu@gmail.com

Infrastructure serves as the backbone of a functioning society by providing a well-suited environment for upgrading the economic status of a country. From the perspective of Ethiopia the most important question is whether infrastructure contributed on economic growth of

Ethiopia. The objectives of the study were to examine the contribution of infrastructure development on the economic growth of Ethiopia. The study follows an empirical research using secondary data from 1981-2010 E.C. The research proceeds to test empirically whether Electric production, Air Transport, Telephone line & Road has been contribution on Ethiopian economy. The paper used dicky-fuller and Johannessen tests to check the stationarity of the variables and employs Cobb Douglas production function model. Based on the finding of the study, all variables were unit root $I(0)$ after first order they became stationary, All the variables are also confirmed cointegration based on Johansen tests. based on vector error correction model estimation result, all the independent variables whether Electric production, Air Transport, , Telephone line & Road has a positive and significant impact on economic growth in the long run. and becomes insignificant in the short run. Based on the finding the study highlights From the policy perspective, greater emphasis is needed on infrastructure development to sustain the high economic growth which Ethiopian economy has been experiencing for the last few years.

Keywords: Economic growth, Ethiopia, Infrastructure. vecm model

**Assessing the Impact of Inflation on The Economic Growth of Ethiopia
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One of the prime objectives of macroeconomic policy both in developed and developing countries are to achieve economic stability and obtain sustainable economic growth simultaneously with price stability. This study, therefore, seeks to assess the impact of

inflation on economic growth using annual time-series data for the period 2000/01 – 2016/17, which is conducive for economic growth in Ethiopia. Based on the data found from NBE and MoF, it is found some evidence that inflation has impact on economic growth. Estimated threshold model indicate that there is non-linear relationship between economic growth and inflation in the Ethiopian economy. This study shows the level of inflation is must keep below the threshold level because the inflation below some level of inflation brings positive impact to the economic growth but after this level it seriously hurts the growth of the economy of Ethiopia and as a result high inflation retards growth by reducing investment and bringing inefficiency to the system. Thus, excessive inflation has a growth inhibiting effect. As an inflation targeting country, this is a crucial finding as it provides a baseline study in search of the optimal level of inflation for sustainable economic growth. These findings are essential for monetary policy formulation by the National Bank of Ethiopia, whose primary objective is the achievement and maintenance of price stability, as it provides a guide for the bank to work on minimizing inflation rate consistent with long-term sustainable economic growth goals of the country.

Keywords: Inflation, economic growth, Ethiopia

Banking and Insurance Sectors Development in Ethiopia and Its Effect on Economic Growth, Melaku Yirdaw, St. Mary's University, Email:rakmo.smu@gmail.com

Banking and insurance sectors development has a vital role on economic growth. To identify the real contribution of the financial sectors, knowing the role of banking and insurance sectors to economic growth and its determinants are essential to made right decision on macroeconomic policy of the country. Although there are many previous studies on the topic of nexus between financial development and economic growth in Ethiopia, the studies were focused on only banking sector and few previous studies on the topic of nexus between insurance sector development and economic growth in Ethiopia, as far as the researchers knowledge there is no previous studies on encompass both sectors. It is a major research gap. Therefore, the aims of this study is to analyze banking and insurance sectors development in Ethiopia and its effect on economic growth using secondary data from 1980 – 2018. The data collected from NBE, EIC and World Bank data base and employed time serious data analysis using VECM. Relevant pre and post estimation tests which are unit root test, co-integration test, Granger causality test, autocorrelation test, normality test and stability test were done. The result of the study disclosed that entire explanatory variables jointly has significant and positive relationship with economic growth in long run and broad money supply/RGDP, loan provided to private sector/RGDP and insurance profit/RGDP has significant and positive association with real GDP in short run. According to Granger causality test, banking and insurance sectors and economic growth has bi-lateral causality. Moreover, the descriptive analysis showed that both banking and insurance sectors are under progress and health condition. However, both sectors are dominated by public banks, especial CBE and public insurance, EIC and the progress of insurance sector is tardy according to banking sector. On the basis of the research findings the researcher concluded that, banking and insurance sectors have vital role on economic growth in long run and short run and financial sector development and economic growth are supplementary each other. Finally, the researcher mention recommendation that ministry of finance should be restructured NBE and stratified in to two in the form of national bank of Ethiopia and national insurance of Ethiopia to improve the insurance sector performance and National Bank of Ethiopia should be bare the obligations of purchasing great renaissance dam bond and serenading of foreign currency to NBE from private banks in order to minimize burden of financial shortage of the banks, to encourage investment and to stimulate overall business activity of the country.

Keywords: Economic growth, banking sector & insurance sector, VECM and Ethiopia

**Determinants of Ethiopia's Live Animal Export: A Gravity Model Approach,
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The purpose of this study is to analyze factors that determine export flows between Ethiopia and its trading partners using a gravity model approach. The research had used secondary data collected from different sources and covers periods from 2000-2017 for top 15 trade partners of Ethiopia, which implies that the data were panel. There was consideration of the importing capacity of the countries and successiveness of their importing condition for considering the countries as a sample. Different tests were applied in order to select the appropriate model to regress the gravity model. As of those tests, the research had adopted the random effects gravity model. The model result showed that 10 of the total variables four are significant at different level of significance. Partner country's Gross domestic Product, weighted distance between Ethiopia and partner countries', partners country's population and total road network of Ethiopia found to be a significant factors affecting Ethiopia's live animal export in the period between 2000 and 2017. While Partner country's Gross domestic Product, partner country total road network and partners country's population have significant and positive impact on live animal export of Ethiopia, the weighted distance between Ethiopia has significant but negative impact on the trade. On the other hand, bilateral real effective exchange rate between birr and partner's currency, foreign direct investment and Ethiopia's sharing of common border with partner country ,preferential trade and regional trade agreement(RTA) are found to be insignificant in affecting Ethiopia's live animal export in the indicated period. Ethiopian gross domestic product and Ethiopian population has been dropped because of the existence of multicollinearity problem.

Keywords: live animal export, Gravity model, random effects, Panel data, Demand and Supply side factors

**Assessment of The Perception of Service Quality of Dry Port and its Determinants: The Case of Modjo Dry Port, Rediet Bekele, St. Mary's University,
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Efficient and effective dry ports are crucial for the economic growth of a landlocked nation like Ethiopia. This study presents the assessment of perception of service quality of dry port and its determinant factors by taking the case of Modjo dry port. Primary data were collected from 130 sample customers and 41 sample employees of the dry port, which were selected based on convenience sampling technique. The data were collected using questionnaire and were analysed using descriptive statistics and ordinal logistics model. Accordingly, the overall findings showed that the perception of service quality of Modjo dry port was found at medium level. The result of study further indicated that, information capital, service cost, port machinery, port infrastructure and reliability were functioning at medium level . Human capital was found at low level whereas the size of the port was functioning at higher level . The findings of study implied that there is a possibility of improving the service quality of Modjo dry port through capacitating human resources, ICT infrastructure, the size of the port and reconsidering the service cost and its reliability. Therefore, the study recommends the strategic leadership on the interventions of improving the service quality of Modjo dry port.

Keywords: Dry port, performance, determinants, Modjo dry port, ordinal logistics regression, Ethiopia

**The Impact of Trade Openness and Real Effective Exchange Rate on Economic Growth:
The Case of East African Countries, Sefinew Ayele Yihunie, St. Mary's University,
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Different researchers and scholars define trade between countries is based on the absolute advantage, comparative advantages, based on the economic growth and distance between trading countries. This researchers categorized based on their major findings as trade promotes economic growth and the other is trade may not promote economic growth specially for developing countries as a result the impact of trade on economic growth is still continuing in debate. The study measures trade openness as a ratio of trade from GDP and real effective exchange rate is the competitiveness of countries domestic currency against a basket of trading partners of foreign currency the data is obtained from WB, WDI,UNCTAD & Federal Reserve Bank. This study analyzes the impact of real effective exchange rate and trade openness on economic growth in 13 selected East Africa countries economy using longitudinal panel data for the period 2004-2018.The analysis is with the help of both fixed and random effect model of longitudinal panel data analysis techniques. The studyfound that the impact of trade openness on economic growth in East Africa is insignificant and the impact of real effective exchange rate on economic growth positive and significant but the impact of real effective exchange rate on trade openness is negative and significant. In addition foreign direct investment and external debt have positive and significant impact on economic growth. Implies that devaluation of domestic currency leads to reduce the export and import volume and value in east Africa country where as this devaluation promotes foreign investors to invest in domestic countries because of access to cheap labor, land and other inputs to invest in it. Policy like devaluation of currency promotes investment and economic growth but negatively affects trade openness. For those countries developing domestic investments and shifting the demand for domestically produced goods and services is recommended.

Keywords: openness, real effective exchange rate, East Africa

Determinants of Youth Unemployment in Addis Ababa, Ethiopia
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Youth unemployment is one of the most critical issues at global level. It represents the underutilization of precious resources, which would be important for nations' socio-economic

development. Youth are important driving forces for social, political and economic development in any country. In Ethiopia, the youth make up 28.3% of the population and youth unemployment is 33%. This study deals with identifying and examining the major micro level, demographic and socio-economic determinants responsible for youth unemployment in Addis Ababa. A secondary data from Central Statistical Agency, the Ethiopian Urban Employment Unemployment Survey (2016), is used for this study. A total of 1822 sample youth are considered for analysis. Using descriptive and logistic regression analysis, the study showed that the major determinants of youth unemployment in Addis Ababa are sex, age, owning some level of certification (certificate, diploma, degree or above), work experience, job preference, relationship with the head of the household, household size and employment status of the household head. Based on the finding of the study, the City Administration of Addis Ababa and concerned organizations should pay attention to the correlates of youth unemployment. Therefore, the following recommendations are made: strengthening gender issue in every sector of the economy; promoting interventions that generate more jobs to newly graduate youth; promoting on job trainings and increasing the availability of initial working capital and working place by identification of profitable business opportunities to the youth and increasing access of family planning methods.

Keywords: Unemployment, youth in Addis Ababa, determinants, logistic regression, Ethiopia

The general objective of this study was to investigate the determinant of fishing harvest at Lake Chamo. Specifically, this study investigated the factors affecting of skills, education status, open access, illegal fishers, adding nutrients for fish, age, mesh net Size and gender at fishing harvest in Lake Chamo. The estimated sample size is 80 as obtained from Yamane (1967:886).The researcher used simple random sampling technique to select the sample population. This is done in order to give equal chance of being selected to all respondents of Lake Chamo. Moreover, random sampling is best technique of sampling to make the sample reliable representative of the whole respondents as they draw without the subjective judgment of the researcher .Demographic and socio-economic analyses as well the factors affecting fishing harvest in the study area were analyzed in detail in the first part of the result and discussions by using descriptive analysis. The second part of the study emphasized on an in-depth analysis of factors that affect the Fishing harvest through econometric analysis of multiple linear regression models. In general, the result of the model revealed that open access and education level were statistically significant and negatively affect at fishing harvest, whereas skill of fishing techniques, adding nutrient for fish and mesh net size were found to have a significant and positive affect at fishing harvest. Lastly the result from this survey revealed that adding nutrients for fish and Continues support for organized fishery cooperatives in terms of finance and training are helpful to improve fishing harvest at Lake Chamo.

Keywords: Fishing Harvest, Lake Chamo

The Effect Since Two Year Project of Future Hopes Integrated Development Organization (FHIDO) on Well-being Outcomes: The Case of Arada Sub-City, Addis Ababa, Siraje Abdelshkur, St. Mary's University, Email:rakmo.smu@gmail.com

Poverty is the main development challenges of Ethiopia. Reducing poverty, if possible eradicating it, is the development priority of the country. This study was designed to

investigate the effect since two year project of Future Hopes Integrated Development Organization (FHIDO) on well-being outcomes: the Case of Arada sub-city, Addis Ababa. Both descriptive and causal research designs were adopted. The descriptive design was adopted to identify the magnitude of poverty between project participants and non-participants, while the causal research design was used to identify the impacts of the intervention on poverty. Poverty was measured following absolute, relative and subjective poverty definitions. The paper investigates the poverty level in terms of head count ratio, poverty gap and poverty The Foster–Greer–Thorbeck (FGT) index of measuring poverty was adopted to investigate the magnitude of poverty between project beneficiaries and comparison (non-participant groups). The Propensity Score Matching (PSM) technique was adopted to identify the impact of the project's intervention on poverty reduction. A sample of 160 non-participants who are comparable to project's beneficiary were drawn to match with 125 project beneficiaries. The results of the analysis revealed that 25% of the people in the study area of the sub-city lives below poverty line. The poverty severity gap(FGT2) index indicates that 3.31%and 2.53% of the non-participant and the participant of the project respectively sever poor. Concerning their relative poverty 58% of participant mention as there is significant improvement on their life is higher than the non-participant of 42%. The household have been asked to ensure their poverty status subjectively, with this 65% of the household described themselves as non-poor, which is higher than 35% response of the poor. The result of average treatment effect for the treated (ATT) of the project have been measure by household engaged on work, household expenditure and the property ownership. Except the household expenditure the rest two brought positive and significant result participant compared to non-participant. Finally it is encouraging to strengthen nationally and internationally charitable work to decrease poverty headcount, severity and poverty gap in the city.

Keywords: Poverty, Donation, Household, project, Arada Subcity

**Assessments of International Trade and Its Effect on Economic Growth in Ethiopia,
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This study assessed the role of international trade and its effects on economic growth in Ethiopia for the period 1979/80-2017/18 by empirically testing the long run and short run relationship and causality between export, import and economic growth, using popular time

series econometric techniques of co-integration, Vector Error Correction Estimation and Granger causality test. The results from unit root test show that all variables are order one integrated; and Johansen co integration shows the existence of long run relations among the variables. Furthermore, the Granger causality test conducted indicates that in the short run there is no causality among variables but in the long run there is bidirectional causality among the three variables, including: GDP, Export and import. The short-run dynamic results shows that import have a positive significant effect on the growth of real GDP during the study period. At the same time export has a negative significant effect. Finally the coefficient of equilibrating Error Term (ECM) suggests 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. In order to sustain long run growth the government or policy makers should design appropriate policies to promoting exports by producing quality goods to be competitive in international market and discourage import like food items and encourage import like raw material and capital goods.

Keywords: International Trade, Economic Growth, Export, Import, VECM, VAR

Impact of Public Debt on Economic Growth in Ethiopia, Tedla Abebe, St. Mary's University, Email:rakmo.smu@gmail.com

This study investigates the impact of public debt on economic growth in Ethiopia; by using data covering a period of 28 years from (1991-2018). Data were tested for unit root using Augmented Dickey Fuller (ADF); Johansson trace and max statistics for co integration;

Vector error Correction Model (VECM) was also applied to test long run relationship, and to determine short run dynamics. . VEC/model diagnostic tests were also conducted and found that there was no autocorrelations, the residuals were normally distributed and the model is stable. The finding of the study revealed that there is a long run relationship between economic growth and External, domestic debt, debt servicing, nominal lending rate and exports. It is concluded that external debt has statistically insignificant effect on economic growth; domestic debt has positive and statistically significant impact on economic growth. The results also indicated that debt service payment has negative but insignificant relation with Per Capita GDP, to Furthermore, export has positive impact but nominal lending rate has insignificant impact on economic growth. It is recommended that effective utilization of external debt should be considered since huge amount of foreign debt have been taken and from the research finding, there is insignificant relationship to economic growth .However, domestic debt should be made to induce economic growth.

Keywords: Domestic Debt, External Debt and Debt Servicing

Factor Affecting Tax Revenue in Ethiopia

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The purpose of this study is to analyze the factors that affect revenues from taxes by the revenue government. The main objective of this study is to explore the factors affecting tax revenue in Ethiopia by using a secondary data and vector Autoregressive model. Tax revenue

may be affected by various factors such as inflation, unemployment, tax rates, level of actual income exchange rate and foreign direct investment. The research approaches adopted in this thesis include collections of series data set that consists of twenty five years. The time period covered was 1994/95 to 2017/18. The findings from this research provide evidence that, result of inflation rate shows negative significant, disposal income in billions of birr positive and significant, unemployment rate have negative insignificant impact on tax revenue and interest rate have positive significant export also negative significant, and government expenditure negative insignificant effect on tax revenue. The main conclusions drawn from this study are disposal income, interest rate inflation rate, and export have significant impact on tax collection, Unemployment rate and government expenditure are insignificant variables affecting tax revenue. The study also provides recommendations that the policy makers come with policies to control the inflation rate in Ethiopia as it negatively affects tax revenue, and the government should be attracting FDI to Ethiopia and it should be directed to more manufacture sectors of the economy and to reduce unemployment. Lobby for higher employee salaries since this will further contribute to higher tax revenue and Policies makers should undertake reduce unemployment by improved geographical mobility, stricter benefit requirements, Improve labor, encourage labor intensive industries and employment subsidies.

Keywords: tax revenue, VAR model, Economic growth, Ethiopia.

**Factors Affecting Share of Tax Revenue in Growth Domestic Product (GDP) of Ethiopia,
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This paper identifies the factors affecting share of revenue in growth domestic product (GDP) of Ethiopia from the period 1981 to 2016. Descriptive statics and time series econometrics are used in the model to analyze the data. The study employs Vector Error Correction Model (VECM) model to co-integration in order to investigate the long run relationship and Vector Auto Regressive (VAR) for short-run relationship between the share of tax revenue in

growth domestic product (GDP) of Ethiopia and macro-economic variables share of agriculture sector in GDP, Share of manufacturing to GDP, Share of Service sector to GDP, direct tax to , Indirect tax to GDP, import duty and percapita income. The ADF technique was performed to test for stationary. All the variables were not stationary at levels, but they were stationary at first difference. The long-run empirical result reveals that there is a stable long run relationship between share of revenue to GDP and its factors. Service sector to GD, Share of manufacturing to GDP, Indirect tax to GDP have a positive impact on the share of revenue to GDP during the study period while the other variables have negative effect. Import Duty and Manufacturing to GDP have significant impact to GDP and the other variables have insignificant impact on share of revenue. The descriptive results shows that the increment of tax to GDP ratio is so slight, Agriculture has the largest share of GDP, there is a fluctuation trend of manufacturing to GDP ratio and Even if Share of service to GDP is large next to agriculture it is negatively influence to share of tax revenue GDP. The trend of all tax types are the same. Generally from the study can conclude that there is long run relationship between shares of tax revenue to GDP ratio and the independent variables. Based on the study the government basically, the country's financial institutions should be committed to make modern tax administration and it needs high integration of the stake holders in the country as whole.

Keywords: Growth Domestic Product, Tax Revenue, VAR,VECM, Ethiopia

Determinants of Farmers' Adoption on Sustainable Agricultural Practices: The Case of Kafa Zone, Gimbo District, Ethiopia, Yohannes Bekele Sanimu, St. Mary's University, Email:rakmo.smu@gmail.com

Agriculture is an engine for Ethiopian economy. However, its productivity still low due to land degradation and poor Agricultural practices. The recommended treatment for land degradation may be shift the all previous conventional farming in to Sustainable Agricultural Practices. Sustainable Agricultural Practices (SAP's) is a set of practices that increase productivity while conserving soil, which put on firm foundation of conservation tillage, use

of compost, fallowing farm, legume intercropping and crop rotation. Despite use of Sustainable Agriculture is panacea for aggravated land degradation particularly. This study therefore assessed factors that influencing farmer's adoption on SAPs' in Gimbo district, South Region, Ethiopia. The multi stage sampling procedure was used to identify kebeles and sample respondents. In the first stage the study area was purposively selected because of the presence of SAPs' and researcher references. Then sample rural kebeles in the district were stratified in to agro ecology, woinadega and kola, of which, tulla and kutti kebeles were selected randomly and a total of 120 sample respondents were selected randomly proportion to size from identified kebeles. Both qualitative and quantitative data were collected from sample respondents. While qualitative data were generated from observations, focus group discussion using checklists. Quantitative data were collected from selected sample respondents using structured interview schedule during survey time from 2019. The questionnaire were pre-tested, revised and administered by well-trained enumerators recruited from the study area. Descriptive statistics such as frequency, mean, standard deviation, T-test and chi-square were used to summarize the data while binary logit model used to identify the most important factors that determine households decision to invest in SAPs'. Among total sample respondents 80 were adopter the rest 40 were non-adopters. Sex, Age, Educational status, participation in local kebele Administration, farm size, plot distance, Labour availability, Livestock owned, Number of Plot, Soil fertility Status, and Land Tenure were had significant mean difference between non-investors and investors, to invest in SAPs'. Results of binary logit model indicate that, Farm Size, Educational Status , Soil Fertility Status, Slop of the Plot, Total Livestock Owned and Walking distance from the Residences to the plot, had significant influence on farmers adoption on Sustainable Agricultural Practice. Generally the result of this study indicates that Agricultural Land Management Practices is the aggregate of many factors which should be given due attention in the innovation and transfer of agricultural technologies like SAP's.

Keywords: Sustainable Agricultural Practices, Gimbo district, Binary Logit.

Determinants of Milk and Milk Products Import in Ethiopia
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This study was designed to analyze socio-economic, trend and policy factors affecting milk and milk products import in Ethiopia using data obtained from different sources and looking into import demand and supply response functions. Due to unavailability of the required data in the country as a whole and in international organizations, the research was done for the years 1993 through 2017. There has been very few publications relevant to milk and milk products import into Ethiopia. Although import influenced by many different variables, this

study is concerned with only few determining variables such as milk consumption and milk supply. The study analyzed the import data in relation to the international price, milk production, real gross domestic product per capita and human population numbers. To estimate the general regression equations of the related variables in the study, STATA 14 software was used. The data were checked for its homoscedasticity and found heteroskedastic. To remove the heteroskedastic effect the data were computed by adding and dropping different variables. Variance Inflation Factor (VIF) was used at every steps of adding and dropping variables. The process of adding and dropping variables terminated once the VIF point attained to below 10. Finally Breusch-Pagan test was used to check the heteroscedasticity and the data found to be homoscedastic. The optimum lag length was selected. After lag selection ADF and Johansen Cointegration tests were employed. Since all study variables cointegrated at first difference VECM model was employed in order to investigate the long run and short run associations. Robustness of the model was checked. For every percent increase in milk and milk products price, the quantity of milk and milk products imported decreased to 1.28 percent. A one percent increase of per capita income reduced milk and milk product import by 0.34 percent. The analysis revealed that import price have significant effect in reducing milk and milk products import than population, local milk production and per capita income. Granger causality test used to identify the direction of associations. The Granger causality test confirming unidirectional cause coming from the milk and milk product import to the local milk production and jointly all variables also affect the local milk production. The Granger causality test concluded that the milk and milk products import highly affected milk producers though the magnitude is not known and beyond the scope of this research which needs further investigation. Milk and milk products import negatively affected milk producers that demanded policy makers to take an action to uplift producers from the prevailing problem.

Keywords: Dairy, Ethiopia, Import, milk and milk products import

Determinants of Volume Fluctuation in Agricultural Export in Ethiopia
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This study tries to assess the determinants of fluctuation in the volume of agricultural export in Ethiopia. Today's theories of economic development emphasize improving export performance as a vital component to international competitiveness and rapid growth and development. The main problem that this study tries to address is why the Ethiopian Agricultural product export trade performance is unsatisfactory in spite of its long time entrance into the international market and the paradox that Ethiopia has a capable labor force,

low wage rate, a wide range of weather and soil conditions, the country exports are agricultural products, but the sector is characterized by its volatility from year to year instead of achieving its targeted level. The objective of the study had conducted to identify the major determinants of fluctuations in the volume of agricultural crop export in Ethiopia, to examine to what extent infrastructural issues determine agricultural exports, to determine the effect of government policy on export volume, to assess to what extent product quality determines agricultural export and to examine the extent of financial support determine agricultural export. In order to analyze the determinants of agricultural export volume fluctuations explanatory research design were employed and for the purpose of this data were collected from 99 exporters and 10 government professionals. Collected data's were analyzed through descriptive analysis method and econometrics analysis specifically the researcher use ordered legit regression. The findings of the study revealed that infrastructure, government policy, quality, and finance had a positive effect on export of agricultural products; whereas, domestic price shows a negative association with export of agricultural exports volume. Therefore, in order to make Ethiopian export products competitive in the world market, special attention should be given to the issue of quality through better quality standardization system, effective export policy implementation, infrastructural and credit facilities should be improved.

Keywords: Agricultural Export Determinant, Export volume, Export Volume Fluctuation, Volume Volatility

The Growth of Financial Depth and Economic Growth Nexus in Ethiopia
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The study examines the relation between economic growth and financial depth exists in Ethiopia. It employs vector error correction (VECM) approach to assess how the financial sector affects growth. In addition the study applied the granger causality test so as to find the direction of causality between financial depth and economic growth. Impulse response is also functional so as to see the relations between financial depth and economic growth. The study

utilized time-series data of Ethiopia over the period 1970-2016. The findings support the existence of a bi-directional causality from economic growth to financial depth and financial depth to economic growth for private credit and uni directional causality running from economic growth to broad money (M2). Result, shows the presence of positive and significant long-run relationship between financial depth indicators broad money (M2) and Private credit (PRIV). However, Broad money has an insignificant effect in the short-run and credit to private sectors (PRIV) had significant and positive impact in the short run. The results of Impulse response also indicate the permanent effect of financial depth on economic growth. Therefore adequate policies and efficient supervision of all financial institution should be provide and sustained in order to stimulate economic growth. And the national bank of Ethiopia (NBE) should regulate private sector credit by reducing interest rate for productive sector of the economy mainly on investment on capital goods. Policy makers also should focus on long run macroeconomic stability.

Keywords: Financial Depth, Economic Growth, Vector error correction Model

The Role of Micro and Small Enterprises for Economic Empowerment: The Case of Addis Ababa, Ethiopia, Yoseph Sartie, St. Mary's University, Email:rakmo.smu@gmail.com

This research was aimed at identifying the role of micro and small enterprises for economic empowerment in the case of Addis Ababa City. The study used a stratified systematic random sampling method to select 120 micro and small enterprises and 30 from each 4 sub cities (Kirkose, Yeka, Bole and Arada). Data were collected using survey questionnaire and analyzed using descriptive and narration methods. The descriptive result showed that the source of finance at the start-up were mainly family and the major constraints of the enterprises are lack of access to market, finance, raw material, problems in law enforcement,

poor infrastructure and tight bureaucracy. The prospects of the enterprises in the study areas were increasing demand for products & services provided by MSEs. It can be clearly observed from the study that majority of the MSE operators have TVET/Diploma level of education. The average start-up capital of enterprise was Birr 9,194 with an average of 5.87 employees and, at the time of the study, the average employment was 6.12 employees with current capital of the enterprise Birr 168,906. Before joining MSEs, the average annual income of employee were 11,008.33 Birr and the current annual income of employee are 76,402.50 Birr. As indicated in the study, majority of the respondents intend to continue with the current business because of its positive gains. So, it has bright future prospects for micro and small scale enterprises. Similarly, the descriptive result shows the role of MSE for economic empowerment in terms of income creation and employments generation are to be mentioned. In general, concerned body should enhance the productivity of micro and small enterprises through training, entrepreneur skill development, access to credit, working premises and market linkage in order to make economic empowerment driven to be source of inputs for medium and large enterprises at large.

Keywords: Micro and small enterprises, economic empowerment, Addis Ababa city, Ethiopia.

The Effect of International Remittance on Economic Growth and Investment in Ethiopia
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In recent times remittance sent by Ethiopian migrants has increased tremendously, generating reliable, most stable and even higher foreign currency compared to foreign direct investment (FDI), official development assistance (ODA) and the volatile export earnings. However the effect of remittance on overall economic growth is a most contested topic. Some findings relate remittance with increased consumptive behavior, increased domestic price, increased in equality and moral hazard. Conversely, others relate remittance with reduced poverty,

increased investment on human capital, increased investment due to its potential as a source of capital and increased aggregate demand and employment due to consumption multiplier effect,. This study assesses the effect of remittance on economic growth and investment level of Ethiopia employing a time-series data mainly from NBE and MOFED for the period between 1984/85-2016/17. ARDL Bound testing approach incorporating Error correction model is employed to estimate the long-run and short-run effect of remittance on economic growth and investment. The result reveals that in the short-run remittance affects both economic growth and investment negatively due to remittance's consumption smoothing role in the short run. Conversely, in the long run remittance affects both economic growth and investment positively, this shows the consumption multiplier effect on one hand and on the other the potential of remittance to serve as an alternative source of capital for investment and entrepreneurial purposes, in a face of credit market failure existed in most of developing countries. To enhance both the size and the positive role of remittance, government policies should concentrate on developing policies that attracts potential migrants investment, encourage/discourage formal/informal channels of remittance flow, discourage parallel exchange market, decrease cost of remittance and improve recipients accesses to banking in rural areas to improve saving habits.

Keywords: Remittance, Economic growth, Investment, ARDL Bound Testing, Error correction model

**The Demand for Modern Child Health Care and Its Determinants in Rural Oromia
National Regional State, Ethiopia, Abel Molla Deyu, St. Mary's University,
Email:rakmo.smu@gmail.com**

The paper tried to estimate the demand for modern health care of child and its determinants in Oromia regional state by using a nested multinomial logit model and full information maximum likelihood technique that estimated both decisions of using modern health care and health care provider choices simultaneously. The study used the Ethiopian socioeconomic survey data which is collected by the World Bank in 2015/16. The estimated result of the upper level model, which is the choice between modern health care and no care, variables such as education of the child's father, access to health care and access to public transport

positively and significantly affected the demand for modern health care of children. On the other hand, distance to asphalt road, number of children in the household and availability of mothers in the household negatively and significantly affected the decision of using modern health care. The estimation of the lower level model (i.e, choice of health care provider) indicated that choice of private health care provider significantly decreased for households with large family size but public health care provider significantly increased for household with large family size. Privet health care choices significantly increased for households who live in communities where drug stores are available and house-holds who have access to information. On the other hand, the use of both public and private health care providers generally declines as age of household head increases and male headed households significantly reduced the use of private health care provider. From policy point of view policy makers should focus on improving Access to health care and availability of public transportation and reducing in number of child in the household and distance to the road which are crucial determining factors for health care demand of children's in rural oromia.

Keywords: Child healthcare, Health care demand, Nested multinomial logit model, Health care provider, Oromia, Ethiopia..

**Transmission Channels of Financial Crises to Ethiopian Economy, Amdemicael Bereket,
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Financial crises mean a sudden change in the financial stability in the country, a situation where some of the huge financial institutions suddenly lose a large part of their assets. The European financial crises have reached its global dimensions that are going beyond the geographical borders of Europe. It does not matter whether it is about the economy of the developed or developing countries. This study aims to analyze transmission channels of financial crisis to Ethiopia economy, with time series data of 1975 to 2015 using structural break test, Bayesian Vector-Autoregressive model applied in order to know the short run and long run effect of financial crises on Ethiopian economy. All necessary time series tests such as stationary test, co-integration test, causality test and other necessary test are done. And the result of the study reveals that only net transfer affected by the crises and external aid and external debt does not affect by the crisis but overall the economy does not affect by transmission channels of financial crises. In the long run net transfer and aid effect is high. On the other hand, external debt have a negative effect on the economy. Therefore, Ethiopia as a country should learn from the past event even if aid and debt not decline at the time of the crises. And also there should be efficient use of debt.

Keywords: financial crises, Ethiopian economy, aid, debt, net transfer and Ethiopia

Determinants of Trade Balance in Ethiopia

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The study has mainly focused on the determinants of trade balance: an ARDL bound testing approach of co-integration. The time periods from 1984/85 to 2016/17 are covered and the impacts of the variables: Real Effective Exchange Rate (REER), Household Consumption Expenditure (HHCE), Government Expenditure (GEX), Money Supply (MS), openness (OP), natural resource availability (MRX & FLM) have been assessed. According to the results of the short run and long run models, real effective exchange rate appreciation has worsened the trade balance both in the long run and short run which is consistent with the research hypothesis. However, the worsening impact of appreciation is significant in the short run than the long run and the elasticity coefficient of Real Effective Exchange Rate not much indicating the fact that the J curve effect and the Marshal-Lerner condition does not hold in the Ethiopian context. In conformity with the research hypothesis and related theories, increased household consumption expenditure induced by GDP growth has a negative effect on the trade balance. On the other hand, an increase in the government expenditure positively affects the trade balance which is inconsistent with the theories. The impact of liberalization (openness) is as expected and statistically significant, where an increased level of openness has affected the trade balance positively. An increase in the money supply has positively affected the trade balance which is inconsistent with related theories. The findings suggest that measures such as devaluation will not succeed in improving the trade balance. Furthermore, policy measures regarding liberalization have to include the inward looking approach (import substitution) in addition to the outward looking export promotion approach since openness/liberalization might have greater impact on increasing imports over exports. Based on the positive impact of GDP, it is advisable to increase the government expenditure on infrastructural development activities that will promote the export as well as import substituting sectors.

Keywords: trade balance, real effective exchange rate, household consumption expenditure, government expenditure, money supply, natural resource availability, ARDL, Ethiopia

**Growth Determinants of Small Scale Handicraft Manufacturing Enterprise's: The Case of Addis Ababa, Ethiopia, Kassahun Abate, St. Mary's University,
Email:rakmo.smu@gmail.com**

The important role of small handicraft manufacturing enterprises as a source of income and employment to poor households is a widely acknowledged fact in many developing countries. The objective of this study is to identify factors that contribute to the growth of handicraft Production enterprises in Gulele Sub city of the Addis Ababa city administration. The study used survey methods on 101 handicraft production enterprises formally registered enterprises of the mentioned sub city. The Data analysis was done using multiple linear regression methods and the results show that handicraft production started with an average paid capital of Br 4,292 and 2 employees. The sources of finance for the start-up of the business are personal saving and family assistance. Lack of finance was the most constraining factor. The econometric results show that age and start up size of enterprises are negatively related with growth of enterprises at 1% significance level. The extent of diversification of products and availability of infrastructural facilities were found to influence employment growth at 1% and 5 % significance level respectively. The availability of own premise and the availability of workers with a vocational formal training are positively related with growth of enterprises at 10% significance level. The findings of the study have important implications to the employment creation of handicraft enterprises. As a way out of financial constraints, group lending approaches, small and increasing credit, link of credit savings or micro financing institutions should be undertaken. The city government has to facilitate the growth of handicraft productions by accessing necessary infrastructural facilities and working premises.

Keywords: Handicraft Production, small manufacturing enterprises, business start-up, Gulele Sub city and Addis Ababa.

The Nexus among Saving, Inflation and Economic Growth in Ethiopia: Time Series Analysis, Melsew Belay, St. Mary's University, Email:rakmo.smu@gmail.com

At national level the achievement of sustainable rapid economic growth along with increasing amount of savings with optimal inflation is the central policy objective of most countries. The objectives of this study is to investigate the nexus among saving, inflation and economic growth in Ethiopia for the period 1980 to 2017. Time series econometrics model were used to analyze the data. To achieve this objective co-integrated VAR approach was employed. The estimated models enable to understand the long run and short run nexus of the variables. The long run test show that gross national saving rate and inflation rate exert positive and significant impact on economic growth; economic growth rate exert positive and significant impact on gross national saving rate; economic growth rate exert positive and significant impact on inflation rate while the impact of gross national saving rate is positive and insignificant. Economic growth rate exert positive and significant impact on gross national saving rate while inflation rate exert positive and insignificant impact on gross national saving rate. The short run test results reveals that the impact of gross national saving rate on economic growth rate is positive and significant. where as inflation rate exert positive and insignificant impact on economic growth rate of the country; economic growth exert positive and insignificant impact on gross national saving rate. Whereas inflation rate exert negative and insignificant impact on gross national saving rate. The granger causality test shows that economic growth granger causes gross national saving rate; it does not granger causes inflation rate. Gross national saving rate does not granger cause economic growth and Inflation rate. Inflation rate granger causes economic growth rate and national saving rate. From a policy point of view, the government of Ethiopia should target appropriate optimal level of inflation rate to encourage national saving and economic growth. Moreover to increase gross national saving rate, it should encourages private businesses, increase tax base and domestic saving mobilization.

Keywords: Economic Growth, Gross National Saving, Inflation, Vector Autoregressive Model, Granger Causality.

Effect of Early Childhood Education on Later Educational Achievement in Case of Major Four Regions and Addis Ababa City Administration, Tesfaye Hailu, St. Mary's University, Email:rakmo.smu@gmail.com

This paper used data from the Young Lives longitudinal survey in Ethiopia, examines the effect of preschool attendance on Later Educational Achievement of Urban children on young cohort, were children between the age of 6 and 18 months during the first round of the survey which was conducted in the year 2002. Then these households and later on their children are surveyed in three different rounds. These survey rounds happened in the years 2002, 2006, 2009 and 2013. For the current analysis we use information from the surveys conducted in the years 2006 and 2013. From all regions Addis Ababa, Amhara, Oromia, SNNP and Tigray number of resident randomly selected from each region are 267, 76, 81,165 and 83 selected respectively. Total of 672 residents randomly selected from all regions. The young cohort of children is randomly selected from some 20 communities in the four main regions of Ethiopia and the Addis Ababa city administration. The regions are Amhara, Oromia, SNNP and Tigray. The measurement applied in this study is Early Grade Reading Assessment (EGRA) test, Peabody Picture Vocabulary test (PPVT) and Regression for Math test. We used Ordinary Least Square regression model to estimate the impact of Preschool. The result shows preschool attendance has a statistically significant on children's later educational achievement age between 5 and 12. Overall, the findings suggest that a significant part of children's educational inequalities at later ages are explained by the level of early childhood investment.

Keywords: Early preschool attendance, Early Grade Reading Assessment (EGRA) test, Peabody Picture Vocabulary test (PPVT) and Regression for Math test

The Contribution of Chinese Foreign Direct Investment on The Economic Growth of Ethiopia, Tiimay Weldegebriel, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this paper is to analyze the impact of China's foreign direct investment on Ethiopian Economic growth using a time series data ranged from 1999 to 2017. Specifically the research was intended to answer the impact of Chinese FDI in the economic growth of Ethiopia, identify the major sectors Chinese foreign direct investment engaged in Ethiopia and its employment contribution. To attain the stated objectives explanatory research design and econometrics analysis were employed. The findings of the study shows the Chinese FDI was engaged majorly on ten sectors such as manufacturing, Real estate, Machinery and Equipment Rental and Consultancy Service and Construction Contracting Including Water Well Drilling. And agriculture, mining, Education. Health, hotel and tourism transport and communication and others. Apparently it creates a significant amount of job opportunity for the citizens of the country. The findings of the study further revealed that the Chinese foreign direct investment is significantly contributing for the gross domestic product of the Ethiopia. The bilateral relation and mutual benefit of the foreign direct investment suggests that the importance of designing optimal investment, trade and industrial policies in the world of emerging China will bring a win-win situation for both Ethiopia and China.

Keywords: FDI, China, Impact

The Effect of Government Expenditure on Livestock Sector Development in Ethiopian
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Livestock play multiple critical roles in the Ethiopian economy by providing food, input for crop production and soil fertility management, raw material for industry, cash income as well as in promoting saving, fuel, social functions, and employment. Despite of owning the largest livestock resources in the country, the sector not yet reached the desired stage of development due to several factors and constraints. The main objective of this study is to investigate the effect of livestock government expenditure on livestock development in Ethiopia using a time series data from 1980 – 2019, also the study identifies the contribution of sector to the economic development and expenditure adequacy. A secondary data collected from published and unpublished source of MoA, MoFAD, CST, NBE, and FAOSTAT used on the variables of livestock GDP share, government livestock expenditure, livestock export value, livestock population, livestock production index, animal health service coverage, change in cattle death rate and control variables (inflation and exchange rate). The long-run and the short-run interaction among the variables identified using Johansson cointegration and Vector Error Correction methods. The long-run analysis indicates that livestock expenditure, livestock population and production index have a significant positive impact on the development of the livestock sector at 1% significant level, while the control variables have negative effect. Also, change in cattle death rate has positive effect at 5% significant. The long-run elasticity of the government expenditure has 0.998% impact on the sectoral development. In short-run the current year sectoral development has negative 1.6% effect on next year development while current year expenditure has 1.7% positive impact. The descriptive analysis deployed to identify the adequacy of expenditure and its contribution on economic development and the result show that highly inadequate spending and tangible contribution to national economy. In general, the government spending shows the commitment of the government and its role to support the sector and the study identify that the livestock sector has significant importance on the economy but less government expenditure, that need improvement by expanding livestock related revenue collection and proper resource allocation with utilization.

Keywords: Livestock development; Livestock expenditure; Johansen co-integration; Vector Error Correction; Expenditure adequacy

Determinants of Flower Farm Labour Productivity: The Case of Selected Flower Farms in Bishoftu Oromiya Region of Ethiopia, Mikeyas Addis
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This study investigates the determinants of flower farm labour productivity the case of selected flower farms in Bishoftu oromiya region of Ethiopia. This study focus the selected two flower farms, until the period of March to June, 2017. The labour productivity was measured by output and input of the production. Determinants of flower farms labour productivity are measured by efficiency and productivity. Labour productivity was measured by government policy, which Sustainability was measured. Efficiency and productivity are measured by physical capital, human capital and economic scale. Production was measured by innovation. Product quality was measured by physical capital. Methods of the study include primary and secondary data. Methods of collection questionnaire sample size from both flower farm from 500 selected 144, sampling procedure the researcher would be prepared the questionnaires by English and Amharic version, Finally, the researcher intends to postulate that, the economic scale was a determinant for government policy. Besides, the physical capital and public capital are determinants of government policy, Observations of the innovation variable of the study imply causality for the holiday as a determinant of respective models.

Keywords: Labor production, Physical capital, Human capital, Innovation, Flower farm source, Government policy, Competition among flower farm

**Analysis of Crop Market Performances: The Case of Masalemia Market in Addis Ababa
Ethiopia, Yosef Assefa, St. Mary's University, Email:rakmo.smu@gmail.com**

An efficient agricultural marketing is crucial for effective agricultural and rural development, which are precondition for sustained increase in agricultural production, and producer's income. This study examined crop marketing performance in Mesalemia crop market of Addis Ababa, were very densely populated which comprise more than 2500 traders and unknown number of producers and consumers in Addis Ababa. The study was based the gathered data 200 sample from population using probability sampling design of multi-stage sampling technique with two stages, in the first stage is stratified based on trading tribute of producers, traders, consumers and stakeholders and in the second stage probability proportional sample size (PPS), to each strata of market actors were 50 from producers, 100 from traders, 20 from Consumers and 30 from Stakeholders was also collected from the farm of the producers, from the bureau of concerned stakeholders and from Mesalemia crop market of traders and consumers. Data was collected through the interview by using survey method by degree of semi structured questionnaire from all market actors and stakeholders. The market concentration indicated that the crop market structure at Mesalemia is fairly competitive. The major barriers to entry and constraints to crop trade in Mesalemia included lack of working capital; market information and high competition with unlicensed traders have a negative impact on the performance of the crop marketing system. The possible recommendations forwarded are support formal access to credit for traders and farmers, strengthen access to market information encourage licensing of traders, intervention to increase production by using improved agricultural inputs, strengthen and conduct a research on the different components of the Mesalemia marketing system.

Keywords: Crop marketing performance, multiple linear regression models, Mesalemia, Ethiopia.

4. Marketing Management

The Assessment of Advertising Practices: The Case of National Alcohol and Liquor Factory, Amanuel Tekeste, St. Mary's University, Email:rakmo.smu@gmail.com

The study is done to assess the advertising effectiveness in the case of National Alcohol & Liquor Factory. The review of related literature discusses about the concept of advertisement and its effectiveness with a wider view on consumer behavior. Quantitative research approach study which identifies the qualitatively and quantitatively the advertising practice of NALF was used in this matter. Through questioners information was gathered from 200 respondents and were interpreted through numerical values and through word. Some of the major problems that were found among the company were, the company didn't work aggressively to maintain positively identified quality of advertising message, which refers to clarity, artistic and ethical on the other hand, the problems related to the attractiveness, convincing, appealing, and flexibility, updating the message, credibility and imposing variables of the message evaluate the designed message before implementing. The findings of the study revealed the company's advertisement didn't increase the level of awareness on its customers and it is not computable. The company's advertisement in influencing customers towards its product is low. As the finding of the content analysis of sample of from the company advertisement practices shows, the advertisement message is not adequate.

Keywords: advertising effectiveness, advertisement, consumer behavior, awareness, advertisement message

The Effects of Social Media on Consumer Buying Behavior: The Case of Habesha Brewery, Andualem Tamene, St. Mary's University, Email:rakmo.smu@gmail.com

Over the past decade a new form of media has been arisen due to its social features seem to have a great power of influence on consumers' purchasing decision making process. Today, many consumers use Social Media to communicate with friends, families & others but also to communicate & collect information about different products /brands/. The study aims to explore how firm can use social media to influence customers buying behavior and measure how efficiently firms use the social media in the case of Habesha brewery. A questionnaire (quantitative data) and interviews (qualitative data) were the data collection instruments used for this research. The study use 399 sample sizes and finds that in Habesha brewery due to several factors Social Media has a not that much effect on consumers' purchasing decision making process. In addition to that a lot of customers has no knowledge about the firm whether it has a social media or not, those who know about the firms social media pages also says the page doesn't make them to buy their product. Furthermore the study conclude that these findings indicate directions for futures researches to investigate that what makes the social media pages of the Habesha brewery not effective and what should be done to make it effective. Finally the researcher had forward his own recommendation.

Keywords: Social media, consumer behaviour, Habesha brewery

Attitudes of Postgraduate Students towards Promotional Effort by Pharmaceutical Companies in Addis Ababa: The Case of Tikur Anbessa Specialized Hospital, Animaw Sintayehu, St. Mary's University, Email:rakmo.smu@gmail.com

Drug promotion has to contribute to a more rational use of drugs. Concerns arise if promotion negatively influences prescribing/dispensing pattern. It is warranted to assess attitudes to promotional effort among pharmacists and physicians. This study is to describe the attitudes of post graduate pharmacy and medical students towards pharmaceutical sales representatives, promotional gifts, promotional detailing and drug sample. Descriptive study design Adopting a systematic randomized, single site cross-sectional survey, questionnaires were completed by the students. More students were agree pharmaceutical sales representatives used marketing techniques and competent professionally and in their communication skill. Medical pocket book and Medical text book were the most appropriate promotional gift. Drug sample was considered the source of medication for patient who cannot afford them and fulfill an educational role through demonstration. The majority of the students participating in this study had a favorable attitude towards pharmaceutical sales representatives even though interaction with them and their activity influences their prescribing or dispensing behavior. Regarding the acceptability of gifts, gifts were considered unacceptable by the physicians and pharmacists with high percent given to expensive gifts. The Office supplies and Educational meeting with lunch were the most widely accepted gifts. The detailing benefit both the patient and professionals, despite accurate information were not given about drug side effect and contra indications. It is recommended pharmaceutical sales representatives should communicate unbiased scientific information. Their drug information should by balance to all needed information of the medicine like side effect and contraindication

Keywords: attitude, promotional effort, post graduate medical and pharmacy students

The Effects of Physical Distribution Service on Customer Satisfaction: The Case of Moha Soft Drinks Industry S.C. Tekelehaimanot Plant, Asamenew Gemechu, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this paper is to investigate the effect of physical distribution service on customer satisfaction in the case of Moha Soft Drinks Industry S.C. Tekelehaimnot Plant. It followed a quantitative research approach and the research design was both descriptive and explanatory research. A structured questionnaire was adopted. The data was analyzed using Statistical Package for Social Sciences (SPSS) V25. From the descriptive statistics warehouse location has the highest mean score 4.29(0.64) which implicates security, Space availability and Proximity as an important determinant in warehouse location. Correlation analysis was conducted to analyze the relationships between variables; the correlation matrix revealed that all coefficient of correlation independent variables were positive and strongly correlates with the dependent variable. In addition to correlation analysis, Further regression analysis was also conducted and results revealed that the independent variables (product availability), PDS timeliness, PDS quality contribute to statistically significant level at (p-value = 0.001). Based on hypothesis testing the p- value of product availability, PDS timeliness, PDS quality, PDS flexibility, PDS warehouse location is less than 0.05, thus the researcher can accept the hypothesis and all the physical distribution service dimensions. Finally, the results are useful in identifying physical distribution service focus areas to help Moha Soft Drinks Industry S.C. Tekelehaimnot Plant marketing strategy. As evident from the finding section that, Moha Soft Drinks Industry S.C. Tekelehaimnot Plant is recommended to fully implement physical distribution service dimensions effectively to attract customers that make purchase decision and to increase the sales volume. Physical distribution service is one of the competitive advantage areas for Moha Soft Drinks Industry S.C. Tekelehaimnot Plant to remain competitive in the soft drinks industry.

Keywords: Physical distribution service, Product availability, Physical distribution timeliness, hysical distribution service quality, physical distribution flexibility, physical distribution warehouse location

**Assessment of Customer Based Brand Equity of Addis Tea Production: The Case of Tea Processing and Packing Factory, Asnakech Fesseha, St. Mary's University,
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Despite the fact that Tea Processing and Packaging Factory is still dominated by the country, this factory is differentiate their offering from those of their competitors in order for them to maintain their current positions as well as to sustain a significant amount of market share in the ever growing tea production. Meanwhile, the objective of this paper is to determine the determinant CBBE among customers and assesses the impact of customers' socio demographic characteristics on CBBE elements in market of Addis Ababa. The study was conducted taking Tea Processing and Packaging Factory as a case and one specific product Addis tea which is mostly available in market. There by providing a conceptual framework for deeply understanding consumer based brand equity related to Tea Processing and Packaging Factory. In view of that, this study employed the Tea Factory using Aaker's well-known conceptual framework, which comprises four exogenous variables: Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty along with the question of how these dimensions are influencing brand building in customers mind was assessing in Tea Processing and Packaging Factory of yeka and bole sub-cities. As to the methodology, this study is a descriptive study using self-administered questionnaires. Relevant sampling techniques were used and study conducted on 125 customers as a sample to represent the population. Respondents (customers) are selected using simple random and purposive sampling method from the two sub-cites. Questionnaires adapted from previous researches related with the study were utilized to collect the data and SPSS utilized for data analysis. This study has revealed that Brand Equity of Tea Processing and Packaging Factory product (Addis Tea) is directly made up of two dimensions namely perceive quality and brand loyalty. These two dimensions have shown a strong influence on brand equity with a mean of 3.6 and 3.58 respectively. Other dimension brand awareness and brand association have a very smaller impact on brand equity in yeka and bole sub-city market with a mean of 3.49 and 3.5. Accordingly, we can understand that brand awareness and brand association might be antecedents of brand equity by affecting perceived quality and brand loyalty.

Keywords: Brand, Brand Equity, Customer-Based Brand Equity, Brand Awareness, Brand Association, Perceived Quality, Brand Loyalty, Overall Brand Equity

Assessment of Media Advertising Effects on Consumer Buying Behaviour: The Banking Service: The Case of Abay Bank S.C in Addis Ababa City Branches, Ayalew Mekonnen, St. Mary's University, Email:rakmo.smu@gmail.com

In today's globalized world, financial institutions are in a tough competition which requires effective promotional tools to increase awareness and persuasion of customers, where media advertising is among the important communications medium that has powerful effect on consumers' behaviour. The objectives of this study were to analyse the effect of media advertising on consumers' buying behaviour in the banking service: the case of Abay Bank S.C in Addis Ababa City Branches and to assess the factors that motivate consumers to respond to media advertising. The sample populations of the study were the ten branches of Abay Bank in Addis Ababa City selected by using probability (stratified sampling method). Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 400 by applying published tables. Data were collected using structured questionnaire and analysed using SPSS 21 and descriptive research design was used. The results of the study revealed that media ads were the most important sources of information; and the types of media ads (broadcast, print media & outdoor ads) have significant effect on consumers' buying behaviour. The findings showed that from this result, we might deduce that the findings showed that TV has the most powerful influence on consumers' buying behaviour due to the combinations of audio-visual presentations. The informative ads, geographical location, its slogan and the brand name were the imperative factors that motivated consumers to respond to Abay Bank's media ads.

Keywords: Consumer Buying Behavior, Broadcast Advertising, Print Advertising, Outdoor Advertising

The Role of Facebook on Marketing Strategy Development: The Case of Commercial Banks of Ethiopia, Bekalu Leykun , St. Mary's University, Email:rakmo.smu@gmail.com

This study aims to examine the assessments of social media users on marketing strategy. It discusses the challenge and opportunity of social media in building customer relationship, target market and marketing mixes such as product, price, promotion and place and the research apply descriptive study in quantitative research approach based on primary data. Questionnaires are prepared both for online users and as postal (hard copy). The online questionnaire are distributed and collected from Ethiopian Facebook users by Google drive form software. Statistical tests are used for analysis and it is automatically analyzed by this software. The software is free and accessible from PC and mobile phones. The software has a feature where a researcher provides questionnaires to participants which automatically synched to the researcher's email account, this enables the researcher get the result as soon as the next respondent hits send on final answer. The study finds that most Ethiopian social media users agree: social media have an impact (positive or negative) in building a relationship with customers; Social media (Facebook) can be used for market segmentation; Social media are suitable for promotion, brand building and to get feedbacks, So that business companies can use social media for building a relationship, for market research, selling activities, promotion activities etc. However, a careful planning and execution is necessary. Any mistake can be spread for millions of customers in a minimum of time and with almost zero cost.

Keywords: Social media, platform, marketing, social media marketing, like, Facebook, promotion, brand, target market, advertisement.

Assessing The Effect of Media Advertising on Consumers' Buying Behavior in The Banking Service: The Case of Commercial Bank of Ethiopia West Addis Ababa City Branches, Bekele Kuma Shiferaw, St. Mary's University, Email:rakmo.smu@gmail.com

In today's globalized world, financial institutions are in a tough competition which requires effective promotional tools to increase awareness and persuasion of customers, where media advertising is among the important communications medium that has powerful effect on consumers' behavior. The CBE know how is its media ads influence its customers' buying behavior. The objectives of this study were to assess the effect of media advertising on consumers' buying behavior in the banking service; the case of Commercial Bank of Ethiopia west Addis Ababa city branches (CBE) and to examine the factors that motivate consumers to respond to media advertising. The target populations of the study were the five branches of Commercial Bank of Ethiopia in Addis Ababa City west district randomly selected by using simple random sampling. Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 384 by applying published tables. Data were collected using structured questionnaire and analysed using SPSS 20 and descriptive research design was used. The results of the study revealed that media ads were the most important sources of information; and the types of media ads (broadcast & print media ads) and the objectives of media ad messages have significant effect on consumers' buying behavior. The findings showed that TV has the most powerful influence on consumers' buying behavior due to the combinations of audio-visual presentations. The informative ads, perception about the bank, the color of the logo and the brand name were the imperative factors that motivated consumers to respond to CBE's media ads. Most of the respondents were searching for alternative banks rather than CBE due to its narrower geographical coverage and the presence of computing alternative banks.

Keywords: Advertising, Media advertising, Consumers' buying behaviour

**Sales Force Automation (SFA) Adoption and Sales Force Performance: The Case of
Heineken Breweries S.C, Besfat Tassew Melsse, St. Mary's University,
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In technology intensive world, understanding how technology investments create business value is a research priority; one of these technologies is technology for sales force automation (SFA). The role of SFA systems in building and maintaining higher sales performance, effective customer relationships and the fact that most SFA implementations are a major boost to 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 SFA adoption and sales force Performance the case of HBSC; the study also considered factors such as Perceived usefulness, Facilitating condition, Computer self-efficiency, System control and Perceived easy are examined. The researcher used Simple Descriptive Statistics and Multiple regression models using OLS for the estimation purpose. To do this, the study takes on a quantitative approach and used primary data of 172 sales force: Regional Sales Manager (RSM), Area Sales Manager (ASMs), and Sales Representatives (SRs) who are using SEM Sales force automation. On the bases of regression statistics the study found out that there is positive influence of independent variables on the dependent variables; Perceived usefulness (PU)=0.24 facilitating conditions(FC)=0.053 ,Perceived ease of use(PE)=0.124, computer efficiency(CE)=0.29 and System control on sales force performance has(SC)=0.11 impacts there $R^2=0.62\%$ this implies the variation of SFA adoption is explained by the independent variables. SFA technology Adoption leads about better sales force performance and is recommended that HBSC continue to invest on SFA hand in hand with availing trainings on SFA usage and user support programs. In addition to that the company widely updating the SFA technology from PE (Prefect Execution) to SEM (Sales execution Mobile) SFA to ensure for better measurements of the sales force performance and achieving organization objectives.

Keywords: Sales Force Automation (SFA), sales force, performance, SEM (sales execution mobile) usages

The Effect of Advertising on the Sales Performance in Ambalay Raey Trade and Industrial PLC, Betelhem Gezachew, St. Mary's University, Email:rakmo.smu@gmail.com

This study is conducted to demonstrate the effect of advertising on the sales performance of a business organization taking Ambalay Raey Trade and industry Plc as a case. The general objective of the study was to find out whether advertisement has any significant effect on the sales performance of Ambalay Raey Trade and Industry Plc. From the general objective, two specific objectives are explored. The study was conducted based on the data collected from customers of Ambalay Raey through structured questionnaires. Random sampling method was employed to draw sample from the population. Descriptive statistics has been used to measure the five likertscale type data. The response of the questionnaire show that the company used different forms of advertising like Television, Posters, Newspapers, Magazines, Bill =boards, Brochures, Stickers and Radio. The study showed that the broadcasting media has a better effect on the company for the sales performance. The paper suggested the measures to be taken for a better sales performance in the company in selecting the best advertising, the best media and the preferred channels.

Keywords: Advertising, sales performance, Ambalay Raey, Television

The Effect of Service Quality on Customer Relationship: The Case of Zeleman Communication, Advertising and Production plc, Bezawit Kassahun, St. Mary's University, Email:rakmo.smu@gmail.com

Service quality has become as one of the key driving forces for business sustainability and is vital for firms' accomplishment. Customer service quality is a crucial source of distinctive competence and often considered a key success factor in sustaining competitive advantage in service industries. SERVQUL is a service quality measurement instrument this includes tangibility, reliability, responsiveness, empathy and assurance. The general objective of the study was to measure the effects of advertising agencies service quality on the level of customer relationship. In order to get a comprehensive data 74 customers are included in the study. The study used both primary and secondary data that were collected through a semi-structured questionnaire, & quantitative analysis. Out of the 82 questionnaires that were distributed 74 questionnaires were filled and returned successfully. This represents a response rate of 90 percent. Data was analysed using descriptive and inferential statistics. The study found that Zeleman Communication, Advertising and Production has latest service equipment, company staff appearance and service facilities are appealing and appropriate, employees of Zeleman Communication, Advertising and Production are equipped with the professional ability, employees are polite and friendly and can make their customers feel respected but they does not provides services at schedule time as promised, company are not reliable. Based on these findings, the study recommends that Zeleman should delivering its services at promised times, and handling customer's complaints effectively, should treating customer with great respect, giving individual attention to customers, serving customers based on their specific needs and improving its branch accessibility and working hours in a way it meets the customer's need, the company should acquire modern and modern-looking equipment's and visually appealing physical facilities and the company should also prepare their materials in clear, understandable and visually appealing manner.

Keywords: service quality, SERVQUL, customer relationship

The Factors Affecting Consumer Purchase Decision: The Case of Technostyle Plc, Bezawit Tassew, St. Mary's University, Email:rakmo.smu@gmail.com

The aim of the study is showing the factors that affect consumer purchase decision under the title of “The factors that affect consumers purchase decision in the case of Technostyle P.L.C”. In order to find the relationship there are two objectives that are drawn to help the student researcher in finding the answers. 1st. What are the factors affecting the purchase decision of consumers? And 2nd how does lifestyle affect (AIO) consumers purchase decision? A total of 384 self-administered questionnaires were distributed using the five point liker scale to the final consumers in to the three branches of the company using non-probability sampling method and from convince or accidental sampling is used in to find the consumers in their availability and 339 valid responses are collected. The data are analyzed using SPSS and as the findings indicate there is a positive relationship of the objectives of Activity Interest and opinion and the social and personal factors of the consumers. The company is recommended to understand that, The company should understand that customers follow the latest information before they made a purchase decision and also they go to different stores before purchase decision this means that the company should know their competitors product. Customers do not come and buy product by their own instead they come with friends and family to make a decision; the company should know what they want to see in the product as a family or as a majority of the customer. Furniture purchases are considered important and are emotional in nature for many people. The company is not selling but instead they are providing a way for consumers to spend time comfortably with family and friend so the company should produce a product to feel those expectations.

Keywords: Consumer behavior, social factor, personal factor, lifestyle, AIO, purchase decision

**Factors Influencing Logistics Service Delivery: The Case of Ethiopian Shipping and
Logistics Service Enterprise, Birtukan Ebuy, St. Mary's University,
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Logistics becomes a more important part of the business economic system and perhaps complex in the competitive globalized economy of today due to the new requirements of the service-oriented economy. Although the government of Ethiopia has been taking initiatives related to logistics to improve the capacity of the subsector, existing practices are not performing in order to provide an improved logistics service. Given the greater governmental recognition of the sector as a strategic sector and the associated inefficiencies and shortcomings in the provision of services, it was hoped that this study would contribute to the improvement of ESLSE in the provision of logistics services. Thus, the general objective of the study was to assess the factors that influence the provision of logistic services in the ESLSE, being the specific objectives of the study; assess the influence of the process of the enterprise in the provision of logistic services; determine the influence of the ESLSE staff's competencies in the provision of logistics services, examine the influence of distribution support in the provision of logistics services and analyze the influence of information and communication technologies in the provision of logistics services. For this purpose, this study used quantitative research methods as the main source of data. In addition, the study used explanatory types of research design with the SPSS 22 tool used for the analysis of the resulting data. The population from which the information required for the analysis was derived is the 187 respondents (customers), as exporter, importer and transporter of the company. The study incorporated descriptive and inferential statistics to analyze the data collected from the respondents. The results obtained from the multiple regression analysis show that distribution support and information and communication technology are important factors that influence the provision of logistics services of the enterprise. Based on the findings, it has been recommended that the enterprise work mainly on the use of information technology and basic infrastructure and software in order to guarantee reliable present and future quality service provision.

Keywords: logistics, service delivery, shipping and logistics service enterprise

Assessing the Impact of Promotional Mixes on Sales Performance of Tour Operators in Addis Ababa, Biruk Lemma, St. Mary's University, Email:rakmo.smu@gmail.com

This study is conducted under the title "Assessing the impact of promotional mixes on sales performance of tour operators in Addis Ababa". The main objective of study is to assess the impact of promotional practices on the sales performance of tour operators. The study portrayed the impact of promotional mixes on sales performance of tour operators found in Addis Ababa. The study employed both qualitative and quantitative research methods. The main source of primary data in the study is tour and travel operators. Structured and unstructured questionnaires were used to collect data from the selected tour and travel operators of Addis Ababa. The target population of the study is 181 tour operators which are found in Addis Ababa and those 181 respondents were selected based on convenience sampling method. One person from each selected tour and travel operators filled the questionnaires based on the experience and knowledge in the area. Among the findings, it was revealed that the mixes of the promotional elements have influence on sales performance of tour operators with a varying degree. It is recommended to customize promotion strategy and program that consists proper mixes of promotional elements to enhance the sales performance of tour and travel operators. Accordingly the study found out that Advertising, direct marketing and personal selling activities affecting sales performance of tour operators, while public relation do not affect sales performance of tour operators

Keywords: Sales performance, Promotional mixes, International tourist Tour operators and Tourism

**Brand Building in Ethiopian Traditional Clothing Sector: Challenges and Practices,
Danayt Afera Reda, St. Mary's University, Email: rakmo.smu@gmail.com**

Branding is a crucial component to enable clothing businesses to get an advantage over their competitors. This study is intended to assess the practice and the challenges of brand building in the Ethiopian traditional clothing sector. The objective of this research is to investigate how brand element selection and implementation are practiced, and the brand marketing mix programs and leveraging secondary association practices and challenges of the sector. The sample respondents were sellers and female buyers of traditional clothes located in Addis Ababa. A structured questionnaire was distributed to 385 sample respondents. However, the analysis was made based on the data collected from 356 respondents. The data is analyzed using SPSS software. The findings of the research clearly show that the practice of brand elements is very limited in the traditional cloth sector. Many of the sellers in the sector lack proper branding of their products. Therefore, their marketing programs shall be differentiated to compete with broader textile industry and grow the subsector more competitive internationally. Besides, better understanding of branding can provide better foundation for developing a more effective marketing program.

Keywords: Branding, traditional cloth, brand element, marketing mix

The Impact of Sales Skills on Personal Selling Performance: The Case of Pesticide Importers and Distributors (B2B) Sales Agronomists, Dawit Bancha Balcha, St. Mary's University, Email:rakmo.smu@gmail.com

This study is conducted with a purpose of identifying effect of personal selling skills on sales performance of salesperson in agrochemical importer and distributors. Technical, interpersonal, marketing and salesmanship skills were used as dimensions of sales skills in agrochemical importers and distributors. Both descriptive and inferential statistics were used to analyze the data. Census method (Purposive sampling) was used to conclude the final sample size. Data was collected from all active population of the study, 43 supervisors working for agrochemical importer and distributors found in Ethiopia based in Addis Ababa. All the dimensions of sales skills used in the study had statistically significant effect on sales performance of the sales persons. All the variables, technical, marketing, interpersonal and salesmanship skills have positive significant effect on sales performance of the salesperson in the company. Based on the finding it is recommended to increase technical, interpersonal marketing and salesmanship skills to increase sales performance.

Keywords: sales skills, sales performance, Technical skill, interpersonal skill, marketing skill, salesmanship skills

Customer Relationship Management and its Effect on Loyalty: The Case of Dashen Bank
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Globalization and technology improvements have exposed companies to a situation with tough competition; Banking is one of the service industries characterized by high customer contact with individually customized service solutions where customer satisfaction has been an increasing focus of research. So applying CRM is mandatory for the bank to have loyal customers. This research aimed to assess 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 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. For this research 385 questionnaires were distributed and 285 (74%) were returned back for analysis. The collected data was analyzed by using statistical package for social science (SPSS) version 20 software using graphs, tables and other descriptive statistics (mean ,standard deviation) and inferential statistics (correlation and regression)as appropriate. From the analysis the researcher recommend Dashen Bank should give priority for the application of technology based CRM dimension than other dimensions because this dimension has high effect on customer loyalty. A conclusion was drawn to the effect that since factor influencing customer loyalty have been established, bank should give appropriate focus to significant dimensions of CRM.

Keywords: CRM, loyalty, key customer

**The Effect of Advertisement on Brand Preference of Beer Products With Reference OF
Customers in Addis Ababa, Dereje Mulat Belete, St. Mary's University,
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It is very important to be aware of the impact of advertisement in consumers' brand preference in the market. This study mainly focused on exploring the impact of advertisement on consumers' beer brand preference in Addis Ababa city. Structured questionnaires were used to collect data from 400 respondents of which 373 were valid questionnaires collected and analyzed. Descriptive statistics which includes percentage and frequency in addition to inferential statistics (Correlation and multiple regression), were computed in order to analyze the data and result of this study showed that there are positive and significant relationship between Characteristics of Advertising Message, Advertising Media, Source of Advertisement and Consumers' Brand Preference of beer products in Addis Ababa city. Though all the other Medias have a significant impact on influencing brand preference of consumers, Television advertisement has influences o consumers' beer brand preference. This study recommends appropriate strategies and actions should be formulated by beer companies in order to win the market share in this the highly competitive market that we are living in. In addition, future researches can be made on "why the internet and newsletter are not effective tools for advertising as that of TV advertisements" as well as which TV shows are mostly viewed by the youth and adults ranging from the age of 18 to 40, in order for the beer companies to choose their target population.

Keywords: Advertising, Characteristics of Advertising Message, Sources of Advertising, Advertising Media, and Brand Preference.

**The Effect of Marketing Mix on Customer Satisfaction in the Breweries Industry: A Case Study of Dashen Breweries S.C, Eden Zelealem, St. Mary's University,
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Customer satisfaction is “an individual’s feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation”. Through satisfying customers, organizations could improve profitability by expanding their business and gaining a higher market share as well as repeat and referral business. Marketing Mix is a marketing tool used by the company to reach marketing objectives in fulfilling the target market. On the other hand customers described 4P’s as the marketing tools used by companies to create profit. The general objective of the study was to determine the effect of marketing mix on customer satisfaction in the breweries industry a case study of Dashen brewery S.C. In order to get a comprehensive data 214 customers are included in the study. The study used both primary and secondary data that were collected through a semi-structured questionnaire. Out of the 232 questionnaires that were distributed 214 questionnaires were filled and returned successfully. This represents a response rate of 93 percent. Data was analyzed using descriptive and inferential statistics. The study found that there is consistence and compatibility in the quality of the product, the price charged for the product is good, the products are not delivered on time and with the specified requested quantity, the company does not have good promotion activity, and the company remain using most of promotion tools like advertising, personal selling, sales promotion, public relation effectively. Based on these findings, the study recommends that factory must choose distributors that reach its customers most effectively; company is recommended to work more on promotions and expand their branch or distribution centers and warehouse.

Keywords: Customer satisfaction, Marketing Mix, 4P ‘s

The Effect of Promotional Practice on the Brand Image: The case of Eden Business Share Company, Edilawit Tadesse, St. Mary's University, Email:rakmo.smu@gmail.com

Promotion is defined as the coordination of all seller initiated efforts to set up channels of information and persuasion in order to sell goods and services or promote an idea. While implicit communication occurs through the various elements of the marketing mix, most of an organization's communications with the marketplace take place as part of a carefully planned and controlled promotional program). The research paper presents the Effect of promotion on Brand image In Eden business Share Company. It investigates Eden Spring water promotional elements practice and the effect on brand image. The researcher selected Advertising and Sales Promotion as focus points of promotional independent variables and Brand image as dependent variable. Explanatory research design used and quantitative research approach was adopted and the total sample of the study is 122 respondents .Data were collected through questioner and analyzed using SPSS version 20. The result of the study revealed that the Promotion practice of the company has significant effect on its brand image. The findings showed that Eden business Share Company uses both advertising and sales promotion as promotional tools to enhance to Brand Image of Eden Spring bottle Water. Given the findings the researcher recommended that the company use appropriately the promotional elements to improve brand Image. According to correlation result all independent variables (Advertising and Sales Promotion) are a significant relation with dependent variable (Brand Image). Based on regression result all independent variables are the effect on dependent variable brand image.

Keywords: Promotion, Advertising, Sales Promotion, Brand Image

An Assessment of Service Delivery and Customer Satisfaction in the Ethiopian Insurance Corporation, Emebet Abebe, St. Mary's University, Email:rakmo.smu@gmail.com

Service Delivery and Customer satisfaction is the ultimate goal and objective of any financial organization. Service giving organizations can maximize their profit by rendering quality service to their customers and this leads to customer satisfaction and loyalty. The general objective of this study is to determine the service delivery and customer satisfaction strategies utilized by the Ethiopian Insurance Corporation through customer service. It is also clear from this research that customer service has an important issue on service deliver perception and customer 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. Data collected from respondents are analyzed by using Qualitative and descriptive analysis. Questionnaires are distributed to simple randomly for selected customers of the districts and interview conducted to the team leader of six districts and for the marketing Management team. The findings show that all dimensions of service quality (tangibility, reliability, responsiveness, assurance, and empathy) are very important to customer satisfaction. The results revealed that the Assurance and Empathy dimensions raised the highest level of expectation, whereas, the other dimensions of service quality scored a lower level. The study also investigates the dimensions and their levels of service quality that have related on customer satisfaction. And the researcher measures the service delivery and tries to identify those areas that need improvement in order to gain a competitive advantage. In addition, the researcher has examined the relationship between five service quality dimensions and customers' satisfaction in EIC.

Keywords: Service delivery, Customer satisfaction, Insurance Corporation

**The Effect of Media Advertising on Customers Buying Behavior in The Banking Service:
The Case of Dashen Bank S.C, Endale Biza, St. Mary's University,
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In today's stiff banking competition epoch Advertising is a prominent feature of modern business operations. Advertising provides a platform for companies to create awareness about their products or services and how consumers could make the best choice out of such products. Measuring the effect of advertisement on customers buying behavior is very crucial for every marketer. If Advertisement does not bring any positive change in consumers' purchase intention; all resources such as money, time, and effort spent on advertisement will be wasted. The general objective of the study was to analyze the effect of media advertising on Dashen Bank's customers buying behavior. It followed a deductive form of research approach and the research design was explanatory. A questionnaire was administered to a sample of 423 respondents out of which 360 valid questionnaires were collected and analyzed. These respondents were selected by using a non-probability sampling technique, which is Judgmental Sampling method. The data were analyzed using descriptive statistics (frequency, percentage) and inferential statistics like correlation and multiple regressions. The finding revealed that there are positive and significant relationships between advertising media, endorser, advertising message and buying behavior of Dashen Bank's customers. Thus, DB should pay due attention to these dimensions in order to increase their sales volume and market share.

Keywords: Buying behavior, Advertising media, Endorser, Advertising Message.

Assessing on the Application of Customer Relationship Management in Awash Bank
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CRM's successful implementation in an integrated and holistic manner have been found to have a positive impact in satisfaction and loyalty of customers, reduction of costs, and enhancement of competitive stand in the market. Based on this premises, it is fundamental to assess the application of CRM by way of identify the component of CRM that are well implemented and those in slack to leverage them in the future. The general objective of this study is to assess the practice of CRM in Awash Bank judged from the employee and customer point of view. In This research, the CRM instrument developed by das, e al., (2009) has been adapted and applied in designing the questionnaire by using four dimensions of CRM i.e. key customer focus, Organizational CRM, knowledge management, Technology based CRM. Accordingly , purposive sampling technique used to selected and distribute questionnaire to 384 customers and 48 employees of the Bank in the selected 4 area branches. The survey aimed to determine the level of customer perception towards CRM practice in the Bank and the data collected are analyzed using a simple descriptive statistics tool such as frequency distribution, mean and standard deviation are used to present as required. The result revealed that AB performance in the extent to which it applies the four dimension of the CRM is nearly at average level as observed by its customers. However, it is also slightly above the average level by its employee. The technology based CRM practice like in a move to automate the marketing and sales transaction with latest Banking technological product, usability and accessibility of the product through the technology are among the major one as perceived by the customer and employee found to be low. Thus, the integration and adoption of CRM Technology based dimension in particular is recommended and so as to sustain its CRM practice AB has to give its management and customer contact employee with the essential practical knowledge of Customer relationship management.

Keywords: Customer Relationship management, Dimensions of CRM, Awash Bank

Consumer Attitude Towards Locally Assembled Versus Japanese Vehicles: Evidence from Employees in the Ethiopian Government Banking Sector, Eyerusalem Demissie, St. Mary's University, Email:rakmo.smu@gmail.com

One outcome of globalization has been increased competition between domestic and multinational firms in both foreign and domestic markets. This study was conducted to analyze consumer attitude and ethnocentrism tendency towards locally assembled and imported Japanese cars among government bank employees in Addis Ababa market. In order to attain its objectives the study took selected employees of commercial bank of Ethiopia as a sample. A structural questioner has been distributed to 238 randomly selected samples but analysis was made based on the data collected from 199 respondents. Analysis and interpretation of the data was conducted by using descriptive and inferential statistical tools with the help of statistical package for social science 20.0. The finding of this research indicates that when making purchase decisions for vehicles, CBE employees consider quality as the most important attribute with safety and brand as being the second and the third most important attributes. And also most respondents of CBE consider country of assembly information important while making purchase decisions for vehicles. CBE employees show less ethnocentric tendency towards locally assembled cars. The findings further indicate that CBE employees' ethnocentrism found to be positively correlated to consumer attitude towards domestically assembled vehicles with low degree of ethnocentrism. And, CBE employees' ethnocentrism and their attitude towards Japanese vehicle correlate negative with a medium magnitude.

Keywords: Consumer attitude, Car assembly, Product attribute, Ethnocentrism

The Effect of Consumer Ethnocentrism on Purchase Intention towards local Leather Shoes, Fikre W/gebireal, St. Mary's University, Email:rakmo.smu@gmail.com

The protection of local companies from foreign competition has shifted from tariff to non-tariff barriers, of these non-tariff barriers consumer ethnocentrism is one of the most powerful intangible barriers to international trade and its consequences has been studied and confirmed in a number of countries (Shankamahesh, 2006). But this concept got little attention in Ethiopia both by scholars and business peoples. Therefore, the main purpose of this study is to investigate the effect of consumer ethnocentrism on purchase intention towards local leather products. Understanding the relationship between patriotism, nationalism and cultural openness with consumer ethnocentrism is the other key objective of the study. Similarly, the relationship between consumer ethnocentrism and demographic variables was evaluated. The research design is explanatory research which utilized correlation and regression research methodology. Questionnaires were distributed to 385 consumers and 304 questionnaires was collected and analyzed. The findings from this research inferred that patriotism and nationalism has a significant positive relationship with consumer ethnocentrism. The relationship between cultural openness and consumer ethnocentrism is statistically insignificant. As far as the relationship between consumer ethnocentrism and purchase intention concerned, their relationship is positive and statistically significant. Regarding to the ethnocentric tendencies of Ethiopian consumers, it differs among different demographic factors. The findings of this study reveals the existence of consumers' ethnocentric tendencies in Ethiopia's leather shoe market, thus domestic manufacturers can use a "Made in Ethiopia" marketing campaign to change the general beliefs that foreign products are better than local.

Keywords: Consumer ethnocentrism, Patriotism, Nationalism, Cultural Openness, and Purchase Intention

Determinants of Turnover Intention of Employees: The Case of Ebiz Online Solutions PLC, Frehiwot Habte, St. Mary's University, Email:rakmo.smu@gmail.com

Skilled employees' turnover is a serious problem and the question of how to retain highly talented and valued people is very important. The main objective of this study is to investigate the major determinants of turnover intention of employees in the case of Ebiz Online Solutions PLC. The study hypothesized the difference in intention among demographic variables such as Age, Sex, Education level and experience statistically and significantly determine turnover intention and also the major determinants of employee turnover in Ebiz Online Solutions PLC that are, Salary and Benefit package, Job related factor, Company Policy, Peer pressure and working environment. The study employed quantitative and qualitative research design method. Questionnaire was used for data collection. Based on the company's employee record there are 171 permanent employees: following sample size determination formula for Finite population 120 employees were selected for questionnaire To analyze the quantitative data that were collected from sample respondent, statistical analysis package for social science (SPSS version 20) was used. To analyze the demographic data, this study used descriptive analysis (percentage, frequency and mean), to understand the relationship between the dependent variable and independent variable regression and correlation analysis were used. Judgmental sampling technique which is a non-probabilistic sampling technique was used to select the sample size from the population. Based on the data analysis the following findings were recorded: Based on the result of the regression Salary and Benefits packages, Job related factor, Company policy and Peer Pressure, and working environment are found significantly related with Intention to leave the Job from Ebiz Online Solutions PLC. However, a Demographic factor is not significantly related with Intention to leave the Job from Ebiz Online Solutions PLC. Therefore, the study concluded that Company policy and peer pressure, Salary and Benefit package, Working environment and Job related factors are the elements that determines the turnover intention of employees in the case of Ebiz Online Solutions PLC. Depending on the conclusion the study recommended that the company has to revise its policy and has to create a feeling of belongingness to the company in the employees mind, trying to involve them in the decision making process and try to create a team spirit within the employees. Revise the salary scale of its employees, consider incentives and periodically adjust salary to increase their satisfaction with salary and performance based reward and benefit packages like medical guarantee and educational opportunities should be available for employees in order to reduce the employee turnover.

Keywords: Turnover, Employee turnover and Turnover intention

**Factors Affecting Service Quality on Customer Satisfaction: The Case of International Cargo and Aviation Services (ICAS), Getesh Sime, St. Mary's University,
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Service quality has become the most important factor for the success and survival in airline industry and also to differentiate one airline from other competing airlines. In many services rendering organization service quality is major concern for organizations. Service quality is the most important structure in service marketing. Sustainable survival of an organization depends on its customers. The main purpose of this study is to assess service quality and improve customer satisfaction in international cargo and aviation services. The researcher used questionnaire in order to collect data about service quality in ICAS. In design the questioner four service quality dimensions have been used which are resources related, process related, management related and outcome dimensions. The researcher used convenient sampling method in order to select the sample from the population. A total of 311 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 poor. Based on the result of the correlation, it shows that process related and outcome related service quality dimensions have significant and strongly correlated with customer satisfaction. customer satisfaction is primarily predicted by higher level of process related and outcome related quality dimensions, and to a lesser extent by resource related and management related quality dimensions in ICAS Cargo. From the study it is concluded that customer are not satisfied with the perceived service. The most important recommendation is that customers forward in order to increase service quality is that the employees must give the right appointment time, organization must carefully manage customer's data, the organization must also work on employee's capacity building, the demurrage payment must be fair and finally many customer suggested that the organization must minimize the number of lost or damaged goods. Moreover consistent problems with on-time delivery can cause issues that affect many other areas of a company's supply chain.

Keywords: Service quality, Customer satisfaction, International cargo and aviation services

Factors Affecting Consumer Purchasing Behavior Towards Local and Imported Reinforcement Bars in the Case of Selected Users in Addis Ababa, Ethiopia, Getnet Endazenaw Woldetsadik, St. Mary's University, Email:rakmo.smu@gmail.com

This study was designed to identify and evaluate factors influencing the purchase decision of reinforcement bar users focusing on a set of personal, psychological and product-related factors. Data was gathered from 128 randomly selected respondents who have been constructing private residential buildings in selected sub-cities in Addis Ababa, Ethiopia. The data set was collected using a structured questionnaire designed for the purpose. The study applied qualitative and quantitative data analysis methods, including a logit model and methods for testing the statistical significance of the difference between sample proportions and consistency of user ratings. Findings of the study indicate that there is a strong and significant relationship between personal, psychological and product-related factors and customers decision in purchasing local versus imported brands of reinforcement bars. Results shows that respondent age, level of education, attitude towards product, perceived product quality and price and knowledge about product quality are important factors that significantly influence decisions in selecting alternative brands of reinforcement bars.

Keywords: consumer, purchasing behavior, consumer behavior, reinforcement bar

**The Effect of Brand Equity on Consumer Buying Behaviour: The case of Raya Brewery,
Habtmu Tadesse, St. Mary's University, Email:rakmo.smu@gmail.com**

This study was aimed at examining and identifying the effect of brand equity on consumer buying behavior in the case of Raya Brewery. The study was a descriptive type of study applying both quantitative and qualitative methods. A total of 150 questionnaires were distributed to beer consumers randomly to assess how the major components of brand equity can influence consumer's buying behavior. The factors that the study focused as determinants of brand equity are brand awareness, brand association, brand loyalty, and perceived quality. The findings of the study revealed that brand association, promotion are the major determinants of brand equity. Whereby specific recommendations towards the focus areas of execution are given. Based on the result, the author of the study put recommendations that should be implemented by Raya Brewery to improve its Brand's image in the eyes of beer consumers. The company should constantly alter the sub elements of each brand determinant to successfully compete with its competitors and offer the greatest value to its customers.

Keywords: Brand Equity, Consumer Buying Behavior, Raya Breweries and Competitor's beer

Assessment on New Product Development: The Case of Moya Food Complex, Hana Negash, St. Mary's University, Email:rakmo.smu@gmail.com

The Major Objective of this study is to investigate whether the company (Mo-YA food complex s.c) new product production process goes with detail or enough research on customer needs and wants. In addition to the major objective the researcher tries to identifies weather the company new products matches with customer expectation, how the company solve problems related to new product production. Qualitative and quantitative research method was used and questioners and interview were prepared for collecting primary data. Addis Ababa city MO-YA Food Complex s.c final consumers was taken for the study as population, non-probability sampling also used .interview were prepped and conducted for marketing managers for the company. Secondary data also used as source for the findings. The result shows that the MO-YA food complex s.c produce new product without making enough research, customer participation in new product development is very much limited. The company new product production idea generation only comes from internal sources.

Keywords: NPD; New product development; Product, stage gate model, research and development

Determinants of Brand Equity: The Case of Private Universities in Addis Ababa, Hanna Ababu Gebru, St. Mary's University, Email:rakmo.smu@gmail.com

The general objective of this research is to determine brand equity in private higher educational institution to do so exploratory research and questionnaire were distributed and administered to find relevant information. To measure consumer based brand equity important variables like brand awareness, provider attribute, service attribute and symbolic attribute are scaled SPSS 20 was used to analysis the data. After the analysis key findings are established service and symbolic attributes proved to be very essential. To the contrary brand awareness attributes and providers attributes has no significant on the overall brand equity. This study tried to test customer based brand equity in the educational sectors and it provides an insight into private university students' perception of different attributes of brand equity. This research helps analyze the value of brands and as of their competitors, develop their marketing strategies, marketing communication plans, building and managing the brands more effectively. This study limit itself to only private universities so further research should be done in order to examine different areas of brand equity in higher education.

Keywords: Brand Equity, Private Universities, Higher Education

The Effect of Media Advertising on Consumers' Buying Behavior: The Case of Abay Bank S.C, Haregewoin Hailu, St. Mary's University, Email:rakmo.smu@gmail.com

This study empirically examines “**The effect of media advertising on consumers' buying behavior in the Abay bank sh. co**”. The study used both primarily and secondary source of data. A quantitative research approach of the data collection used and 384 questionnaires were distributed and 320 completed usable questionnaires for response rate of 83.3% returned. Stratifying sampling method was used and customers of the bank were selected from each stratum with a simple random sampling technique. Data was analyzed using descriptive, correlational and multiple regression analysis. The study result has implied there is strong positive relationship was found between Attention grabbing advertisement, and Honest advertisement with customer buying behavior. Moderate relationship is obtained with Memorable advertisement, understandable advertising,, and Impressive advertising with customer buying behavior .Whereas, relatively weak relationship is obtained with Creative advertisement with customer buying behavior. Based on the result of this research it is recommended that effective advertisement campaign which includes the aforementioned predictors should be practiced to attract more consumers and to gain competitive advantage against rivals.

Keywords: Advertisement, Impressive AD. Understandable AD, Attention grabbing AD, Memorable AD, Creative AD, Honest AD and Consumers buying behaviour

**Determinants of Customer Based Brand Equity in Health Sector: The Case of Private Hospitals in Addis Ababa, Helen Tamiru, St. Mary's University,
Email:rakmo.smu@gmail.com**

The primary objective of this study was analyze key determinants of CBBE in Health Sector, particularly in private Hospitals in Addis Ababa by utilizing Aaker's customer based brand equity model. Four dimensions of brand equity model posited by David Aaker was used in order to conduct the investigation via both qualitative and quantitative research approach, where descriptive and explanatory research design was applied. A sample of 385 respondents from hospital patients from 5 selected general private hospitals in Addis Ababa were selected by a convenience sampling method and data was collected through a structured questionnaire intending to identify their perception towards the private hospital brand (AddisHiwot, Betezata, Girum, Hayat and Tekelehaymanot). Out of 385 structured questionnaires distributed to respondents 346 were collected, which maintained 89.87% response rate. This study contributes to the scant literature testing the applicability of customer-based brand equity in the health sector specifically in Addis Ababa. The study was limited to only general private hospitals; thus, future research should attempt to examine brand equity across many different areas of the Health sector in Ethiopia. The results of correlation analysis showed that all the four determinants of Customer-Based Brand Equity had a positive significant effect on the overall brand equity as well as within themselves. The results of multiple regression analysis also stated that the four dimensions (brand awareness, brand association, perceived quality and brand loyalty) have a positive influence on the overall brand equity. The study concluded that all determinants had positive and significant effect with CBBE in the study area. Thus, the health sector particularly private hospitals should work more on the determinants in order to be competent enough in stiff market. Among those dimensions, brand perceived quality had the strongest positive significant effect on the studied private hospitals' customer based brand equity followed by brand loyalty, brand awareness and brand association respectively. Thus, hospital managers should exert their efforts to increase brand perceived quality first along with brand loyalty of their customers so that the Overall brand equity would accordingly increase.

Keywords: Brand Equity, Services Marketing, Private Hospitals

Assessment of Marketing Strategy Practice in Four Star Hotels in Addis Ababa, Hewan Tesfaye, St. Mary's University, Email:rakmo.smu@gmail.com

One of the core activities in Business Company to stay in a business is having a well-developed marketing strategy. The crucial success or failure of a company depends on its marketing strategy. Accordingly, this study has been conducted to assess the marketing strategy practices of four star hotels in Addis Ababa. It assessed how the marketing strategies were practiced in the hotels to achieve their goals associated with segmentation, target market, positioning and the marketing mix elements to satisfy customer requirements. The study is a descriptive type of research employed by using both qualitative and quantitative approaches. Both primary and secondary data collection instruments were used to collect data. The primary data was collected through open and closed ended questionnaire. Considering the size of the population is small the selections of the respondents was carried out by using census. The finding show that most of four star hotels used a mix of the 7P' marketing mix element in their marketing strategies. The research finds that most of the hotels used pricing and promotion as a means of marketing strategy. Furthermore, four star hotels have identified their major target customers which are NGO's and Tour and Travels. Moreover, four star hotel's market segmentation practice is mainly based on geographical and behavioral segmentation. Even though the marketing strategies of the hotels are most effectively practiced, there are some difficulties that the marketing department faced while implementing it. These are; limited budget, increment of promotional expense and production costs, seasonality of the sector, high turnover rate of marketers and lack of skilled man power specialized in hotel management.

Keywords: Marketing strategy, Marketing Mix, Segmentation, Targeting and Positioning

**An Assessment on The Influence of Sales Promotion on Consumers Buying Behaviour:
The Case of Walia Beer, Hiwot Mekonnen, St. Mary's University,
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The objective of this study was to assess the Influence of sales promotion on consumers buying behavior in the case of Walia Beer. It focuses on the four sales promotional tools because these tools are the most frequent sales promotional tools used by the company. These are Buy and Get one free, Price discount, Point of sale material and under the crown prize. Quantitative approach was used in this study. A non-probability convenience sampling was adopted. A Total of 208 questionnaires were distributed and a sample of 170 from four sub cities of Addis Ababa was studied by applying descriptive and explanatory research design. Both primary and secondary sources of data collection methods were used and data's were collected by using structured questionnaire and analyzed by using both descriptive and inferential analysis (Correlation and Regression). The results of the study revealed that Point of sale materials, price discount and buy one and get one free are the most dominant sales promotions in consumer's decision making. On the other hand in consumers decision making the outcome indicates that their decision to purchase is based on the sales promotion that is offered by the company. Based on these results, the researcher suggests that it is essential for Heineken Company to pay more attention in increasing their sales promotional activities practice specifically on Point of sale materials, Price discount, and buy one get one free since the study results showed strength in this activities. And also the company must focus on what kind of sales promotions it will offer to consumers because most consumers give attention to the company's offers. Finally the results of this study would help the Company in selecting the types of sales promotions that greatly influence the consumer's decision. Therefore, this could help them become more profitable and competitive.

Keywords: Sales promotion, point of sale materials, price discounts and under the crown promotion, Consumer Buying Behavior

Factors that Affect Beer Brand Preference of Addis Ababa's City Consumers
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Beer consumers' brand preference is influenced by a range of factors in the market. But factors affecting consumers' decisions towards a specific beer brand is not well understood. The objective of this study was to assess the factors influencing consumer's beer brand preference in Addis Ababa city, Ethiopia. The variables included in this study are quality, price, emotion, family and friends, advertisement, Place of origin, Corporate Social Responsibility as independent variables and customer's beer brand preference as dependent variable. Both primary and secondary data were used in this research. As methods of collecting primary data, a structured five point Likert scale questionnaire was employed and data was collected from 374 respondents in Addis Ababa City, Ethiopia. For secondary data, any authorized sources including company annual reports, books, articles, journals, magazines and others were used. The research has used both descriptive and inferential statistics. Frequency & percentage were used to describe demographic characteristics and Means, standard deviations to analyze factors influencing brand preference. Correlation and multiple linear regressions were also employed to analyze the relationship between the dependent variable and the independent variables. The model summary reveals that the proportion of the variation in consumers brand preference, explained by the factors jointly is 67.8 %. The remaining 32.8 % of the variance is explained by other variables not included in this study. Advertisement is the best predictor of consumers brand choices. This is followed by quality, emotional benefit, family and friends influence with respectively. Hence, it may be concluded that, the null hypothesis is rejected; so, the explanatory variables may significantly explain for consumers brand preference. The findings and recommendations of this study might assist marketers to look at the determinants of brand preference among their consumers which in turn would help them to evaluate and reshape their marketing strategies.

Keywords: Quality, Price, Emotion, Family and Friends, Advertisement, Brand Preference, Place of origin, Corporate Social Responsibility

An Assessment of Service Quality Using Gap Model: The Case of NIB International Bank S.C., Lemma Tsegaye, St. Mary's University, Email:rakmo.smu@gmail.com

Service quality gap model is evaluation of expectations with performance. A business with high service quality will meet customer desires at the same time enhance its competitiveness. Advanced service quality increases overall competitiveness. One of the models in measuring service quality is service quality gaps model. The paper critically examines the bank's service quality. The study addressed final customers who visit to conduct transaction with the bank be it deposit, withdrawal, transfer, loans and advances or any other operational activities and branch managers of those branches. The study used sample size of 208 customers and sampling technique used for this purpose is Convenience sampling technique while 16 branch managers has been addressed with purposive sampling technique. To gather the necessary data from customers and branch managers, questionnaire and interview is used respectively. To achieve the objectives of the study descriptive research design is used. The study included six general dimensions to measure the bank's service quality. These dimensions include knowledge gap (gap 1), service design and standard gap (gap 2), service delivery gap (gap 3), promise gap (gap 4), customer gap (gap 5) and customer satisfaction. Computing the mean score of each dimension it is identified that customers' expectation is higher than what they have perceived. This implies that in the eyes of customers the bank lacks quality service to retain them.

Keywords: Quality, Service Quality, Gaps Model

**Factors Influencing Consumer Buying Behaviour towards Fast Moving Consumer Goods
/FMCG/ in Adiss Ababa, Mahlet Mekbib, St. Mary's University,
Email:rakmo.smu@gmail.com**

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, the purpose of the study to distinguish the most important factors affecting the consumer's decision and buying behavior of Bottled water in Addis Ababa. It was hypothesized in this study that product quality, price, availability, advertisement and brand equity significantly influence buying behavior of consumers in Addis Ababa. The independent variables were developed through exploratory research method and adoption of major theoretical foundations. Data was collected through structured questionnaires from shoppers and consumers of the products under investigation to put the conceptual model in to the empirical test. Descriptive and inferential statistics analysis was performed using SPSS version 21 software to analyze the data and arrive at its findings. The finding indicates that the influencing variables of buying behavior all of the variables was significant but, brand equity, product quality and advertisement was the most significant and the demographic profile of shoppers indicates that the market is highly dominated by the purchasing decisions of females within the households in Addis Ababa plus Tv and Radio advertising, Retailer's recommendation, as well as exposure to brands in shops have been identified as the most important sources of information. An important implication for marketers is the development of marketing strategies based on the right knowledge of the decision maker and shopper. Results also gives direction for companies and marketers of such products to give attention to consumers behavior to be successful, to focus on the identified target market while devising their strategy and to give priority for the issue of brand awareness.

Keywords: Consumer Behavior, Fast Moving Consumer Goods, Brand Choice

The Effect of Relationship Marketing on Customer Loyalty: A Case of Bank of Abyssinia S.C., Marye Derbew, St. Mary's University, Email:rakmo.smu@gmail.com

This study was conducted with an objective of identifying the effect of relationship marketing on customer loyalty in Bank of Abyssinia S.C. It conceptualized and developed five dimensions of relationship marketing: social bonding, responsiveness, reciprocity, trustfulness and empathy. This study used both descriptive and explanatory research designs. Random sampling method was used. The Data were collected from bank services customers by using primary sources of data collocation methods through questionnaire. The data also 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 relationship marketing has significant effect on bank customer loyalty. Variables like Social bonding, responsiveness, reciprocity, trustfulness and empathy have significant and positive effect on customer loyalty of the bank. Based on the findings the researcher recommends that management of the bank has to improve social bonding, responsiveness, reciprocity, truthfulness and empathy. The bank also has built the relationship marketing variables for this reason the customer also uses the bank services regularly. The bank employee also supports the customers when they face problems in branches.

Keywords: relationship marketing, customer Loyalty, relationship marketing dimension, social bonding, responsiveness, reciprocity, truthfulness, and empathy

The Effect of Brand Personality on Customer Loyalty: The Case of Private Hospitals in Addis Ababa, Mekdes Tizazu, St. Mary's University, Email:rakmo.smu@gmail.com

Brand personality involves attributing human characteristics to the brand, and is a way to create uniqueness by reinforcing those human psychological values to which consumers relate, beyond mere performance and functionality. Determining the most effective way of promotion is crucial to private hospitals to direct their promotional effort appropriately so as to build sustainable brand loyalty through strong brand equity. However, although brand equity is a common theme of consumer research in Ethiopia, little has been done in evaluating the effect of brand personality on customer's loyalty in private hospitals. This investigation on private general hospital brand's personality helps to understand how different variables influence brand loyalty. Convenience sampling method was applied to select 331 sample respondents from seven selected private general hospitals in Addis Ababa. The research results contribute to the theory of brand loyalty through understanding the meaning of the factors of brand personality that affect consumer loyalty to the brand. Reliability tests and Explanatory Analysis suggest a model established the impact of brand personality on brand loyalty, basing on five factors of Sincerity, Ruggedness, Excitement, Competency, and Sophistication. Regression analysis provides that that Sincerity, Ruggedness, Competency, and Sophistication have positive significant impact on brand loyalty. Sophistication has the highest significant effect while excitement was found to be insignificant influence on the overall customer loyalty. It is recommended that concerned managers in private general hospitals should exert more efforts on mitigating bureaucratic procedures to get medical services easily to enhance their brand image.

Keywords: Brand Personality, Customer Loyalty, Private General Hospitals

Assessment of Marketing Practice and Competitiveness: The Case of St. George Brewery Plc, Mekdes Teferi, St. Mary's University, Email:rakmo.smu@gmail.com

Among the core activities in Business Company to stay competent in the market is having a well-developed marketing strategy. The crucial success or failure of a company depends on its marketing strategy. Hence, this study focused on assessing the marketing practice and competitiveness of St. George brewery (plc.), in Addis Ababa. The study followed both quantitative and qualitative research approach and used descriptive research design. Both primary (involving questionnaires and interview) and secondary data collection instruments were used to collect data. The target populations of the study were the marketing department staff of St. George Brewery in Addis Ababa and consumers of the company's products in Addis Ababa. Accordingly, 60 respondents from the marketing departments were selected using availability and purposive sampling technique, while 150 consumers of St. George brewery were sampled using Convenience sampling technique. Data analyses were made using descriptive statistical tools such as frequency, percentages, mean and standard deviations. Accordingly, the finding shows: St. George Brewery has been exploiting all the 4Ps of marketing mix elements to achieve its target mission. With regard to product mix strategy St. George was providing quality products its customers. By providing a quality product, the company is able to sustain its competitive advantage in the brewery industry. In terms of the pricing strategy St. George Brewery set the fair/affordable; however, most consumer respondents were not comfortable with the current pricing system of the company. The distribution system of the company is brilliant and determines the product's marketing presence and the buyers' accessibility to the product. The selling processes of the products are mainly through intermediaries. Concerning to promotional tools, the company promotional tools are advertising, personal selling, and public relation. The best way of advertising means of the company is media advertisement. This media advertisement includes TV, Radio and newspapers. Even though St. George Brewery has been exploiting all the 4Ps, it has a lot of problems in implementing the best marketing strategy. With regard to the marketing competitiveness of St. George brewery, the company has reputation in product and service quality, have developed strong marketing ability. Taking in to consideration the above results, it is recommended that: All the marketing mix strategies has to be integrated, ST. George brewery to redesign the leveling and packaging of the product, Marketing researches should be conducted regularly to find out the actual condition of the beer market, ST. George brewery need to produce alcohol free breweries with its brand in order to get all possible customers. St. George ought to foster the expansion of its indirect distribution channels by provides discounts and appropriate credit term. In addition, St. George brewery products need to be available in off-trade areas and better to use various promotional tools i.e. event sponsorship, corporate social responsibility and advertisement. Furthermore, each of the company's promotion strategies has to be ethical, motivating and always kept in line with the moral and values of the society. The company needs to establish well organized customer complaint handling department and enlarge its level of responses with regard to consumers and retailer's objection. Finally, the company should constantly alter the sub elements of each marketing mix to successfully compete with its competitors and offer the greatest value to its customers

Keywords: Marketing, Marketing mix, Product, Price, Promotion, Distribution, Competitiveness

The Effect of Positioning on Customer Loyalty: The Case of Ambassador Garment and Trading Plc, Melaku Getachew, St. Mary's University, Email:rakmo.smu@gmail.com

Positioning has been an important part of marketing since companies began to recognize the relevance of having control over their image of the brand. It is a first element to address in strategic marketing, & everything else is aligned to it. The main objective of this research paper was to determine the effect of positioning on customer loyalty at Ambassador Garment and Trading PLC. Non probability sampling Method which is convenience sampling was used & the data collection methods were documents, questionnaire & interview. A total no of 384 questionnaires were distributed to all Addis Ababa retail shops individual customers, out of it 358 questionnaires returned & properly filled. The questionnaires were analyzed using descriptive statistics, ANOVA, correlation & regression. Positioning relevance, differentiation, delivery & communication have a significant relationship with customer loyalty & the variability of customers overall loyalty can be explained to the extent of 33.8% by Positioning Relevance, Differentiation & Communication. And there is a positive relationship between determinant of positioning (differentiation, delivery and communication) and customer loyalty and except relevance. It was recommended that, to keep the highest customer perceived positioning or image Ambassador Garment and Trading PLC should take into considerations the important determinants of positioning for their consumers is delivery, communication and relevance. As a result the company should have to at least keep it up.

Keywords: Positioning, Relevance, Differentiation, Delivery, Communication, Loyalty

**Assessment of Customer Based Brand Equity: The Case of Addis Ababa as A Tourist Destination from the Tourists Perspective, Meron Asrat, St. Mary's University,
Email:rakmo.smu@gmail.com**

The objective of the research is to measure the overall Consumer Based Brand Equity of Addis Ababa as a tourist destination for domestic tourists. The research has followed Descriptive research. Since the focus of the research was the domestic tourist, in order to make the research representative, the researcher has tried to approach the people/visitors from different origin by classifying the origins into East Ethiopia, West Ethiopia, North Ethiopia, Central Ethiopia and South Ethiopia. Design/methodology/approach-variables of interest in the customer based brand equity for tourism destination CBBETD model is adopted. Sample for the research has taken purposively thus the research is approached by convenience sampling. Findings, from the proposed relationships, the existing relations between Perceived quality and Brand Loyalty with Overall Brand Equity were relatively the strongest. This indicated that of all the four constructs proposed by the model, these relationships are the most significant and strong one. But also Brand awareness has moderate positive relation with brand equity. Because of these when formulating a tourism development strategy and programs that are targeted to domestic tourists, the policy makers' first emphasis should be on developing perceived quality, brand loyalty, brand awareness and brand association. The study has concluded that Brand awareness of Addis Ababa as a tourism destination is actually quite low as most of the respondents' awareness was in question as they were in dilemma to recognize the city as a tourism destination and Although the respondents have a good level of association with their chosen tourist destination, their association doesn't go to the level of personal attachment. The researcher recommends future studies to be done for the advancement of the sector.

Keywords: Brand Awareness, Brand Association, Brand Loyalty, Perceived Quality, Over all Brand Equity

**Factors Affecting Export Performance: The Case of Oil Seeds Export in Ethiopia,
Mershayе Kurabachew, St. Mary’s University, Email:rakmo.smu@gmail.com**

Globalization forces companies to internationalize their operation in the global market. Exporting plays a vital role in economic development of a nation as well as for the development of the particular exporting company. Although, the benefits derived from exporting in an increasingly globalized marketplace are enormous, but for many companies, exporting is constrained by numerous challenges. The purpose of the study was to assess the factors affecting export performance of oil seeds export in Ethiopia. The study found out that both internal and external factors are important challenges for the oilseed exporter. The major challenges, which were classified as internal factors and external factors, the researcher concluded that, among the explanatory variables included in the model company, production, market and macro-economic factor except industrial factor were the most significant challenges to affect the oilseed export performance. In additions, among the variables (company, production, market and macro-economic and industry factors) company, production and industry factors has negative and significant relation with oilseed export performance. Therefore, to minimize these problems in addition to the existing policies and regulation, the government need to address additional and revised policies and regulations by considering the dynamic global market conditions, as much as possible infrastructural expansion, the government to explore new markets, provide technical supports.

Keywords: Oilseeds export, export performance, internal factors, external factors oil seeds, export marketing

Assessment of Electronic Payment System Performance and Its Effect on Customer Satisfaction: The Case of Commercial Bank of Ethiopia, Mesfin Teshome, St. Mary's University, Email:rakmo.smu@gmail.com

Commercial bank of Ethiopia is one of the significant contributors to the economic growth and development of Ethiopia. This research work intends to investigate the effect of E-payment system variables on customer satisfaction in Commercial Bank of Ethiopia. In addition the research investigates major challenges encountered by the bank in delivering the service that may reduce the level of customer satisfaction in using the technology. Based on literature four quality dimensions (automatic teller machine, mobile banking, internet banking, and CBE birr) have been selected as forecasters of customer satisfaction in E-payment. The study adopted quantitative and qualitative research approach. Data were gathered through already tested questionnaire from 399 CBE E-payment users in Addis Ababa. The samples were selected from five special branches by purposive sampling technique. The data was gathered through 5-point likert scale and analyzed with the help Statistical Package for Social Science (SPSS) version 25. To test the relation between e payment satisfaction and the selected variables, descriptive statistics and regression analysis was used. The result shows that the product of e payment (automatic teller machine, mobile banking, internet banking, and CBE birr) have strong relationship on E-payment customer satisfaction in CBE. More over the finding reveals customer satisfaction in using e payment has a relation with age and educational level. The major challenges that the bank faced in providing the service are; service broken due to internet connectivity and electric power problem, lack of Information and Communication infrastructures and lack of customer awareness in using the technology. Therefore CBE need to satisfy these dimensions (automatic teller machine, mobile banking, internet banking, and CBE birr) by all means in order to achieve customer satisfaction in e payment. In order to sustain customer satisfaction, CBE should work with concerned government bodies (Ethio-telecom & Electric power corporations). In addition to government support the bank should strive along with all banks in Ethiopia with the help of Bankers association so as to have dedicated infrastructure to financial institutions in the country.

Keywords: Customer satisfaction, Electronic payment system, Performance

The Influence of TV Beverage Advertising Exposure on Adolescents Beverage Use as Case of Ayer Tena secondary and preparatory students, Mintesinot Aeka, St. Mary's University, Email:rakmo.smu@gmail.com

The objective of this study was to studying the influence of TV beverage ads exposure on adolescents beverage use. A questionnaire, including five-point scale items, was designed based on previous research and distributed to two hundred thirty six Ayer Tena secondary and preparatory school students. Focus group discussion was also conducted with thirteen discussants. The participants were selected using stratified random sampling method. The findings of this study revealed that watching TV beverage advertisements is related with beverage use. Gender of the adolescents was also strongly related with beverage use. Male participants, compared to females, scored high on likability, identification and expectancy scale items; hence they were more likely to use beverage as compared to their female counterparts. The result also revealed that likability of ads, identification of teenagers with characters of TV beverage ads and expectancy to use beverage derive teenagers to use beverage. Moreover, likability of beverage TV ads, identification of teenagers with models of beverage ads and expectancy of beverage use were found to be significant predictors of beverage use. In addition, the result from qualitative data also showed that TV beverage commercials encouraged adolescents to use beverage by showing, music, dance, humor and youthful lifestyle on TV beverage ads. Moreover, adolescents perceived drinking beverage use as healthy lifestyle due to the fact those advertisers sent only positive outcomes of beverages. Based on the findings of the study it has been recommended that design counter-advertising targeting at younger age by incorporating elements such as music, humor and youth-attractive characters that appeal to these audiences may reduce the unwanted impacts of TV beverage ads.

Keywords: Television Advertising, Beverage Consumption, Adolescents

The Role of Continuance Commitment on Shareholder's Loyalty: The Case of Ethiopian Brewery Industry, MitikuAmanuel, St. Mary's University, Email:rakmo.smu@gmail.com

The brewery industry characterized with advertisement and promotion blitz due to its low consumer purchase involvement character. Though, advertisement is too costly for companies plus promotion has only short term impact, as advertisement canceled each other through learning and distraction add little value to the society. The purpose of this study is to investigate the role shareholder financial commitment on their loyalty in Ethiopia brewery industry. Empirical evidence from 360 participants collected through questioner. Stratified sampling technique was used. We had two strata the first one is direct shareholder the second one is indirect shareholder. Finally 180 respondent responses were analyzed form each stratum. Data was analyzed to obtain descriptive statistics, comparing mean analysis and percentage. Results reveal that both direct and indirect shareholder show significant level of loyalty to the beer company, they have invested in. These findings contribute to the literature relating to consumer loyalty have marketing implications for bringing different way of winning loyal customer into Ethiopian brewery industry.

Keywords: Direct shareholder, indirect shareholder

**The Effect of Service Quality and Patient Satisfaction: A Case Study on Black Lion
Specialized Hospital, Mulubrhan Tesfaye, St. Mary's University,
Email: rakmo.smu@gmail.com**

This study aims to assess the relationship between service quality and patient satisfaction in Black Lion Specialized Hospital. The main purpose of the study was to access the effect of service quality and patient satisfaction implement in Black Lion Specialized Hospital. Service quality dimension include (Tangibility, Reliability, Responsiveness, Assurance and Empathy). Descriptive and Explanatory research design was used to examine the relationship between patient satisfaction and SERVQUAL implementation of the case hospital. Both quantitative and qualitative research approaches were used in the study. Non-Probability (convenience sampling) technique was employed, and 384 out patient's respondents was involved in this research. The entire Population (Census) was used for the study. Primary data and secondary data were used as a source. Questionnaires were distributed to 384 patients of the hospital and interview was conducted with four chronic patients of the hospital to gain the basic 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 service quality dimension were found to have a positive and significant correlation with the dependent variable which is patient satisfaction. The ANOVA test result showed that, the model fit significantly. The multiple linear regression analysis revealed that, all the independent variables SERVQUAL (Tangibility, Reliability, Responsiveness, Assurance and Empathy) have statistically meaningful relationship to predict customer satisfaction. Reliability and empathy accounts the largest share to explain the variation of patient satisfaction. The study recommends that the hospital should enhance their service quality to become more efficient in their patient satisfaction.

Keywords: Patient Satisfaction, Service Quality, SRVQUAL Dimensions and Hospital

**Factors Affecting Deposit Mobilization: The Case of Commercial Bank of Ethiopia,
Muluken Abebe, St. Mary's University, Email:rakmo.smu@gmail.com**

Deposits are the primary source of funds for a bank, which facilitates the uses of funds (loans and investments). The higher the deposits amount, the bigger the lending and investments portfolio can be maintained by the banks to sustain its expansion and future growth. The banks must have adequate deposits to meet the lending volume required by the public and at the same time maintain extra cash for withdrawals by depositors. Mobilizing deposits is one of the essential issues in developing countries as domestic funds provide cheap and reliable source of funds for development the same as Commercial Bank of Ethiopia (CBE) which embarks on aggressive branch network expansion aimed at mobilization of deposit resources. This study aimed to empirically investigate determinants of deposit mobilizations and identify which of those factors are influential in affecting the deposit mobilization of CBE for the periods 1995- 2017. The researcher adopted Quantitative research approach. Bank specific and macroeconomic variables were analyzed by using the time series fixed effect regression model. Different diagnostic tests (test for assumption of Homoscedasticity, Autocorrelation, Normality, average value of the error is zero and independent variables are non-stochastic) were conducted to check the appropriateness of the model. The results reveal that Bank's Liquidity (statistically significant), exchange rate, and Bank Profitability are positively and statistically insignificant on bank deposit growth; whereas, Money Supply influence is negatively and statistically significant on bank deposit growth. Deposit Interest Rate and Inflation had insignificant positive influence on bank deposit growth, whereas credit risk and Government Expenditure had insignificant negative influence on bank deposit growth. Suggestions have been made to decrease the broad Money Supply to the economy since it had a negative significant effect on deposit mobilization.

Keywords: Determinants of deposits mobilization, Commercial Bank of Ethiopia, Money Supply

Customers Brand Preference: In Case of Soft Drink Brands in Addis Ababa, Mulushewa Gulilat, St. Mary's University, Email:rakmo.smu@gmail.com

The researcher tried to study the consumer's brand preference on soft drink brands in Addis Ababa. As to much extent the researcher explored, there is little study involving customer brand preference in soft drink because it's only recently that this industry grew from a couple of producers to a lot of producers of soft drink so the researcher used this study gap as the reason for the study. The study used a descriptive research design. A quantitative research method was applied to research the causal relationship of the independent variables (product quality, price, emotional benefits, advertising, Brand Association, family and friends) to that of consumers brand preference. A convenience sampling technique was used to contact the sample respondents. Applying a structured questionnaire written in English and Amharic the researcher distributed to 400 sample size. Descriptive statistics analysis was performed using SPSS version 25 software. The finding shows that even though all six factors have a significant and positive relationship with consumer's preference towards soft drink brands in Addis Ababa product quality, Emotional benefits, advertising and brand Association and price have a stronger significant relationship with consumer's preference towards soft drink brands in Addis Ababa. The study also revealed that people from different demographic background have different perception about the factors considered to affect brand preference towards soft drink products in Addis Ababa. Consumers are perceived quality driven when deciding to purchase the same product. Therefore marketers must dig deep in order to find out which factors do consumers consider the most in their evaluation of a brand.

Keywords: Brand Preference, Perceived Quality, Friends and Family, Emotional benefits, Advertising, Brand Association.

**Determinant Factors Influencing the Implementation of Electronic Banking in Commercial Bank of Ethiopia, Addis Ababa, Nathnael Teshome, St. Mary's University,
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Electronic banking enhances the development of the banking service, and it is considered as a strategic weapon for banks. Although it provides various benefits for both banks and customers, low level of customers' adoption of E-banking services has been noted. The General objective of the study was to investigate the determinant factors influencing the implementation of E-banking in Commercial Banks of Ethiopia. In order to get a comprehensive data 337 employees of the bank was purposely selected and included in the study. Primary data were collected through a semi-structured questionnaire, & interview. Data was analysed using descriptive statistics and inferential statistics that include both correlation and multiple linear regression. The study focused on the major factors influencing the implementation of E-banking which includes organizational factors, environmental factors, technological factors and strategic factors. The study showed that there was inadequate technical and managerial skill for the implementation of E-banking, the bank didn't have enough physical support and equipment, insufficient government support, unsatisfactory network infrastructure, inadequate computer skill and technology. Based on these findings, the study recommends that Managers and all staff of CBE should be familiar with concepts, application and advantages of e-banking, government should support banking sector by investing on ICT infrastructure development.

Keywords: E-banking, Commercial Bank of Ethiopia, Implementation of E-banking

**Marketing Mix Practice of Soft Drinks Industry in Ethiopia: The Case of MOHA Soft Drinks Share Company, Nebil Adem Ismael, St. Mary's University,
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The purpose of the research was examining the Marketing Mix Practice of Soft Drinks Industry in Ethiopia. Specifically it examined the product, price, place and promotion of MOHA Soft Drinks Share Company. In order to obtain the best result the research methodology adopted were a Descriptive Survey involving retail customer in Addis Ababa. Primary data were used in this study. Primary data were collected using Questionnaire and Interview. 204 Questionnaires were distributed to a sample respondents and 185 Questionnaires were returned and valid for data analysis making a response rate of 90%.The selections of the retail customers were carried out by using purposive sampling technique because it is believed that to have more exposure to get a total population of the study. Interview was conducted with companies marketing manager. Descriptive Statistics like frequency counts, percentage were used in the analysis of the data. To analyze the data the researcher used Statistical Package for Social Science SPSS software 24 versions. Findings from the research revealed that the price dimension of the products of the company retail customers responses indicated that the price of the product unfair and unaffordable. Product dimension of the company retail customers response revealed customers are disagree about product Unavailability during peak seasons. Location perspective (Place) dimension of product of company customers are not convenient to the distribution channels used by the company is less convenient to them. Promotion dimension of the company customers responses shows that the company promotional mixes used are were not effectively used.

Keywords: Marketing Mix, Product, Price, Place and Promotion.

**Factors That Affects Sales Performance the Cases of Meta Abo Brewery S.C, Nobel
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The Purpose study is to analyze factors affecting sales performance in cases of Meta Abo brewery S.C. the Sales Performance measurement is always important, especially in highly competitive, dynamic, complex, and global environments where managers are expected to have a strong grasp on dozens of issues in this study. To analyze factors which are affects the sales volume of Meta Abo and it analyze the company sales volume by the dimension of Route to Market of the company, Sales management, Price, Sales force Skill and sales promotion. Pearson's correlation values as well as analysis methodologies were employed to gather descriptive statistics, reliability analysis. Cronbach's alpha value helped determine the reliability of the variables. 50 Questionnaires were distributed for the company sales force, sales manager and sales distributor and the returned questioners from the distributed were 49. Classical linear regression model was used to analyze the returned questioners. The current study contributes to the literature on the company sales volume and the factors that affects the company's sales volume by applying empirical evidence. The results affirmed a positive effect of Route to Market of the company, Sales force Skill and sales promotion on sales volume of Meta Abo brewer. Price of the company has negative effect on the company sales. However, the finding of the result indicates that Sales management has no effect on the company sales volume.

Keyword: Sales volume, Company performance, Price, Sales force skill, Sales management, Route to Market, Sales promotion

The Role of Effective Advertisement the Case of Mogle Bottling Factory
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The study focuses on assessment of advertising in the case of Mogle Water Bottling Factory. Advertising is crucial in today's modern business, companies need the support of advertisement; the role of advertisement is crucial especially in the case of customer-oriented business. The main purpose of this study was to analyze advertisement contribution to Mogle Water Bottling Factory. Based on what the company and the customers incurs about the advertisement with respect to business implementation. To carry out this study, a method that incorporates both primary and secondary data was employed. From primary sources questioner are used and for secondary data source were gathered from various articles, book, and also websites. The researcher used convenience sampling for customer and census was used for the staff employees. The target population was developed using a formula by (Zikmond et al, 2010). The researcher used a descriptive research method and data analysis, table, percentage, and graphs were used to present the results as well.

Keywords: Effective advertisement, Mogle water bottling company, One Water

**Assessment of Physician Perception towards Marketing Communication Tools: In Addis Ababa Health Care Institutions, Rekik Amare, St. Mary's University,
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The purpose of this study is to assess the physician perception towards marketing communication tools in Addis Ababa health care institutions by examining the physician perception towards the marketing communication tools including word of mouth, free drug sample, detailing aids, medical sales representative's knowledge, medical journal, brochures and leaflet, seminar, product launch meeting, sponsored medical events, CMEs, email communication and low value gift by 1-5 Likart scale questions. All responses were collected by using questionnaire through judgmental sampling (n=270). Data was analyzed by SPSS version 20. Descriptive statistics is used to measure the perception of physician towards the marketing communication tools; one-way ANOVA and independent sample t-test are used to analyze if physician perception towards the marketing communication tools is independent of the demographic characteristics of physicians and Correlation Matrix using the Spearman correlation is demonstrated to analyze relationship between extent of exposure to the marketing communication tools and physician perceptions towards the marketing communication tools. Hence, this study is considered as an attempt to assess marketing communication tools influence on prescribing behavior of physician. The Results reveal that physician prescribing behavior is mostly influenced by colleagues or senior doctor followed by seminar , MSR's information, CMEs, brochure and leaflets, detailing aids ,medical journal, product launch meeting sponsored medical event, free drug sample, low value gift email communication. Perception of physician towards the marketing communication tools is independent of their practicing institution, patient administered daily and years of experience. The communication tools including medical journals, product launch, CMEs and mail communication is dependent of their educational level, whereas majority of the communication tools including word of mouth, detailing aids, free drug sample, MSR's knowledge, brochures and leaflets, sponsoring medical events, seminar and gift tools is independent of their educational level. Exposure to marketing communication tools and physician perceptions towards the communication is strong positive correlation in case of email communication followed by low value gift, product launch, brochures and leaflets, medical sales representative information, word of mouth seminar detailing aids medical journals, sponsoring medical events, CMEs.

Keywords: Communication tools, physician prescribing behavior, perception, Health care institutions, Addis Ababa

The Effect of Marketing Mix on Customer Satisfaction: The Case of Ethio-Telecom in Addis Ababa, Samrawit Girma, St. Mary's University, Email:rakmo.smu@gmail.com

The marketing mix is the means by which marketing objectives of the organization will be achieved and comprises of product, price, promotion and place of the marketing activities. This study focused on the effect of marketing mix on customer satisfaction: the case of Ethio-telecom in Addis Ababa. The study used both descriptive and explanatory research method of research design. Both primary and secondary data collection instruments are used to collect data. To collect the data for this study, the target population of this study were the present Ethiopian telecom customers who were living in and around the country's capital Addis Ababa. And 300 customers were sampled using Convenience sampling technique. 300 questionnaires were distributed and 289 were properly filed and used for the analysis. Data analyses were made using both descriptive and inferential statistical tools such as frequency, percentages, mean, standard deviations and regression analysis. Accordingly, the finding shows: The current marketing strategy of the company is composed of price, product and promotion. Since Ethio-telecom is the sole provider of telecom service, no options is left to get other service provider in the city to the customers. Most customers were dissatisfied with the service delivery process of Ethio-telecom. Regarding to product mix strategy, even though, Ethio-telecom products availability and accessibility was good, the products quality compared to other competing ones was found to be poor. Taking the price mix strategy, Ethio-telecom was not providing lower price, the prices offered were not reasonable. Concerning to place/ distribution mix strategy, most of the respondents were satisfied with the Ethio-telecoms communication coverage in reaching its target customers in the country. In addition, most of the respondents were dissatisfied with the promotional mix practice of Ethio-telecom particularly the use of SMS. In general, the finding shows that most of the identified Marketing Mix variables appear significant to affect customer satisfaction in the Ethio-telecom. Taking in to consideration the above results, it is recommended that: Since Ethio-telecom is the sole provider of telecom service, its product mix marketing strategy has to be redesigned, the company has to widen its shopping centers, there has to be a balance between expanding the mobile service and affording expected service quality that satisfies customer, the service delivery processes require more attention from the top officials and it will need to undertake redesigning, speeding up processes and weeding out unnecessary steps, as the overall marketing strategy of Ethio telecom is not satisfactory, ETC's think tank should be better to study the clumsy parts of the existing service delivery process and they need to seriously evaluate the company's marketing strategy in line with its customer satisfaction. Ethio telecom has to concentrate on staffing and training of frontline employees and their interactive marketing skills. Moreover, provision of maintenance service particularly of those sold products is mandatory to retain customers. Furthermore Ethio telecom needs to give immediate response to handle the customer complaint with modern customer complains handling and grievance redressed system.

Keywords: Marketing Mix strategy, product, price, place/distribution, promotion, Customer Satisfaction

**The Effect of Service Quality Dimensions on Customer Satisfaction: The Case of Moving Forwarding Industry in Ethiopia, Sehene Tamerou Dermolo, St. Mary's University,
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Business environment is dynamic & volatile that organizations have to build a sustainable competitive advantage. In view of this, this study tries to assess the service delivery quality in relation to Customer satisfaction in the case of Moving Forwarding Industry in Ethiopia and identify specific dimensions of Service Delivery Quality that are relevant to customers of given offerings. To adhere to this quest, study non probability sampling approach particularly judgmental sampling technique to select three moving and forwarding companies out of a total of six. After the samples of companies have been determined, the researcher used convenience sampling methods to select the sample from the available. Gap 5 consisting of Perception minus Expectation is performed to measure Service quality throughout the 5 dimensions: Tangibility, Reliability, Responsiveness, Empathy and Assurance. To determine the relationship between Service Delivery Quality Dimensions & Customer Satisfaction, Pearson Correlation has been used whilst multiple regression analysis has been employed to examine effect of the dimensions on Customer Satisfaction. From the collected 352 usable questionnaires, findings reveal that all 5 dimensions of SERVQUAL Model have positive impact on the perception of customers regarding service quality, with assurance being the most important factor. Total Gap score of the three Moving Forwarding Companies show negative score meaning no overall customer satisfaction. Though findings of this study cannot be generalized given its limitation, findings can be used as guidelines for existing companies within the Moving Forwarding Industry to improve on crucial quality attributes and enhance business performances. These findings can also be used to lay grounds for future studies.

Keywords: Service Quality, Perception, SERVQUAL, Moving Forwarding Industry in Addis Ababa, Ethiopia

**Determinant of Factors Affecting Customer Satisfaction of Bottled Water in Ethiopia The
Case of Origin Natural Mineral Water, Shimels Ajema, St. Mary's University,
Email: rakmo.smu@gmail.com**

The expansive of bottling firms and marketing opportunity of bottled water are clear indicators to represent Ethiopian as a home of suitable investment opportunity for bottled water sector. The aim of this study is determinant of factor affecting customer satisfaction of bottled water in Ethiopia in the case of origin Natural mineral water. Explanatory research design and mixed research approach is applied. The target population includes consumers of origin mineral water in Addis Ababa City. In this study sample size consisted of 351 customer and there distributor 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 correlations analysis is applied to measure the strength and association between dependent variable, customer satisfaction and four independent variable, product strategy, price strategy, promotion strategy and distribution strategy. To measure the factor influencing customer satisfaction of origin natural mineral water and examine the effect of the independent variable on customer satisfaction 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 customer satisfaction after confirming the model was valid the regression analysis and hypothesis testing is performed using SPSS software. The result showed that there is appositve and significant relationship between customer satisfaction of origin natural mineral water and product, Price, promotion and distribution strategy. Finally, the study recommended the appropriate and adequate measures of marketing mix strategies to long-term business successes, holding remarkable customer satisfaction.

Keywords: Origin natural mineral water, Marketing mix strategy, Customer satisfaction

Determinants of Brand Loyalty in the Brewery Industry: The Case of Dashen Brewery in Bahir Dar Town, Solomon Ajebew, St. Mary's University, Email:rakmo.smu@gmail.com

The general objective of this study is to examine the major determinant brand loyalty of Dashen beer market in Ethiopia. The research type is a casual research type. A total of three hundred twenty three questionnaires were distributed from this three hundred seventeen were collected and used for the analysis purpose. Non-probability sampling which is convenience sampling was used for sampling procedure. Both primary and secondary data are the source of data collection. Data collection method took place in Bahir Dar Fasilo sub city. The research instrument is structured questioner. The findings of the mean value revealed that the Brand experience shows the highest score. The correlation analysis revealed that coefficients that show the five determinants measuring brand loyalty are all positively related with brand loyalty. A Eighty point one Percent change of the dependent variable (Brand loyalty) on the Dashen Beer are explained by the independent variables which are included in the regression model ware as nineteen Nine point Nine Percent explained by other variable which is not include in the model. As found after analysis customer satisfaction, perceived quality, brand experience and brand switching cost are important factors influencing the Dashen beer. The beer marketing practitioners should take into consideration that the important determinant of brand loyalty of Dashen consumers (i.e. perceived quality). The positive feeling and experience which they have obtained after consuming the beer also influence their brand loyalty. Therefore Dashen Brewery in order to build a strong brand loyalty among Dashen beer consumers should try to promote beer with better taste, pleasant experience and higher quality.

Keywords: Brand loyalty, Brand experience, Perceived quality, Brand image, Customer satisfaction, Brand switching cost

**Factors Underlying Choice of Hospital Brands among Consumers in Addis Abeba
Ethiopia, Solomon G/Selassie G/Michael, St. Mary's University
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Every customer in the market has his/her own brand choice. Customers consider certain attributes before purchasing products or services. The objective of this study was to identify the underlying factors of brand choice among consumers of private hospital in Addis Ababa, Ethiopia. The variables included in this study are perceived cost of care, location, reputation of institution, recommendation of other, availability of specialist, advertisement and modern technology and equipment offer. A sample of 360 private hospital consumers was selected using convenience sampling technique. A semi -structured questionnaire based on Likert type scale was used to elicit information from the sampled respondents in the city of Addis Ababa. The data were analyzed using descriptive statistics, one way ANOVA, independent sample ttest and multiple regressions. The findings of the study showed that most of respondents were aware of hospital brands available in Addis Ababa. Particularly St. Gabriel General Hospital Plc., Hayat Hospital and Bethzatha General Hospital are found to be a top of mind and mostly preferred brands of all brands available in Addis Ababa. The study reveal that cost of care, location, reputation of institution, recommendation of other, availability of specialist, advertisement make a significant contribution to hospital brand choice of consumers in Addis Ababa. Moreover, the study finding shows that, there is a difference among consumers of the different age groups with regard to advertisement as a factor for brand choice. Regarding the difference between educational level of respondents on the factors they consider in brand choice, cost of care and reputation of institution were found to have a significant difference. However, the test result for variation on reputation of institution and availability of specialist brand preference based on respondent's gender and income level was found to be insignificant.

Keywords: Brand choice, Hospital brand, Brand preference.

Assessment of Customers' Perception on Service Quality: A Case Study on Commercial Bank of Ethiopia, Sosen Lemma, St. Mary's University, Email:rakmo.smu@gmail.com

The success of any business organization depends on its ability to deliver a service which meets or exceeds customers' expectation. Thus, this study was set to measure the service quality performance of Commercial Bank of Ethiopia under South Ababa District by considering Service Quality Dimensions /Attributes/, i.e. Tangibility, Reliability, Responsiveness, Assurance, Empathy, Commission & Charges to the Service, and Access to Facilities, on customers' perception. The target population for the study was customers of CBE found in South Addis Ababa District. The researcher applied quantitative research approach. A 5-point standard Likert scale questionnaire were distributed to 400 sample customers in 10 selected branches found in CBE under South Addis Ababa District. The branches have been selected based on their grade level, grade II, grade III, grade IV and one special branch. Validity & Reliability of questions in the questionnaire has been tested and consequently Importance Performance Analysis /IPA/, Spearman Correlation, Multiple Linear Regression Analysis were carried out using SPSS to test the relationship and impact of service quality dimensions and customers perception. The study determined that service quality dimensions /attributes/ have an impact on customers' perception. The result disclosed that out of the assessed service quality dimensions Responsiveness was the most significant factor on customers' perception, followed by, Empathy, Access to Facilities and Tangibility. In addition IPA analysis result discloses that; Tangibility, Reliability & Access to Facilities showed the highest performance gaps valued against their importance. So, based on the findings of the study the bank has to make an improvement on its branches through; by creating good working environment, by implementing and monitoring the service delivery standards, strongly work on attitude of its staffs to have better insight about importance of customers, implement extended working hours, reduce waiting time of customers and improving appearance of the branch, would help the bank to enhance the service quality in order to meet and surpass the requirement of the customers. Thus the management of Commercial Bank of Ethiopia need to work hard, give due attention to improve the observed gaps, and work on recommendations in order to retain its customers and to be profitable.

Keywords: Customers perception, Service quality, Tangibility, Reliability, Responsiveness, Assurance, Empathy, Commission and charges to the service, Access to facilities.

The Role of Product Label and Advertising on Brand Equity: The Case of Habesha Beer
Tewodros Dessalegne, St. Mary's University, Email:rakmo.smu@gmail.com

The study focuses on the Ethiopian beer Industry especially Habesha beer in Addis Ababa which aimed to examine the role of product and advertising on brand equity so, to find out the impact of these two selected marketing mix elements the most common and widely used modern of Aaker was used. The model consists of four dimensions of brand equity namely brand awareness, brand association, perceived quality and brand loyalty which affects the general brand equity of the beer brand. For this study, 384 structured questionnaires distributed to respondents of Habesha beer consumer which conveniently selected and out of that 351 or 91.40% response rate were collected. Data analysis mainly took place in STATA 13.0 through Structural Equation Modeling (SEM) to test hypothesized causal relationships. The study found out that actual product had a significant positive impact on perceived quality; the study also revealed that advertising had a positive role in the dimensions of brand equity and from this brand awareness and association had the highest positive impact from the dimensions. Although all the dimensions of Customer-Based Brand Equity had a positive impact on the general brand equity of consumers except brand association and as many researches in the case, brand loyalty had the strongest impact in the Ethiopian beer industry too. Thus marketing practitioners should exert their efforts to increase and maintain brand loyalty along with other dimensions for that reason the general brand equity would be increase.

Keywords: Product, Advertising, Brand awareness, Brand associations, Perceived quality, Brand loyalty and Brand equity

**An Assessment of Determinant Factors of Purchasing Decision towards Local Ceramics:
The Case of Diyuan Ceramics, Tigist Tezera, St. Mary's University,
Email:rakmo.smu@gmail.com**

The major purpose of the study was to assess the determinant factors of purchasing decision towards local ceramics in the case of Diyuan ceramics. In assessing those factors three research questions was raised to meet the general objectives. Non probability convenience sampling technique was used to get the samples of respondents for the study. A qualitative research approach is chosen in order to collect primary data, in this regard Questionnaire were developed and administered to 205 customers of local ceramics out of which 170 were returned. Spss 20 were used in analyzing and interpreting the data and descriptive statistics were used and presented using percentages and tables. The finding of the study showed that consumers of local ceramics purchasing decision is affected by the three factors which are psychological, personal and social factors which indicates that the local manufacturers should make a research to know more about the consumers need and make an assessment on the product itself to overcome the gap .

Keywords: Purchasing decisions, Consumers, Local ceramics

Challenges and Opportunities of Electronic Banking the Case of Commercial Bank of Ethiopia, Yididya Shewaye, St. Mary's University, Email:rakmo.smu@gmail.com

This study is conducted with the purpose of examining the challenges and opportunities of electronic banking in the case of commercial bank of Ethiopia. The general objective of the study was to determine the challenge and opportunities of E--banking in the case of commercial bank of Ethiopia. The study was conducted based on data collected from customers of commercial bank of Ethiopia through questionnaires. Population of the study consists 4 district branches of commercial bank of Ethiopia. Convenience sampling method was employed to draw the sample from the population. The result of the study indicated that the major challenges of electronic banking in commercial bank of Ethiopia are network problem, internet infrastructure, cost of internet, security risk, lack of trust, lack of educated and efficient staff. The study also identified opportunities of electronic banking in commercial bank of Ethiopia as Electronic banking is more accessible and faster than other banking method, using electronic banking would enable to complete E-banking activities more quickly and easily, electronic banking is useful for banking needs., There is no time limit to access bank account and information, using electronic banking facility saves their time and money, learning to use electronic banking would be easy, it is easy to use electronic banking to accomplish banking tasks, The services are adapted to disable and elder people who are lacking computer experience, have a high degree of trust on Commercial bank of Ethiopia and are satisfied with security of electronic banking service, trust the use of electronic banking, Using E-banking fits well with the way you like to control and manage banking transactions and using the current banking service now because these are already a part of daily life. The study suggests a series of measures which could be taken by the 4 district branches of commercial bank of Ethiopia and to address various challenges identified in the study. These measures include: implementing powerful security programs, modifying the bank infrastructure and hiring well trained and experienced IT professionals to handle the E-banking business competently with adequate knowledge.

Keywords: E-banking, ICT, Opportunities, Challenges, CBE, Infrastructure

The Determinants of Brand Loyalty the Case of Zebidar Brewery S.C, Yitayachew Biniam Yosef, St. Mary's University, Email:rakmo.smu@gmail.com

Loyalty is a distinct concept that is often measured in a behavioral sense through the number of repeat purchases. The study examine on the determinants of brand loyalty in the case of Zebidar Brewery S.C. The study has used both primary and secondary data types. The primary data was collected using questionnaire from customers' of Zebidar Beer. The sample size includes 138 users of the beer. Convenience sampling technique was used to select the desired number of sample customers'. After the data has been collected, it was analyzed using descriptive statistics and inferential statistics. For identifying the effect of the determinants multiple regression was adopted after testing all the necessary assumptions required. The result shows that all the identified four determinants were found to statistically influence customers' loyalty where price possess the highest influence. As a result the company is recommended to consider all the determinants in its operation and marketing activity to create long lasting loyalty with its customers'.

Keywords: Loyalty, Zebidar brewery S.C

**Brand Preference for Mobile Phones among Students: The Case of Saint Marry University
Postgraduate Students, Yohanes Tadese, St. Mary's University
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In order to understand mobile phone brand preference and how consumers consider in making such purchases. A number of studies have been conducted in other countries on brand preferences, but because of different reasons their findings were not applied in our country, so the primary objective of this study is to assess brand preference for mobile phones among students in the case of saint marry university postgraduate students, , the study considered some factors after looking to the literature review and developed self-generated conceptual framework. A sample size of 291 out of 1123 students was selected using convenience sampling technique. Based on the theoretical frame work and objectives of the study the questions items were provided to the respondents in cross sectional data collection method. After distributing questioners data's was analyzed using descriptive analysis. The study findings showed that brand popularity, prices, product attributes, social influences and marketing communications all affect mobile phone brand preferences among students. The study results also showed, however, that there were some product attributes and social influences that did not influence these preferences.

Keywords: Brand, Brand Preference, Mobile phone brands.

**Evaluating Effect of Supply Chain Management Practices on Organizational Performance
the Case of Ethiopian Pharmaceutical Manufacturing (EPHARM),
Yordanos Seyoum Bekele, St. Mary's University, Email:rakmo.smu@gmail.com**

This study is aimed to explain and evaluating effect of supply chain management practices (supplier relationship management, customer relationship management, level of information sharing) on organizational performance of Medtech pharmaceuticals, Zaf pharmaceuticals andby taking the case of Ethiopian pharmaceutical manufacturing (EPHARM) a conceptual frame work was used as a guidance to evaluate the relationship between the supply chain management practice and the organizational performance.The study was employed through descriptive research design in which selection of respondents were done using purposive sampling technique, which is a non-probabilistic sampling technique & mainly relied on primary data. Questionnaire is designed and distributed to the total sample size of 278 & analyzes the data collected through questionnaire using spss version 20 software .The finding showed that supplier relationship management, customer relationship management and level of information sharing are found to have a positively statistically significant on organizational performance which means significant influence on organizational performance since p-value is less than 0.05.or all these variables affects the organizational performance of Ethiopian pharmaceuticals manufacturing (EPHARM). It is essential for the pharmaceutical manufacturing to pay more attention for the supply chain management practice by considering their significant effect on organizational performance.

Keywords: Supply chain management, Supplier relationship management, Customer relationship management, Level of information sharing.

Impact of Service Marketing Mix on Customer Satisfaction: The Case of Awash Insurance Company S.C, Addisu Girma, St. Mary's University, Email:rakmo.smu@gmail.com

The aim of this study was to investigate the impact marketing service mix on customer satisfaction, in case of Awash Insurance Company. Data were collected from four Branches of AIC (Bole, Finfine, shger Addis ababa and pazza). Method use to analysis of the data both primary and secondary data are used the primary data are collected form questioner and interview I am try to distributed 370 questioner in four branch out of this A sample 312 respondents from the four branches are addressed through questionnaires. The collected data were analyzed using statistical tools such as descriptive statistics, correlation, and multiple regression analysis. The results of the study revealed that there is a positive and moderate relationship between customer satisfaction and marketing service mix. In addition to this, the study examined impact of marketing service mix while the role of each marketing mix have significant impact. Moreover; it is found that relationship the marketing service mix has more impact than the other variables addressed in this study. Furthermore, the variables used in this study, (customer satisfaction, service quality and relationship quality) significantly explain the variations in customer loyalty.

Keywords: Awash Insurance Share Company, Service marketing mix, Customer satisfaction

Practice of Advertising Strategy and its Effectiveness: The Case of Ethio-Telecom, Ahmed Mohammed, St. Mary's University, Email:rakmo.smu@gmail.com

Advertising is a tool of marketing for communicating ideas and information about goods and services to an identified group with the intention to draw attention of people and increase the amount of sales for these goods and services. These intentions are all aimed at higher purpose of enhancing the buyer's response to the organization and its offerings so as to achieve profitable sales in the long run. Also understanding advertisement effectiveness in context of new technology and development of various emerging media choices is essential as it would contribute significantly to the productivity of advertisers in terms of effective allocation of their marketing budgets. The main objective of this research is to explain the effectiveness of advertising using the AIDA model in the case of Ethio-Telecom in Addis Ababa Ethiopia. The study employed descriptive and explanatory research design with quantitative method in the form of a questionnaire with closed-ended questions. Considering the population size is unlimited, sample size was determined using the formula of infinite sample size and 384 individuals were estimated. The researcher applied confirmatory factor analysis and structural equation modeling using the SPSS and Stata software to analyze descriptive and inferential statistics. The results of hypotheses test dimension indicate that AIDA model have positive and significant relationship with advertising effectiveness in Ethio-Telecom and conclude that consumption behavior of ET customers is formed from having awareness about ET service from the advertisement, using the advertising as a source of information as possible and stimulate their interest and desire as well. Meanwhile, the buying or action behavior stimulates by desire for the time being had indirect effect on the effectiveness of advertising. Suggestions have been made to make ET ads more effective.

Keywords: Advertising effectiveness, AIDA, Ethio-Telecom.

**The Impact of Marketing Communication on Physician's Prescription Behavior: 16
Selected Hospitals in Addis Ababa as Case, Bersabeh Getachew, St. Mary's University,
Email:rakmo.smu@gmail.com**

All over the globe pharmaceutical enterprises are using different promotional techniques in order to get Physicians' attention for their products. Even though, currently, to have an influence on physicians' prescription decision pharmaceutical companies are using different promotional techniques, there is no evidence that which marketing strategy is/ are most effective in Ethiopian medical institutions' context. The purpose of this study is, thus, to assess perception of physicians on different promotional activities and determine their effects on physician prescribing behavior. Accordingly, the thesis proposed important research hypotheses on the effect of pharmaceutical marketing on physician prescribing behavior. Methodology used was using questionnaire tool to collect data and analyze, where a set of self-administered structured questionnaires were distributed to a sample of 133 practicing physicians working at selected 10 private and 6 public hospitals in Addis Ababa. The respondents participated in this study were selected by using convenient non-probabilistic sampling technique. The findings revealed that the different promotional techniques that pharmaceutical companies are using have significant effect on the physicians' prescription decision except advertising. It was found that prescription behavior of a physician greatly influenced by pharmaceutical marketing. Among all promotional strategies public relation ($\beta = 0.698$ at $p < 0.05$) followed by personal selling ($\beta = 0.518$ at $p < 0.05$) and sales promotion ($\beta = 0.408$ at $p < 0.05$) were found most effective strategy that influence a physician's prescription remarkably while advertisement has showed insignificant effect as commercials of the pharmaceutical products in a scientific journals attracts the physician concentration least. The study also revealed that physicians have a positive perception about the information they have got from continuous medical education, free sample demonstration, interpersonal relationship with sales representatives and printing object like brochures. To be on the competitive edge, pharmaceutical companies need to understand the healthcare environment and both financial and non-financial need of physicians.

Keywords: Marketing communications, Physician, Prescription behavior, Pharmaceuticals

**Assessment on Customer Attitude toward ATM Service in Ethiopia: The Case of
Commercial Bank of Ethiopia, Biniyame Djene, St. Mary's University,
Email:rakmo.smu@gmail.com**

Automated Teller Machine (ATM) is one of the most popular delivery channels. This study explores customer's attitude towards ATM usage at commercial bank of Ethiopia. The main objective of this paper was identify the level of awareness of customers about ATM service, identify the challenges faced by customers while using ATM services and identifies factors that affect customer attitude towards ATM service. Causal research design was employed and data were collected from 297 customers. All the data have been analyzed by using the Statistical Package for Social Sciences (SPSS 16.0 version.). The findings of the study revealed that awareness of ATM banking, perceived usefulness, service satisfaction and ease of use had a positive effect on customer's attitude towards ATM usage. On the other had perceived challenges had a negative relationship with customer attitude. Conversely, reliability didn't show any significant relationship with customer attitude. This finding is paramount useful among the banks as it will assist with their various strategic resource allocation decisions on their ATM banking solutions.

Keywords: Customer attitude, ATM, Commercial Bank of Ethiopia

**The Effect of after Sales Service on Customer Satisfaction in Ethio- Telecom Enterprise:
The Case of Broadband Subscribers, Dagmawit Teshome, St. Mary's University,
Email:rakmo.smu@gmail.com**

An understanding of the effect of after-sales services on satisfaction and post behavioral intentions is important to services providing organizations because it allows them to differentiate their offering substantially, in a way that strengthens the relationship with their customers in the short, as well as in the long run. The purpose of this paper is to investigate the effect of after-sales services on customers 'satisfaction as well as on their behavioral intentions, namely "repurchase intention" and "word-of mouth" (WOM). The research conducted followed a quantitative and qualitative methodology. The selected research tool was a questionnaire. The study conducted was targeted at Ethio telecom broadband internet subscribers and 218 usable responses were utilized. A path analysis was performed using the "Amos" software. Findings show that after-sales service quality, affect satisfaction, which in turn affects behavioral intentions. Hence, after-sales services affect the overall satisfaction and thus, the quality of the relationship with customers.

Keywords: After-sales service, Customer satisfaction, Behavioral intention, Ethio Telecom

**Effect of Tourism Infrastructure on Destination Image: The Case of Ethiopian Tourism,
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The purpose of the study was to investigate the effect of infrastructure on destination image in Ethiopian tourism. In undertaking the study causal descriptive survey method was used. 120 tourists have participated in this study. The list of tourists' email addresses were found from tour organizations. Then, the samples were taken using systematic random sampling method. At the last questionnaire was distributed to each sample through online and turned back to the researcher. Descriptive and inferential statistics were applied for data analysis. The results of the data analysis were presented using frequency, percentage, mean, standard deviation, t-test and Spearman Correlation Coefficient to see the relationship of the independent variables with the dependent variable. Ethiopia is the most attractive country for foreign tourists. Ethiopia has many natural, cultural, special and nightlife attractions which motivated tourists to visit the country. However, the country has problems in accessibility, accommodation and amenity which are the main effects of destination image. The protracted bureaucracy to get visa, inconvenient time to reach in the destinations, lack of clear signposts, lack of variety selection of accommodation, inconvenient accommodation, poor services, limitation to provide facilities to different groups, lack of providing heterogeneity in one place, limited shopping activities and limited network are problems in the Ethiopian tourism destination image. Therefore, the Ethiopian government should reform the accessibility, accommodation and amenity of the tourism sector in order to enhance the tourism destination image.

Keywords: Tourism, Destination image, Infrastructure, Ethiopia

Factors Underlying Brand Preference of Consumers: The Case of Bottled Water Brands in Addis Ababa, Hanan Mohammed, St. Mary's University, Email:rakmo.smu@gmail.com

The researcher tried to examine the factors underlying consumer's preference towards bottled water brands in Addis Ababa. The study used a conceptual model adapted and modified from Kotler et al. (2005). A quantitative research design was applied to research the causal relationship of the independent variables (product quality, price, packaging, advertising, availability, promotional activity and brand name awareness) to that of consumers brand preference. A Judgmental sampling with convenience sampling technique was used to contact the sample respondents. Applying a structured questionnaire written in English and Amharic the researcher distributed to 423 peoples. Descriptive and inferential statistics analysis was performed using SPSS version 21 software. The finding shows that product quality, packaging, advertising and brand name awareness have a significant and positive affect on consumer's preference towards bottled water brands in Addis Ababa. The study also revealed that people from different demographic background have different perception about the factors considered to affect brand preference towards bottled water products in Addis Ababa. Consumer are value driven when deciding to purchase the same product therefore marketers must dig deep in order to find out which factors do consumers consider the most in their evaluation of a brand.

Keywords: Brand preference, Product quality, Packaging, Advertising, Brand name awareness

**Operational Performance of Ethiopian Commodity Exchange (ECX) and its Effect on
Customer Satisfaction, Helina Gezahegn, St. Mary's University,
Email: rakmo.smu@gmail.com**

The Ethiopia Commodity Exchange [ECX] is an organized market place that brings buyers and sellers to trade standardized contracts using its floor based trading system and electronic trading system. The fundamental factors to establish successful commodity exchange includes having an efficient and robust trading platform. The objective of this study was to assess operational performance of Ethiopian commodity exchange and its effect on customer satisfaction. The population of this study consisted of 347 members who are the members of ECX. The study used simple random sampling technique lottery method & descriptive and exploratory research design were used. Accordingly, from 347 members 205 members were selected and Likert questionnaire was administered. Before distributing the questioner to the selected respondents its reliability was tested using Cronbach's Alpha and its value was proved to be greater than 0.6, the data were analyzed using SPSS version 23. The results of the study revealed that Warehouse measurement, Regulatory body and automated system have positive effect on customer satisfaction. The findings showed that regulatory body has the most powerful influence on customer satisfaction and the lowest effect shows on warehouse measurement.

Keywords: ECX, Customer satisfaction, Operational performance

Factors Affecting Customer Retention in Hotel Service in Addis Ababa: The Case of Wabe Shebele Hotel, Saron Girma, St. Mary's University, Email:rakmo.smu@gmail.com

Many researchers and academicians have been highlighted the importance of the customer retention. In today's competitive markets, an aggressive competition between hotels is seen more than in the past. The relationship with customers and its management are significant factors to win this fierce competition. Thus, this study was carried out to investigate and to address the gap, the factor of customer retention and how they affect the retention strategy in Wabe Shebelle hotel by taking in to account increasing the number of modern hotels in Addis Ababa, Ethiopia. This study used both quantitative research approaches to analyze factors affecting customer retention. Explanatory research was used to clarify why and how there is a relationship between two or more aspects of a situation or phenomenon. Moreover, this design is used to identify the most significant variables that respondents consider in customer retention. Descriptive research will be used to describe the demographic characteristics. In this study, simple random sampling techniques are applied in determining the participants that makes the researcher to answer the research questions and to meet the research objectives. The rationale behind using simple random technique is because each member of population will have equal chance of being selected. Findings show that the effect of all variable on the customer retention of Wabe Shebelle hotel is moderate level as observed by its customers. Hence, it is confident to conclude that, the effect of selected variables of customer retention strategies at Wabe Shebelle hotel are at the moderate level.

Keywords: Customer retention, Wabe Shebelle Hotel

The Effects of Advertising on Customer Satisfaction: The Case of Awash Bank S.C, Tigist Tetemke Negassa, St. Mary's University, Email:rakmo.smu@gmail.com

The researcher entitled, the effects of Advertising on customer satisfaction in the case of Awash Bank S.C. The researcher selected participants of the study from West Addis Ababa region grade one to four branches of Awash Bank are randomly selected by the student researcher under the five branches Quantitative research approach adopted and probability and non-probability sampling method used (purposive sampling for the selection of district) and total sample size of the study is 342 respondent. Data were distributed using structured questionnaire and analyzed using SPSS version 23 and explanatory research design was used. The results of the study revealed that the independent variables were (Advertising Message, Communication Process, promises from the advertisement & Quality of advertisement) messages have significant effect on customer satisfaction. The findings showed that advertising has the most powerful influence on Awash Bank customer satisfaction. Quality of advertisement has less significant on the customer satisfaction. Therefore, it is advisable for the banks to work more on quality of advertisements & communication process to get more positive effect on customer satisfaction. In addition, considering the inevitability of the high effect of Advertising message, communication process, promises from the advertisement and quality of the advertisement on customer satisfaction, the bank should bear in mind these factors during advertising and promoting its product and services to satisfy and attract its customer and also for new customers.

Keywords: Customer satisfaction, Advertising message, Communication process, Promises from the advertisement, Quality of advertisement.

**An Assessment of ATM Service Quality and Customer Satisfaction: The Case of Lion International Bank S.C, Yared Yehualashet, St. Mary's University,
Email:rakmo.smu@gmail.com**

The purpose of this study is to assess ATM service quality of Lion International Bank. ATM service quality dimensions namely Tangibility, Reliability, Responsiveness, Empathy and Assurance based on SERVPERF model developed by Cronin and Taylor's (1992) from literature is used to identify the relationship. Quantitative means of data collection method is employed to collect the data through questionnaire. Convenient (non – probability sampling) technique is used to select the sample, sample size determined using formula by Tayro Yemane. And for the study primary data was collected from sample of 337 ATM customers of LIB located in Addis Ababa using structured questionnaire. The data collected from the questionnaire were analyzed using statistical tools such as mean, correlation and regression analysis using SPSS version 20. The results of this study indicate that, all the ATM service quality dimensions (tangibility, reliability, responsiveness, empathy and assurance) have positive and significant relationship with customer satisfaction. Accordingly from regression result it is observed that all ATM service quality dimensions have positive and significant impact on customer satisfaction. From the result, 65.4% of the variations in customer satisfaction is explained by ATM service quality dimensions in Lion International Bank S.C. based on the findings of the study, the researcher forwarded some recommendation to the bank's management.

Keywords: Customer satisfaction, ATM, Service quality

**The Effect of Hello Cash Services on Customer Satisfaction: The Case Lion International Bank Share Company, Zewdu Bizuneh, St. Mary's University
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This study sought to analyze the effect of agency banking services on customer satisfaction taking Lion International Share Company as area of the study. To achieve the study objective, explanatory research design and quantitative approach is applied. The target population includes customers of LIB Hello Cash under Addis Ababa City. In order to select the samples stratified sampling technique is employed and a total number of respondents undergoes in this study was 318. The study used questionnaire data collection instruments. Spearman measure of strength of association correlation analysis is used to measure the strength and association between dependent variable, customer satisfaction in agency banking and five independent variables. To analyze the effect of independent variables on customer satisfaction in agency banking Binary regression model was used. 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 m customer satisfaction in agency banking and independent variables; Service usefulness, Agent quality, Convenience, Responsiveness and Reliability. Finally, the study recommended that among others Lion International Bank Share Company continues to provide Hello Cash of banking services to its clients because it played a key role in enhancing customer satisfaction of the Bank.

Keywords: Lion International Bank S.C, Agency banking services, Hello Cash banking services and Customer satisfaction

Prospects and Challenges for the Establishment of Capital Market in Ethiopia, Biniyam Getachew, St. Mary's University, Email:rakmo.smu@gmail.com

Ethiopia currently does not have a stock market except treasury bills and government bonds; financial institutions, including saving institutions have accumulated equity capital; profitable projects are established and may establish to raise equity capital for stock market. In other hand more than a dozen of African countries have been established stock markets; Ethiopia is not one of them. This paper aimed to identify prospects and challenges for the establishment of capital market in Ethiopia especially in the banking sector. More specifically identify the role and responsibility of financial markets, including factors that affect the establishment of capital market such as, development of different infrastructure like information technology, human skill, government reaction towards stock market investment, financial sectors development, timing, and progress toward establishment had been assessed. Relevant primary data was collected using interview which include key respondents drawn from seven banks and two organization, the discussions were based on unstructured interview. The questionnaire data were analyzed descriptively; data from the interview and documentations were constructed qualitatively. Finally, the study conclude that even if there is a strong demand in financial sector to inaugurating capital market in Ethiopia, there must be a strong financial, Economical, and technological foundation at hand.

Keywords: Capital market, Financial institutions, Investment

Assessment of Promotional Tools' Impact on Customers for Brand Equity: The Case of Waliya Beer, Girma Tesfaye, St. Mary's University, Email:rakmo.smu@gmail.com

This study is intended to investigate the impact of promotional tools on customers for Brand equity. So, the objective of this research is: to analyze the promotional tools and their significance for Brand equity, to find which promotional tool is more valuable for Waliya beer Brand equity. The nature of this study has been cross sectional field survey sideways with descriptive research design. This study has been conducted on customers of Waliya beer in selected region of Addis Ababa city. The sampling technique employed in this research have been both probability and nonprobability that included the purposive cluster sampling method as the researcher first delimit the area using cluster and purposive technique. After the specific area has been identified, the sample size has been determined using Cochran's (1963) approach. Later, structured questionnaires have been distributed for 384 randomly selected samples of which 328 respondents have returned the questionnaires. The qualitative results were interpreted qualitatively; analysis and interpretation of the collected data were conducted by using descriptive and inferential statistical tools with the help of SPSS. The finding of this research clearly states that promotion is considered as a significant instrument for a firm's great effort in order to differentiate their products from competitors and effective implementation of those five tools of promotion has a significant effect on customers for Brand equity though the effectiveness of each tool's level differs. Promotion is vital in informing, reminding and influencing the purchase of Waliya beer and in developing and infusing strong and dominant brand because it enhances perceived superiority of the brand or customer based Brand equity on side of existing and potential customers and helps to distinguish brands from other similar product providers in competitive markets. The researcher recommended that managements of Waliya beer have to conduct their business with promotional activities and implement and work on the promotional tools effectively.

Keywords: Promotion, Brand equity, Promotional tools, Brand equity dimensions

5. MBA

**The Assessment of Performance Management Practices: The Case Study of Ethiopian
Agricultural Transformation Agency
Abebe Aweke Gebru, St. Mary's University, Email:rakmo.smu@gmail.com**

This study was undertaken to assess the overall practice of the performance management system in the Ethiopian Agricultural Transformation Agency. The study applied a simple random sampling technique in which 117 employees who involved at least in one performance assessment process in ATA were selected and were distributed the data collection questionnaire. The SPSS software was applied for the data analysis. The data collected from the respondents were analyzed and the study findings showed majorly positive results concerning the implementation of the performance management system by the ATA. Few key improvement areas have also been obtained that need the attention of ATA's management. ATA has many strengths when it comes to implementing performance management system such as placing the right emphasis on the involvement of employees in the performance planning process of Performance Management System; but as aspired to be high-performing organization it should also always explore enhancement areas such as developing well-defined career paths for all employees roles, facilitating administrative support to enhance their present skills and to possess strong work ethics and qualifications, to highlight a few, and strive for continuous improvement. Finally, the main findings of this study are summarized, conclusions drawn and possible recommendations forwarded for the attainment of continuous improvement in the practice of performance management system within the ATA.

Keywords: Performance Management, Performance Planning, Performance Execution, Performance Review and Performance Assessment

**The Impact of Organizational Culture on Employees’
Commitment: The Case of St. Mary’s University
Abate Lakew, St. Mary’s University, Email:rakmo.smu@gmail.com**

The main objective of this study was to investigate the impact of organizational culture on employees’ commitment: The case of St. Mary’s University. The research questions raised were: What does the perceived organizational culture of SMU look like? What is the level of employees’ commitment currently at SMU? And To what extent organizational culture of SMU affects employees’ commitment? Although SMU has different campuses, this study focused on employees working in the undergraduate program campus. Since the total number of employees is 160 & is manageable, all employees were participated in the study. Out of the 160 questionnaires distributed to respondents, 140 (52 females and 88 males) at the response return rate of 87.5% were collected & used in the analysis. Explanatory research design was utilized. Questionnaire was used as data gathering instrument. The collected data were analyzed by using descriptive statistics such as frequency, mean, percentage, and standard deviation, and by applying inferential statistics such as correlation, and regression. From the descriptive analysis of the study, it was found out that respondents agreed about the existence of stable culture at SMU. On the other hand, respondent are not sure about the existence of outcome-oriented culture, people oriented culture, team oriented culture, innovative culture, and aggressive culture at SMU. As the regression analysis showed, Of these six culture dimensions, four of them such as stable culture ($p < 0.01$), team oriented culture ($p < 0.01$), aggressive culture ($p < 0.01$), and people-oriented culture ($p < 0.06$) have significant impact on commitment. The remaining two culture dimensions, which are innovative culture, and outcome oriented culture have insignificant impact on commitment. Moreover, it was found out that stable culture is the perceived (dominant) culture at SMU. With regard to levels of employees’ commitment, almost half of the respondents had affective commitment to their university. And respondents are not sure about normative, and continuance commitment. The study suggested the necessity of further research on the area by considering all employees who have been working at all campuses of the university.

Keywords: Organizational culture, Commitment, St. Mary’s University

**Factors Affecting the Performance of Women Entrepreneurs in MSEs: The Case of Kolfe
Keraniyo Sub-City, Abebaw Alemneh, St. Mary's University,
Email:rakmo.smu@gmail.com**

This study was designed to assess the major factors affecting the performance of women entrepreneurs in MSEs. It also addressed the characteristics of women entrepreneurs in MSEs and the challenges they face in the area of technical and business training supports from training colleges/institutes. A sample of 340 women entrepreneurs engaged in 5 sectors was taken for the study using proportionate stratified sampling. In the process of answering the basic questions, a questionnaire that include demographic profiles, characteristics of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs in MSEs and the effects in technical trainings were designed in a closed ended and Likert scales. After the data had been collected, Data were analyzed using descriptive statistics, which included frequencies, sum, mean, max, standard deviations and percentages and the ordinary least square multiple regression method was used to analyze causes and effect relationships. Tools of analysis such as Independent sample T test and ANOVA were used, the results of the study indicates the personal characteristics of women entrepreneurs in MSEs and their enterprise affect their performance. It also shows that lack of their own premises (land) to run their business, financial access given by micro finances or other lending institutions, inadequate access to business training, stiff competition in the market place, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs. The study also found that conflicting gender roles or household responsibilities, network with outsiders and social acceptability were the major social factors that affect these entrepreneurs. The legal and administrative bodies are required to create an enabling environment for the growth and development of MSEs, but this study found that access to policy makers, high amount of tax, network with administrative bodies, interest rate charged and over all legal and regulatory environments were the main factors that affect women entrepreneurs. The study also found that customer service training, marketing training, financial report training and entrepreneurship trainings were the main challenges of the entrepreneur. It also found that the profitability of the business, sales turnover and capacity to pay obligations, capital of business and asset of the business were not good. Based on the major findings, recommendations were forwarded to existing and potential entrepreneurs, MSEs, Micro finances and other government bodies.

Keywords: performance, entrepreneur, micro & small enterprises, characteristics and factors.

An Assessment of Graduate Training Practice: A Case of Zemen Bank S.C
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The main purpose of this study was to assess the graduate training practice of Zemen bank. The study was used both primary and secondary data collection instruments. The target populations were graduate trainees of Zemen bank. The study uses census for the target population. The study uses mixed approach (quantitative and qualitative). The data were gathered through both interviews and questionnaire. The primary data were collected using questionnaires distributed to 95 graduate trainees who are work in Zemen bank. The secondary data was collected from different journals, the banks' manual and internet. The study was employed descriptive design in which data from employees and management were collected using questionnaires and interviews. The data were analyzed and presented by using descriptive statistics method such as frequency, percentage, mean, standard deviation and tables. The finding shows that training need assessment is not conducted properly and periodically, the bank's job rotation training method is not well organized. The finding shows that graduate trainees are not get the necessary knowledge skill on each department's task. On the other hand the bank have young and educated work force, clear graduate training objective and it is appreciated for considering the graduates and building the trainees' confidence. The researcher recommends that the bank should amend the training need assessment according to the banks' current objectives and should be done periodically. To build the necessary knowledge on the trainees the bank should give enough training time for job rotation, also evaluations should conduct periodically.

Keywords Training, graduate training, and Zemen bank

Assessment of Customers' Satisfaction on ATM Service Commercial Bank of Ethiopia In Sheromeda Branch, Abera Habte, St. Mary's University, Email:rakmo.smu@gmail.com

The main concern of this study is to assessment of customer satisfaction on ATM service a commercial bank of Ethiopia in sheromeda branch. It has background which states about automate teller machine and customers' satisfaction. The problems which lead to have study mention in its statement of the problem. This paper plans to answer research question which concerns on practice, challenge, benefit, and customers' satisfaction. It has an objective of to show the assessment of customers' satisfaction on ATM service. It has significance to the organization, employee and to other researchers. This study has limitation on methodology, variables and other components. Literatures are crucial support for any study. This study employed a descriptive research design, the researcher use non probability sampling which are convenience and purposeful 271 customers and employees in identification of 271 respondents from target population which encompasses 11652 customers of the bank and employees. Structured questionnaire used to gather data from the respondents of the bank customer and employees. Data collected from questionnaires are code and analyzed and also data presentation is by use of tables form. The finding reveal the customer assure that a ATM Service is benefit to commercial bank of Ethiopia in sheromeda branch users. The number of problem faces the ATM users and the most respondent reply increase satisfaction level of customer. The study conclude and recommendation the following point there are the bank should solve the problem which the case of errors during transaction give immediately response, provide receipt from the ATM service on the financial transaction and the bank show more and more improve the existing service in secured ATM service, safe place to with draw money to satisfy customers.

Keywords: Benefit, challenges, assessment customers' satisfaction, service quality

Determinants of Customers' Bank Selection In Relation to Frequent and Infrequent Bank Users: The Case of Ethiopian Private Banking Sector

Abiy Alemayehu Kassa, St. Mary's University, Email:rakmo.smu@gmail.com

Understanding customers' banks selection criteria has been argued to be helpful to banks in formulating the appropriate marketing strategies for reaching, attracting and retaining customers. In addition, to design a suitable marketing strategy, banks need to identify the difference between frequent and infrequent bank users in their choice of banks. However, the previous studies in Ethiopia have not given enough attention to measure the differences in bank selection criteria between frequent and infrequent bank users. So, this paper investigates the determinants of bank selection by frequent and infrequent bank users in Addis Ababa. Descriptive statistical methods were used to analyze the data. A total of 406 questionnaires are distributed to customers of seven private banks and 364 questionnaires are correctly filled and returned. The findings of the study reveal that, both frequent and infrequent bank customers place more emphasis on convenience of branches' location and its accessibility. The results of descriptive analysis also reveal that, the existence of friendly and polite staff, speed of employees to serve the customers quickly and employee's knowledge, skill and expertise are important factors of bank selection for both frequent and infrequent users. It is recommended that, banks should give much emphasis to make bank location more convenient and accessible. In addition, banks should strive to make their employees well-trained and capable to give customers a pleasant experience.

Keywords: Banks, frequent bank users, infrequent bank users

**Assessment of Employees Perception on the Problems and Practices of Employees
Performance Evaluation: The Case of Wegagen Bank
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This study is about the assessment of the perception of employees on the problems and practices of performance evaluation in Wegagen Bank. It has the objective to assess the perception of employee towards the problems and practices of performance evaluation. It is a survey research and the target population of the study was professional employees of the company. A sample size of 226 out of 520 employees was taken using Yemanes formula and also on the basis of data collected through questionnaires the researcher tried to unearth some of the real problems of appraisals in that particular organization.. The data collected were analyzed using SPSS software and presented with descriptive statistics like frequencies and percentages. Based on the data obtained from the respondents, the study identified the lack clarity of performance evaluation criteria and the subjectivity involved in the evaluation process which resulted in role ambiguity and frustration among the employees as major findings. Moreover, the researcher also discovered that raters usually do not continually record or document the performance of employees over the evaluation period. In this regard, it was identified that raters evaluate the performance of employees on the basis of recent behaviors. So on the Bases of the findings of the study, I have forwarded some recommendations therefore if they are used by the bank will give them an insight as to the practice and its associated problems of performance appraisal in the organization.

Keywords: performance, performance evaluation, Wegagen bank

The Effect of Reward Management Practice on Employee Motivation: The Case of Giz Office Ethiopia, Abnet Mengesha, St. Mary's University, Email:rakmo.smu@gmail.com

Organizations are seeking to develop, motivate and increase the performance of their employees in a variety of human resources applications. Therefore, the reward management system has been considered to be the most considerable practices of the human resource management system. Hence, the main objective of conducting this research study is to determine the relationship between reward and employee motivation. The result of the study may significantly contribute to the knowledge with regard to reward and employee motivation since it is a contemporary issue of the organization. Census research is implemented for the study. Mixed research method and Explanatory research design is used. Qualitative data collected through interviewing 6 staff. Quantitative data analyzed through descriptive statistics, correlation and regression analysis. 59 data collected out of the whole 71 employees of GIZ found at head office using questionnaires. The data collected was analyzed using SPSS version 20 software. As a result, the result of this study support that reward management practices have significant positive relationship with employee motivation. The findings of this study also propose that integrated reward management approach (total reward) has more positive significant approach on motivation. The study also investigate which components of reward management has largest contribution on employee motivation and as the result shows non-financial reward has largest contribution on employee motivation relative to financial one. Therefore, its sound to recommend that the organization should implement a total reward approach instead of stand-alone one.

Keywords: Reward Management, Employee Motivation. GIZ Office Ethiopia

**Effect of Training on Employee performance: The Case of Commercial Bank of Ethiopia
Addis Ababa East District, Addis Birhanu
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The purpose of this study is to investigate the effects of training on employee performance of Commercial Bank of Ethiopia east district. The methodologies used to undertake the study were both primary and secondary data collection instrument. The primary data used for this study was collected through self-administered structured interview and questionnaire that was tailored with the help of literature to collect the relevant information from the respondents. The questionnaire included 35 item categorized into 6 parts, which are general information of employees performance, need assessment, training plan, design and implementation, evaluation and policy and procedure. Survey was carried out at 12 CBE Grade 4 branch respondent employees. A sample of 222 employees was selected. From the sample employees, 22 of them have not been collected. Interview was also conducted with branch managers. With the support of SPSS statistics V23 software system: - descriptive, correlation and regression analysis was conducted to generate results. Correlation analysis was used in this study to show the relation between dependent and independent variables. Based on this, all reward variables have positive and significant relationship with employee's performance. Multiple regression analysis was used in establishing the significance of the relationship between training need assessment, training plan, design and implementation, policy and procedure, which in the finding, has positive and significance relationship. The finding suggested that, all variables have strong impact on employees' performance except evaluation which was at moderate range. As the output of the training must be intensively evaluated in order to enhance the overall performance of the employees, the researcher recommended that, EAAD needs to give due emphasis to the evaluation aspects of a training program

Keywords: Training; CBE; Ethiopia

An Assessment of Financial Reward System Practice at Commercial Bank of Ethiopia
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The purpose of the research paper is to assess employees financial reward system practice in Commercial Bank of Ethiopia. The population of the study was 142 employees of the bank who works in four selected branches South Addis Ababa district. In this study, both primary and secondary source of data were used. The primary data were gathered through questionnaires from 142 respondents from CBE using census survey method. A total of 142 populations were distributed from CBE and a total of 138 employees completed and returned the questionnaire properly. The analysis was done by the help of SPSS version 20 and presented using descriptive statistics. Tables are used to provide information on the variables. Interpretation is made on the frequency and percentage of data. The finding of the study indicated that employees of the company were not satisfied with the current financial reward system. Moreover, the rewards provided to employees are not attractive as compare with other similar industry. Therefore, at this moment, it is very important to ensure a motivated work force because employees are the only asset directly contributes to organization outcome. The study also found that base pay, increment, bonus were amongst the top financial reward at CBE. Good financial rewards are plays a great role in employees behavior and enhance organizational outcome. The researcher recommended Commercial Bank of Ethiopia should consider reviewing the reward system, offering competitive financial rewards and timely rewarding employees.

Keywords: financial rewards, base pay, increment, bonus, competitive financial rewards

Determinants of Micro and Small Scale Enterprises Advancement into Medium Scale Enterprises: The Case of Nifas Silk Lafto Sub-City, Addis Ababa
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The purpose of this study is to examine the determinants of micro and small scale enterprises advancement into medium scale enterprises. The study used explanatory research design and the total population of the study was 1180 MSEs. Stratified random sampling procedure was used for the selection of 299 MSEs from Nifas Silk Lafto Sub-city. Data were collected by using structured questionnaire from the selected respondents and analyzed by using regression technique. The study shows that the major source of finance for MSE is personal saving. The study shows most of the MSEs are legally sole proprietorship and majority of them complained for insufficient loan to run their businesses. The findings of the study further revealed that credit access; marketing and administrative factors affected positively the advancement of small scale microfinance to medium scale enterprises at 5% level of significance. Based on the findings the researcher recommends that locality based approach for solving problems of MSEs through prioritizing the challenges as per their severity; enhancing capacity of the MSE development agency through provision of skill and business training; improving local business environment through provision of sufficient work premises at appropriate location & facilitating access to credit from financial institutions are the major issues.

Keywords: Micro and Small Enterprises, Advancement, Determinants, Nifas Silk Lafto Sub-city, Addis Ababa

The Effect of Relationship Marketing on Customer Loyalty
The Case of Commercial Bank of Ethiopia
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Relationship Marketing 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 RM is mandatory for the bank to have loyal customers. The purpose of this study is to provide an insight into the influence of relationship marketing on customer loyalty in Commercial Bank of Ethiopia. The researcher collects data from CBE customers' survey method using by distributing questionnaires which measured their agreement and disagreement on RM activities of the bank and their level of loyalty to the bank by using five point Likert scale. For this research 384 questionnaires were distributed and 291 were returned back for analysis which is 75.80% response rate. The collected data was analyzed by using statistical package for social science (SPSS) version 20 software using tables and other descriptive statistics and inferential statistics (correlation and regression) as appropriate. The findings indicate the importance of Relationship Marketing dimensions such as Trust, Empathy Communication, Commitment, Service quality, and Conflict Handling,, and in CBE. The study concludes that CBE should apply Relationship Marketing in order to maintain its market share in the market.

Keywords: Trust, communication, conflict handling, empathy, service quality, and commitment

**The Effect of Contact Center on Customer Satisfaction: The Case of Ethio Telecom
Contact Center, Alfia Aman, St. Mary's University, Email:rakmo.smu@gmail.com**

The main objective of this study was to assess the effect of contact center on customer satisfaction in ethio telecom enterprise call center. A conceptual framework was developed and hypothesized. The tool used for data collection is, questioner. The collected data was analyzed using descriptive and inferential statistical analyses techniques. The findings of the study show that contact center responsiveness, assurance, process related factors, agent related factors and customer perception related factors have significant impact on customer satisfaction. The study contributes ethio telecom to improve its call center service to improve customer satisfaction. The study concluded that, contact center responsiveness, assurance, process related factors, agent related factors and customer perception related factors of call center is not good and customers are not satisfied with the services of ethio telecom call center. The researcher recommended that ethio telecom should work hard on factors affecting customer satisfaction on its call center.

Keywords: contact center, customer satisfaction, responsiveness, assurance

**Assessment of Service Delivery Practice: The Case of Lavista General Trading (LGT)
Private Limited Company, Amanuel Hailay, St. Mary's University,
Email: rakmo.smu@gmail.com**

Delivering excellent customer service is a winning strategy which results in more new customers, more business with existing customers, high customer retention and lower customer attrition. The objective of this study was to assess service delivery practice in LGT. The sampling approach in this study was non probability sampling method and the populations were 230 LGT customers who use the company services as receiver. Data were collect using questionnaires which were designed for customers. The study used descriptive research type with non-probability sampling technique specifically convenience sampling technique. There is general perception that LGT do not deliver quality customer service and this is a worrying situation that needs investigation and hence the need for a research works such as this. The findings showed that generally overall satisfaction of customers with the quality of service delivered by LGT was low. According to this research finding, the majority of customers are dissatisfied with the service delivery process of LGT. Thus, the company has to pay attention to understand their customers' preferences to survive in a competitive environment. This study recommends that, Management should improve employee's incentives policies regarding training programs, particularly on customer service training from time to time and not only at the time when the employees join the organization. Management should conduct more training on customer service and the management should improve complaint handling procedures.

Keywords: service, quality, service delivery

Assessment of Employees Training Program Practices and Challenges at Global Insurance Company S.C, Amanuel Meresa, St. Mary's University, Email:rakmo.smu@gmail.com

This study attempts to assess the practices and challenges of training programs at Global Insurance Company Share Company in Addis Ababa. To this end, primary sources are consulted to get the necessary information for the research. Questionnaires were distributed to samples of employees of the company. In addition, a semi-structured interview also held with the appropriate manager of the company. The data received were analyzed both qualitatively and quantitatively by using content analysis and descriptive statistics. The result of the study discovered that the company training plan not aligned with strategic business plan of the company. It is also found that the company doesn't allocate enough budgets for implementing training program. The study result also showed that inadequate need assessment, no specific, measurable and time targeted objectives are practiced, and no position for separate department that is responsible for human resource training in the organization structure. The study recommended that GIC should align the training plan with the strategic business plan and communicate the training policy to employees in order to enhance and customized training programs based on its requirement, training practice should be supported by separate department that is responsible for human resource training, extensive need assessment and an equitable selection criterion should be exercised, allocate enough budget and develop clear evaluation criteria and performance measurement system before and after training.

Keywords: Training Plan, Strategic Business Plan, Training Program, Training need Assessment, Training Evaluation

**The Effect of Leadership Styles on Employee Performance:
The Case of Addis Ababa City Administration
Amare Beka Diriba, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study was identifying the most dominant leadership style among Transformational, Transactional & Laissez faire, and to determine the level of employees' performance. Accordingly, this study tried to assess the relationship between leadership styles and employees performance in Addis Ababa city administration. Thus, it attempted to provide answers to the following questions: what are the existing Leadership styles? What is the relationship between leadership style and employee performance? What is the Level of Employee performance? This study was conducted based on cross-sectional design and employed quantitative research approach. The study used both primary and secondary source. The primary data was collected from Addis Ababa city administration employees through questionnaires. Secondary data were obtained from the existing literatures in previous research findings, including journal articles, websites and data from the HRM. For the purpose of collecting the quantitative data, systematic random sampling technique was employed. The total populations of employees are 15,757 employees in Addis Ababa. Studying the entire population is difficult to select the minimum sample size, of respondents, Morgan's sample size determination formula was employed. Therefore, the researcher took a sample of 346 respondents drawn from the population of 3,460 permanent employees of the two sub-cities. And the researcher distributed 346 questionnaires to respondents and collected 330 questionnaires. The response rate was 95.3%. First, Relevant descriptive statistics were computed. Second, correlational test, multiple regression and one-way analysis of variance (ANOVA) was performed to determine whether there exist statistically significant difference among leadership styles and to observe which leadership style affects more employee performance. The study found that transformational leadership style is more dominant and preferable type, all leadership styles are significantly correlated with employee performance, and all leadership styles are significant predictor but laissez-faire leadership style is more predictor of the employee performance. Here of, increasing the application of laissez faire leadership style may affect the employee performance positively. Finally, the supervisors can use this leadership style when they need to distinguish the performance of their employees. Due to the highest preference of Transformational leadership style the city administration should enhancing transformational leadership behavior

Keywords: - Leadership Styles, Transformational Leadership, Transactional Leadership, Laissez faire Leadership, Employee Performance

**Factors Affecting Employee Turnover: The Case of Defense Construction Enterprise
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The purpose of this study was to examine factors affecting employee turnover in the case of Defense Construction Enterprise (DCE). Basic questions i.e. employee turnover trend, factors mainly influence employee turnover and efforts are made by the enterprise to minimize the magnitude of employee turnover were asked. The study employed quantitative and qualitative research design methods. Proportionate stratified random sampling technique was used to select the sample size from the population. Questionnaire and interview were used for data collection. The respondents were drawn from the employees of the organization. Ninety eight (98) questionnaires were issued to the employees out of whom ninety two (92) were properly completed and returned; documents that were received from the HR department were helpful in determining the turnover trend. The obtained data was summarized, organized, tabulated, coded, and analyzed using Statistical Package for Social Science (SPSS). Descriptive statistics such as percentage, mean value, tabulation were employed for data analysis. Based on the data analysis the following findings were recorded. The main finding indicated that dissatisfaction with pay structure, lack of conducive-work environment; unfair reward and promotion systems were some of the factors for employee turnover. The finding also indicated the following effects of turnover including loss of experienced and skilled employees, higher recruitment costs, and higher workload due to leavers. Similarly, it was concluded that lack of career advancement, job dissatisfaction, poor working conditions, and unfair training system were major factors for employee turnover. The researcher further employed a multiple linear regression model to analyze the relationship between dependent and independent variables. The regression result reveals working condition is positively and significantly influence employee turnover. On other hand, remuneration, reward and recognition, and career development were found positive but not significant factor influencing the employee turnover. The results of the study may suggest that the enterprise need to give more emphasis on enhancing working condition of the enterprise so as to reduce employee turnover.

Keywords: Remuneration, Rewards and Recognition, Career Development, Working Condition and Employee Turnover

**An Assessment of Prime Minister Abiy Ahmed's Leadership Performance: The Perspective of Addis Ababa Residents, Aschalew Worku, St. Mary's University,
Email:rakmo.smu@gmail.com**

The purpose of this study was to examine factors affecting employee turnover in the case of Defense Construction Enterprise (DCE). Basic questions i.e. employee turnover trend, factors mainly influence employee turnover and efforts are made by the enterprise to minimize the magnitude of employee turnover were asked. The study employed quantitative and qualitative research design methods. Proportionate stratified random sampling technique was used to select the sample size from the population. Questionnaire and interview were used for data collection. The respondents were drawn from the employees of the organization. Ninety eight (98) questionnaires were issued to the employees out of whom ninety two (92) were properly completed and returned; documents that were received from the HR department were helpful in determining the turnover trend. The obtained data was summarized, organized, tabulated, coded, and analyzed using Statistical Package for Social Science (SPSS). Descriptive statistics such as percentage, mean value, tabulation were employed for data analysis. Based on the data analysis the following findings were recorded. The main finding indicated that dissatisfaction with pay structure, lack of conducive-work environment; unfair reward and promotion systems were some of the factors for employee turnover. The finding also indicated the following effects of turnover including loss of experienced and skilled employees, higher recruitment costs, and higher workload due to leavers. Similarly, it was concluded that lack of career advancement, job dissatisfaction, poor working conditions, and unfair training system were major factors for employee turnover. The researcher further employed a multiple linear regression model to analyze the relationship between dependent and independent variables. The regression result reveals working condition is positively and significantly influence employee turnover. On other hand, remuneration, reward and recognition, and career development were found positive but not significant factor influencing the employee turnover. The results of the study may suggest that the enterprise need to give more emphasis on enhancing working condition of the enterprise so as to reduce employee turnover.

Keywords: Remuneration, Rewards and Recognition, Career Development, Working Condition and Employee Turnover.

Assessment of Employee's Perception towards Compensation and Benefit Schemes and Practices: A Case Study of Bank of Abyssinia
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This study assesses employee's perception towards compensation and benefits schemes of selected branches of Bank of Abyssinia. The study also tries to assess employees' perception of different types of compensation practice and their motivation in the bank work environment. The study was quantitative approach and cross sectional, which used structured interview questions to gather information. Bulletins, Internet and other references like the bank procedure manuals had been also used as secondary sources of data to support the primary data. Stratified sampling is applied in order to identify the number of branches from each of district offices and proportional sampling techniques was employed to identify the last 205 study units. Descriptive statistics data analysis method was applied to analyze quantitative data using SPSS version 24. The result indicates, there is a positive perception of equitable wage and salary with experience, insurance (health and safety), different loans, relevancy of their jobs to the bank's development, existing work environment and existing compensation and benefit scheme. However, there are negative perceptions among employees towards allowance payment, reward for exceptional performance, predictability of rewarding system, the banks support for tuition and registration for education, recognition and appreciation for better performance, organizational culture and work place safety and protection. In conclusion, the research has informed the presence of both positive and negative perceptions on the existing financial and non-financial incentives in the Bank. Accordingly, the researcher has recommended the management team of the bank to re-design strategies to strengthen employees' positive perceptions and to study in different methods on the negative opinions toward their compensation and benefit schemes provided by the bank.

Keywords: Compensation, benefit, perception, Performance, Bank of Abyssinia, Ethiopia

**Effect of Training on Employee's Performance: The Case of Oromia International Bank
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The importance of training has become more obvious given the growing complexity of the work environment, the rapid change in organizations and technological advancement which further necessitates the need for training of employees to meet the challenges. To this end the survival and growth of any organization depends on the quality of human resources. Having this in mind, this study was conducted to assess training effect on employee performance in Oromia International Bank (OIB). The study followed mixed research approach which is descriptive and inferential and survey was employed taking a sample of 77 respondents selected through census sampling technique to collect data through questionnaire. Data was analyzed and interpreted using descriptive statistics through computing frequency, mean and standard deviation and inferential statistics is used to determine relationship between training and employee performance. The finding of the study showed that training contributing to employee performance through enhancing employee effectiveness and efficiency. Moreover, the Pearson correlation also shows a significant positive relationship between training and employee performance. To improve the training program enhancing on the job training and conducting training program evaluations were among the recommendations forwarded by the researcher.

Keywords: Human resources, human resource training practices, employee performance

**Effect of Reward Systems on Employee Performance at
Commercial Bank of Ethiopia, Addis Ababa**
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Employees are the most valuable asset to organizations. Employee's performance is the main factor in determining the organization's performance and ensuring the organization runs smoothly and successfully. The purpose of this study was to examine the relationship between reward system and employee's performance in Commercial Bank of Ethiopia. To achieve this objective, Commercial Bank of Ethiopia East Addis district was selected as the targeted area of the study. The researcher analyzed what various authors have stated in relation to the stated objectives in the literature review section. The researcher used a descripto-explanatory research design, Commercial Bank of Ethiopia has currently 34,000 employees and the researcher selected a sample of 350 employees from East Addis Ababa district which has 2770 employees. The researcher administered questionnaires and interviews to the respondents. The data was collected, tabulated, processed and given statistical treatment and then presented in the form of tables and graphs. Correlation and regression analysis were conducted to determine variable relationships under the study. Correlation tests revealed a significant positive correlation between the reward system and employees performance in CBE with coefficients of 0.111, 0.524 and 0.317 respectively at P-value < 0.05 significance level. Regression analysis revealed that an increase in employees training and performance review by one unit would increase employee performance by 0.137 and 0.289 units respectively whereas job expectation has a negative effect on employee performance with regression coefficient at -0.007 and p-value>0.05. The independent variables are reward systems and the employee performance is the dependent variable. The study established that both monetary and non-monetary forms of rewards are not effectively appropriated and as such, this has impacted on the performance of the employees negatively consequently, quality of service delivery, meeting targets, customer satisfaction, adherence to company policy are among others which impacted negatively. Accordingly, the study recommended immediate improvement of monetary and non-monetary reward systems in terms of better recognition, compensation, and career advancement among others.

Keywords: Reward systems, Employee Training, Job Expectation, performance review and Employees Performance

**The Effects of Extrinsic Motivation Factors on Teacher's Organizational Commitment:
The Case of REPI Abel Secondary and Preparatory School
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This study sought to investigate the effects of extrinsic motivation on teachers' organizational commitment in REPI Abel Secondary and Preparatory school in Addis Ababa. The study used descriptive survey and explanatory research design and the data was gathered using questionnaires and interview. The total number of the population was 111 and all were included on the study. Data was collected using structured questionnaires and analyzed using statistical package for social science (SPSS). The data was presented using tables; percentage, frequency standard deviation, Pearson product moment correlation and multiple regressions were used to investigate the effect of identified variable on employee commitment. The correlation results implied that supervisory support ($r = .789, P < 0.01$) working condition ($r = .736, P < 0.01$) job security ($r = .672, P < 0.01$) and salary ($r = .651, P < 0.01$) with employee's commitment. The major finding of this study is that the independent variables which are supervisory support, working condition, job security, and salary have strong positive relationship and significantly high association and effect on employee commitment. From the study it is concluded that 78.6% of variation in employee commitment is explained by supervisory support, working condition, job security, and salary. All these variables have strong effect on employee commitment. Among them supervisory support has a greatest rate of influence. Concerning the level of employee's commitment, the finding indicated that there is low level of commitment. The researcher recommended that the concerned authorized parties of the organization should revise and improve the identified four factors that have strong influence to improve the commitment of their employee.

Keywords: Work/job motivation, Extrinsic factor of Motivation, Employees, Organizational Commitment

**Assessment of Effectiveness of the
Training Program: The Case of Lion International Bank S.C
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Training programs are essential to solve intricate business challenges and play basic role in any organization for improving the quality of employee's performance. It should be evaluated to measure its effectiveness. Therefore, here the Purpose of this study is to assess the effectiveness of training program undertaken by Lion International Bank S.C. The study uses Cross sectional survey with a total of 245 samples. Both Primary and secondary data were used by the researcher. The primary data was collected through close-ended questioner .the questioner were composed of structured questions and measured using Likert scale. The data collected from the questioner has been analyzed quantitatively with SPSS version. The research design is descriptive design and all the city branch employees are used as a Population for the study. Cluster sampling is used to select samples in which all the employees of the randomly selected branches are taken as a sample. Findings are presented by descriptive statistics of mean and Std. deviation and tables, frequencies and modes. The study shows some weaknesses on the effectiveness of the overall training program of the bank and it provides useful information to Human resource managers, Human resource policy decision makers.

Keywords: Training program, effectiveness, quality, human resource, Lion Bank

**Assessment of Channel Management Practice and Challenges: The Case of Ambalay Raey
Trade & Industrial P.L.C**
Belay Gizachew, St. Mary's University, Email: rakmo.smu@gmail.com

Channel management is one of the major factors that enable import industry to do what improve? Improve their business performance. Successful Import Company has best practice channel management. Ambalay Raey Trade & Industrial PLC has low business performance. One of the main reasons is poor channel management practices. The main objective of this thesis is to study existing channel management practice and challenges 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 senses survey of the 200 channel members. The existing supply channel 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 indicate that, most of the channel management practices are poorly applied which represented with group mean value of 2.8. Based on both questionnaire and interview analysis the case company has poor incentive, poor information sharing practice and product availability and delivery problem. Channel conflict and power and control of the company are the major challenges of the case company's channel management which prohibits the success of channel relationship. To improve the existing channel management practices of the company, improvement directions are forwarded based on the analysis results.

Keywords: Channel management, Practice of channel management, Challenges of channel management, Channel relationship

**Assessment of Employee's Perception of Factors Affecting Revenue Gained
From Export of Meat Products: The Case of Luna Export Slaughterhouse Plc,
Addis Abeba, Ethiopia Belen Tesfay, St. Mary's University, Email:rakmo.smu@gmail.com**

Export of meat products is one of the sectors that hold promise in contributing a solution the country's foreign currency problem. As such, the country's meat product exporters have to tackle different problems in order to keep their firms thriving in the export business. Among the factors that affect the business, specifically the revenue that is gained from export of meat products are product execution, global marketing, the business environment and price are considered in this study. The study sets out to investigate the effect of the mentioned four factors on the revenue gained from export of meat products from the employee's perspective and followed a descriptive research approach. Data was collected through questionnaires, focused group discussions, and by critically reviewing organizational reports as a secondary data source. Focused group discussions guided by structured questions were held with members of the management for a deeper understanding of the subject matter under study. Collected data was then sorted, encoded, analyzed and interpreted. Accordingly, findings revealed that product execution which was measured by parameters of production rate and production cost, affected the revenue gained from export of meat products. Results convey that increasing production cost increases revenue and increasing production rate increases revenue as well by the rules of economies of scale. Moreover, global marketing which was measured with three parameters namely, Exchange rate, Government regulation in foreign market and Channel of distribution. Exchange rate status was found to have a negative effect on revenue, production cost and price. Government regulation in foreign market showed to have negative effect whereas channel of distribution the company uses is shown to have a positive effect on the revenue of the company, according to the findings of the study. The effect of the business environment was assessed in terms of effect of competitors and policy and procedures on the revenue gained by the firm from exporting meat products. The findings have revealed that both have a negative effect on revenue of the firm. Hence, the four factors considered in this study to have an effect on revenue of the firm-from employee's perspective. In order to tackle the problems caused by these factors, its recommended for the exporters to influence a discussion platform with concerned governmental organs. Moreover, the firm's top management should focus on research and development to bring about operational efficiency.

Keywords: Revenue from Meat export, Global marketing, Product execution, Price, Business environment

**Assessment of Employee Performance Management System at Addis International Bank
S.C, Bereket Mesfin, St. Mary's University, Email:rakmo.smu@gmail.com**

Employees play a pivotal role in determining the fate and success of a company. They are the main and unique resource organizations deploy in realizations of their objectives and goals. In today's highly competitive and rapidly changing working environment, organizations need to acquire and retain the right number of competent employees to gain competitive advantage. In order to acquire and retain qualified personnel, organizations must unfold an HR system and HR management practices that are capable enough to win the heart and mind of employees over competitors. The objective of the study is to assess the performance management system of the bank. Descriptive research design was used. Both qualitative and quantitative data collection methods were employed for the study. The main sources of data were both primary and secondary sources. The study used stratified random sampling techniques. The target populations were divided in to two strata as head office and branches and then from each strata number of sample was selected randomly. Both questionnaires and interview was used to collect primary data. IBM SPSS was used to process the primary data which is collected through questionnaire. The result of the research conveys employees of the bank have no clear understanding of performance management system. Supervisors were not doing enough to make PM practices easy for employees and provide assistance when needed. And there is no participative environment created for employees equally at all levels. Employees are not initiated and satisfied with PM system of the bank. The PM practices do not provided personal development and promotion for employees. The study revealed that there is no openness and transparency in the bank. Lack of smooth flow of information between supervisor and subordinates and inability to conduct frequent meeting or discussions are factors that affect the performance management system of Addis International Bank S.c. Based on this the conclusions reached are the employees of the bank doesn't have clear understanding about the performance goal and objective. Finally the researcher recommends in order bringing the required result the company should communicate employees about why the system is needed, what purpose does it serve and the potential benefits that can be derived from the system and an effective two way communication should get a priority.

Keywords: Performance planning, performance management system

An Assessment of Employee Motivation at Dashen Bank Share Company
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The main objective of this study was to assess the motivational practices that are being implemented in Dashen Bank S.C. In this regard, working condition, promotion, work content, benefit, payment and recognition are assessed from varied dimensions. A number of studies confirm that a well-motivated employee has a great impact on organizational employee performance. The research design of this study is descriptive and a questionnaire was administered to 144 respondents selected from 10 branches of the bank. The respondents were selected by using stratified random sampling method. A quantitative research approach was used to answer the research question that emerged through the review of exiting literature and the data was collected using standard questionnaire specifically designed to capture responses to assess the motivational practices of the bank. The questionnaire was a five-point Likert scale used to collect primary data. Demographic characteristics of respondents such as Gender, Age, Educational Qualification and Work experience also analyzed to explore any significant differences on motivation practices between such groups, Descriptive statistics such as standard deviation, mean, frequency and percentage were used to analyze the collected data. The data collected from the survey was analyzed using SPSS software version 20.0 and presented in the form of Descriptive Statistics. The main findings of this study indicated that there is motivational practice in Dashen Bank, even though it is not effective and majority employees are not satisfied with the current employee motivational practice of the bank. The results have shown that respondents have felt unfair and injustice in the company's motivational practices. The researcher recommends the bank to revise method of current motivational practices and implement clear and appropriate motivational techniques.

Keywords: Working Condition, Promotion, Work Content, Benefit, Payment and Recognition

**Assessment of Employees Performance Appraisal Practice and Challenges:
The Case of Nib International Bank S.C
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Performance appraisal process is a key contributor to successful HRM, as it is highly related to organizational performance. The administrative purpose of performance appraisal can also be used as a motivational tool by recognizing successful performance and rewarding; whereas the developmental purpose guides on the required skills, competences and behaviors by providing trainings. In line with this, the study tried to assess the performance appraisal practice of Nib International Bank S.C by applying descriptive research method and with specific objectives of looking in to the process, effectiveness, problems of performance appraisal practice and investigating the employees' perception towards the fairness of performance appraisal practice of the bank. The study has used mixed research approach; in which the primary data were collected through questionnaire and unstructured interview. The target population for the study was clerical employees with experience greater than one year which was 1489 as June 2018. Sample size was determined by using 95% confidence level which was 317. The sampling technique used in this study was stratified simple random sampling. In checking the reliability, Cronbach's alpha score was applied and found to be acceptable. The study has found out that the bank's appraisal system has relevance and lacks acceptability to employees, practicability and sensitivity and reliability which is due to the subjective appraisal criteria. The Bank's appraisal system doesn't follow the six scientific steps, judgmental errors were also found in the system and the employee's perception towards the fairness of the appraisal system of the bank was negative. Therefore, Nib International Bank S.C should revise its performance appraisal manual and criteria in order to make its appraisal system effective. Besides sufficient training must be given to the rater so as to avoid the judgmental errors and set an accurate appraisal system.

Keywords: Performance Appraisal Process, HRM, Effectiveness and Perception

Workforce Diversity Management Practices and Challenges
The Case of Commercial Bank of Ethiopia
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The purpose of this study is to empirically assess the practice and challenges of workforce diversity management in Commercial bank of Ethiopia. To achieve this purpose a mixed research approach (both qualitative and quantitative) is used by applying descriptive type of research design using the survey method of data collection. The sample consisted of 300 managers selected from branches under Addis Ababa districts. Questionnaire with five-point Likert scale and semi structured interview issued to collect primary data. Regarding to the assessment of practice and challenges of workforce diversity management questionnaire were adopted from (Kelali, 2018) and (Smith, 2011) and amended as per the related literature and the objectives of the study. SPSS software 20.0 version is used to analyze the collected data by using descriptive statistics such as frequencies and percentages. Results on the overall assessment of practice and challenges of workforce diversity management shows a gender and age imbalance in managerial position of the bank. Company practice diversity management based on equal employment opportunity but fails to implement inclusion policy such a policy benefits the company to become more creative, efficient, and productive. On the other hand negative attitudes of an individual such as discrimination, lack of ability to manage a diverse workforce and intention to turnover are serious challenges to manage a diverse workforce. Hence, based on the findings and mainly from the Conclusion different recommendations are suggested. Commercial bank of Ethiopia should develop and implement a policy that helps leaders to smooth their day to day activities and to avoid negative attitudes and harmonize the working relationship and utilize the opportunities of having a diverse workforce. The bank should also give diversity training such as cultural training to leaders as well to all employees in order create awareness and avoid negative attitudes of an individual.

Keywords: Diversity, Workforce Diversity, Diversity Management, Gender diversity, Age diversity, Educational Diversity

**Challenges and Practices of Anti-Money Laundering and Combating of Terrorism
Financing: The Case of the Ethiopian Commercial Banks
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Over the last decade, there has been an increase in the number of money laundering and terrorist financing crimes across the globe. In a bid for authorities to control these criminal activities both locally and internationally, the Financial Action Task Force (FATF) 40+9 recommendations were established as a mechanism for identifying, combating and controlling money laundering activities. Ethiopia recently endeavored to combat money laundering and terrorist financing by criminalizing money laundering and financing of terrorism through proclamation no. 780/2013. In this regard, banks play a leading role as the main objective of the law is to ensure the integrity of the Ethiopian financial system. Therefore, the purpose of this research is to assess the Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) practice and challenges of commercial banks in Ethiopia in accordance with international standards and applicable laws. This study employed exploratory and descriptive research design in the form of close ended questionnaires completed by 69 employees of Ethiopian commercial banks. To assess the practice and challenges 48 questions were provided to the respondents to acquire quantitative data and eight close ended interview questions were also provided to accommodate opinions of FIC officials. Based on the respondents among the commercial banks' the study found that commercial banks in Ethiopia have been discharging their responsibilities by implementing and practicing AML/CTF. However, ML/TF preventive measures revealed that commercial banks do not have automatic electronic customer/transaction screening and the finding confirmed that absence of national ID and lack of list of Political Exposed Persons, lack of technology to enhance AML/CFT activities and lower awareness in the country are serious challenges for banks. Therefore EFIC and NBE and other responsible organs of the country have to focus their efforts on the most fundamental tasks and main challenges, and need to give utmost priorities about AML/CFT. Finally, as this study focuses on commercial banks, further research is needed on the other financial and nonfinancial sectors which are vulnerable to money laundering and terrorist financing.

Keywords: Money Laundering, Terrorist Financing, AML/CFT, Commercial Banks

**The Role of Psychological Biases in Investment
Decision Making: The Case of United Bank S.C.
Bethlehem Tefera Begashaw, St. Mary's University, Email:rakmo.smu@gmail.com**

The research objective is formulated in order to gain a better understanding of the role of psychological biases on the decision maker's investment decision making judgments. Quantitative research approach and descriptive research design is employed. Under the quantitative research approach, a survey method is used. The data were collected using a structured and self-administered questionnaires and interviews with some selected officials. Out of the total population the researcher has selected those who have a direct work relation and have the chance to observe the decision makers and also frequently involved in jobs related with the decision makers. Commonly branches at United Bank is classified as Special A,B,C,D,E, the basic criterion to categorize branches are volume of deposit, loan and advance ,foreign currency proceeds and annual income are the major ones. Out of which the researcher has only selected those branches classified as Special A and B, due to the fact they play the major roll and mobilize huge resources to make decision with. To be representative of 120samples were selected according to their proximity to the decision makers and questionnaires were distributed, but only 92 of them, 76% were returned. Also interview has been made with some selected officials about their observation of and their attitudes towards the raised issue at Untied bank S.C. From the survey result it is found that there exists a high degree of behavioral bias during investment decisions by those who have the authority to make investment decisions. In general, from the mean value of the seven perspectives, it is found that there is a bad result, decision are highly affected by the individual decision makers personality, psychological biases specially while they make on the bank's resources weather to invest or not, in what sector to invest and to whom they have to decide resource to be released. From the observation that most of the decision makers who are involved in the decision making process during investment decisions are found to be biased by the seven cognitive measures. Therefore, the researcher has recommended primarily o be recognized as one decision making elements during investment decisions and by deeply studying their significance, the have to be incorporated in the bank's policy and procedure manuals to mitigate their negative consequences.

Keywords: Behavioral Finance, Psychological Biases, Investment decisions, Banking

Quality of Service Delivery and Its Impact on Customer Satisfaction in Awash Bank
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Service quality has been the core concept for the measurement of customer satisfaction in various industries and especially in the business sector. The research work of this thesis has undergone with the theme of measuring the level of customer satisfaction using attributes of the SERVQUAL instrument. Using a measure of customer satisfaction and the mean scores of the five dimensions of SERVQUAL (Tangibility, Responsiveness, Reliability, Assurance, and Empathy) a regression model was formulated. ANOVA was also calculated to see if any of the demographic variables had a statistically significant impact on any of the SERVQUAL dimensions. Convenience sampling was implemented to select a sample of 113 customers from four branches of Awash Bank, namely, *Temenja Yaj Branch, Arat Kilo Branch, Stadium Branch and Bole Branch*. Mean scores of the five dimensions were in the range of 3.6-3.7 with a standard deviation of roughly 1. Mean customer satisfaction was also around 3.65. The regression model developed showed that 61.7% of the variation in customer satisfaction was explained by service quality dimensions. Further, the service quality dimension of empathy (Beta = 0.377, $p < 0.01$) impacted satisfaction more than the other dimensions. Tangibility (Beta= 0.229, $p < 0.01$) was the second followed by assurance (Beta = 0.0221, $p < 0.05$). Reliability was not found to have a statistically significant to customer's satisfaction. The research therefore concluded that customers perception of all the service quality attributes are quite average which is not a desired outcome for a service entity. The regression model indicated that the empathy dimension of service quality carries a bigger weight in customer satisfaction. It is therefore recommended that Awash Bank provide trainings to it customer service officers to provide individual attention to its customers. Improving the physical appearances and facilities of its branches should also be done to improve the tangibility of its services. Further, periodic measurement of service quality and customer satisfaction should be practiced.

Keywords: Service Quality, Tangibility, Responsiveness, assurance, reliability, empathy and Customer satisfaction, Awash Bank

**An Assessment of Factors Affecting Employees' Turnover Intention in Ethiopian
Revenues and Customs Authority**
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This thesis was entitled "An Assessment of factors affecting employees' turnover intention: In Ethiopian Revenues and Customs Authority (ERCA), Kaliti Branch. The general objective of the study was, therefore, to identify the factors that are significantly arising employees' turnover intention at ERCA Kaliti branch. More specifically, it was meant to: identify the level of turnover intention of the current employees; examine to what extent the management of ERCA is aware about the determinant factors of employees' turnover; identify the factors that drive employees' turnover intention; and examine the strategies in place to minimize employees' turnover intention at ERCA Kaliti branch. In relation to factors that drive employees' turnover intention, three variables were proposed to be linked to it namely job stress, work overload, and working environment. The population of the study was employees of ERCA, which were 688 in size. Out of this, a sample of 253 was taken using simple random sampling technique. In addition to existing employees, some of the management bodies of ERCA were also selected by using purposive sampling technique. As part of methods and instruments of data collection, structured survey questionnaire and semi-structured interview guide were used for employees and the management of the organization respectively. To analyze the data obtained from the survey questionnaire descriptive statistics (mean) and inferential statistics (Pearson Correlation and linear regressions were used). The inferential analysis was essentially needed so as to establish the relationship between the independent variable (job stress, work overload, and working environment) and dependent variable (turnover intention). The data collected from the management through interview method were also analyzed qualitatively in the form of presentation of the narrative accounts. The key findings revealed that: a) the turnover over intention is as high as 4.3 out of a five point scale; b) the management of the ERCA had no sufficient awareness about the turnover intentions of the Company and the key determinants needed thereof; c) the independent variables (i.e. job stress, work overload and work place environment each) are found to have statistically significant correlation with turnover intention. The regression analysis also revealed that the three independent variables in group predict 68.7% of the variations in the turnover intentions with particular reference to ERCA although working environment has the highest contribution. Therefore, the general conclusion is that working environment plays a pivotal role in determining employees' turnover intention. Consequently, management should work towards creating smooth and conducive working environment which may include, among others, forming inter personal relationship among informal groups, availing facilities needed at work place, etc. Furthermore, since the majority of the works done in ERCA is risk full there must be some protection and security programs for employees working in the risky positions.

Keywords: Job Stress, Work Overload, Working Environment, Turnover Intention.

An Assessment of Procurement Practice in Ethio telecom
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The aim of this study was to assess foreign procurement practices in ethio telecom. The issues studied include identify the merits and drawbacks of the purchasing policy, guidelines and manual, examining foreign purchasing and assess their importance and related challenges and make viable recommendations to improve foreign purchasing practices. To this end, the researcher has collected data from primary sources using questionnaires, interview and referred secondary sources including the procurement manuals other documents related to purchasing in ethio telecom. In addition, secondary sources also have helped the data collection. Methodologically, this study was designed to be descriptive. The major findings of the study indicate that the international procurement practice is not well performed by End-users, Procurement staff, suppliers and stakeholders of ethio telecom foreign Procurement who are participating directly or indirectly in the foreign procurement of the company. The researcher recommended to the Management of the department and specially sourcing department to create opportunities for appropriate training, to create long term strategic supplier relationship for strategic items through establishing a suppliers list registration system , create win-win and smooth relationship with suppliers, end users, suppliers and the stakeholders using awareness creation events, and to enhance feasible and efficient procurement process which save time and resource substantially.

Keywords: Foreign Procurement, Ethio telecom

**Impact Assessment on Deposit Mobilization of Banks:
A Study on Selected Commercial Banks in Ethiopia
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The objective of commercial banks in Ethiopia is to make profits and thus satisfy the needs of their respective owners (share holders). 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 know major impacts of deposit mobilization activity in the real world. This paper then assessed the theoretical as well as empirical analysis of those impacts that determine deposit volume in banks with their significance level. To do the practical investigation in terms of commercial banks in Ethiopia, the researcher collected qualitative and quantitative data from NBE annual reports of eight years (2016/17) and questionnaires and interviews made to senior bank officers and managers of eight banks. The data is analyzed using ordinary excel sheet analysis. The study reveals that branch expansion and competition among banks are the most significant factors of deposit volume. Besides, the other variables—Money supply, non-bank specific factors and deposit interest rate respectively has moderate and smaller power to influence deposit mobilization activity. The study also exposes that the deposit mobilization activity is become challenging due to its associated costs and the competition 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 by exploring potential deposit areas.

Keywords: Impact Assessment on Deposit Mobilization of Banks: A Study on Selected Commercial Banks in Ethiopia

Factors Affecting Employee Engagement: The Case of Development Bank of Ethiopia
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Currently Employee Engagement (EE) is the key focus of any organization in gaining competitive advantage; hence, employee engagement is the best tool for achieving it. In fact, employee engagement is considered to be the most powerful factor to measure an organization's strength and orientation towards superior performance for goal achievement. Development Bank of Ethiopia is one of the state owned financial institutes where employee engagement is an important issue that determines towards such a superior performance. In spite of its appreciating benefit of EE for enhanced performance, it didn't get any considerable attention from the side of management rather than conducting survey annually. Thus, the objective of the study is to study factors that affect EE for the case of Development Bank of Ethiopia. To achieve this objective, the study adopts a quantitative research approach, through the use of questionnaire provided predominantly descriptive data. A total of 244 questionnaires are distributed and 234 of them are returned. The researcher used a simple random sampling technique and selected respondents. Both primary and secondary source of data were also used. Statistical package for social science, version 24 was used in running the outcomes of the study. The result of the analysis revealed that, all variable used in the regression such as JC, RR, POS, PSS, WE, and ILC were found positively affect employee engagement in the case bank and needs to take these factors as a bench mark and make a critical improvement of employee engagement. JC is the most dominant factor that determines employee engagement in case bank. Since JC is the most strongly affect employee engagement, the case bank need to modify their job characters aligned with their organization objective. Moreover, PSS is the second top most significant factor for employee engagement. Thus, managers need to have training and development on how to communicate effectively with their employee to enhance engagement, Finally, continuous measurement of employee engagement level, assessing engagement practices throughout the organization and taking timely action on issues identified as crucial and important is recommended.

Keywords: Factor, Employee, Engagement, Development Bank of Ethiopian

**An Assessment of the Draft Beer Distribution System in Light of Customer Satisfaction:
The Case of Heineken Brewery Share Company in Addis Ababa
Bruktawit Dendena Debela, St. Mary's University, Email:rakmo.smu@gmail.com**

The objective of the study was to assess the distribution system of draft beer in light of customer satisfaction in case of Heineken Brewery Share Company. In the study the researcher assessed: the existing distribution system, standards (selection criteria) of distributors (agents), performance evaluation and the support provision by the company, challenges in management of distribution system and the degree of outlet customers satisfaction. The research approach followed was mixed approach with a descriptive design. The researcher used convenient sampling technique to select samples from outlet customers. From the company, the draft development manager and all draft beer specialists were included in the study. From 56 sales representatives, 26 were selected using simple random sampling. In addition, from distributors: all agents and from a total of 2416 outlets customers, 343 samples were taken base on convenience sampling. The researcher has used questionnaire and interview for DBDM and questionnaire for DBS, SR, agent and outlet customers. Data were analyzed using frequency, percentage, mean and standard deviation. Results of the study indicated that distribution management system was lined with specializing on production and distributing through intermediary called “agent”. The agent selection was not based on the stated selection criteria, performance evaluation method were based on number of outlet visited in a day for agents and hectoliter volume for customer outlets, and outlet customers were not satisfied in the existing distribution system. From the study the researcher found that distribution system should have to be managed according to company main objective but it should be lined with wining a market share. Selection of agents has its own influence on customer satisfaction. Agent selection need to be revised and it should be based on minimum requirement of the standard criteria. In addition, performance evaluation needs to add daily on time delivery performance to win a market share. Hence it is recommended that HBSC need to follow-up its Outlet customers closely to satisfy and to create superior value for final consumers, because, they are a final way to get loyal product consumer.

Keywords: Distribution System Management, Selection Standard (Criteria), Performance Evaluation, Support Provision, Challenge And Customer Satisfaction.

Assessment of Strategic Management Practices: The Case of Management Institute of Ethiopia, Bruktawit Derege, St. Mary's University, Email:rakmo.smu@gmail.com

Successful organizations recognize the importance of strategy as a tool in management and realize that their survival is dependent on how well they adopt new strategies or enhance existing strategies in an attempt to respond to the changes brought by the environment. The current study, sought to contribute to a greater understanding of the strategic management practices in emi. In an attempt to achieve the objective of the study, a descriptive research design was conducted at Ethiopian management institute. Data was collected through structured questionnaire from 130 respondents. The data collected from the questionnaire was analyzed qualitatively using descriptive and frequency analysis. The result of the analysis revealed that a continuous scanning of the environment will not only assist the organization understand the changes in business needs but also which strategies to employ. The research further revealed that critical skills required for implementing strategy were dependent on the complexity and nature of the strategy, leadership skills, relationship management skills and financial skills. The research concluded that the strategy formulation process in the institution is not participatory. Some of the goals and objectives aren't also measurable being a hurdle to the process of evaluating the progress of their implementation thus recommending that as there is no one universal approach to strategic management and therefore its practices should keep evolving from time to time depending with the changes in the environment. It also recommends that the strategic formulation process should be participatory and the management team should effectively communicate the strategic plan to all employees so that they will have the same understanding and a sense of ownership. as emi ensures the fulfillment of the core value of professionalism, it can at the same time ensure implementation of the value of being a learning organization.

Keywords: Strategic Management, Environmental Scanning, Strategy Formulation, Strategy Implementation

**Assessment of Corporate Social Responsibility Practices East Africa Bottling S.C
Addis Ababa Chernet Assefa Yaie, St. Mary's University, Email:rakmo.smu@gmail.com**

The general purpose of this study was on the assessment of corporate social responsibility practice in case of EABSC) Addis Ababa. The primary data was collected using questionnaire and interview. The sample size includes 204 employees of EABSC. In order to select, the samples stratified sampling technique for employees, and purposive sampling technique for interview was used. After the data has been collected, it was analyzed using frequency and percentage for the descriptive parts whereas principal component analysis was used to identify the major challenges of implementing CSR was used. The result shows that EABSC is operating by considering the legal and environmental framework of the country. Similarly, it has involved in many philanthropic activities aiming to contribute the different stakeholders found within and outside the company and can be influenced directly or indirectly by the operation of the company. Four major challenges related to stakeholders, operation, employee and resource based have been identified hindering the implementation of CSR. Accordingly, the company is recommended to design a comprehensive and clear policy and direction on its CSR practice and stick to it to minimize the intervention that can arise from external environment, and to engage in more extensive marketing activity so that it better grab higher market share making it capable of generating exponential financial strength so that it can be able to fill the gap that exists in the implementation of CSR practice by EABSC.

Keywords: Corporate social responsibility, East African Bottling S.C,

**A Research Project on Assessment of NPLS and Evaluation of their Causes in
Ethiopian Private Banks with Specific Reference to BOA
Dagne Kitaba, St. Mary's University, Email:rakmo.smu@gmail.com**

While financial institutions used to face difficulties for a multitude of reasons, the major cause of serious banking problems continues to be directly related to the occurrence and rise of NPLs as a result of many macro and micro factors. Hence, this study was conducted to assess the status of Non-performing Loans (NPLs) and evaluate their causes especially the seven bank specific causes (poor credit risk assessment, poor credit monitoring, collateral, Granting loan to highly levered borrowers, Loan diversion, Borrowers orientation, Credit size) that were considered to contribute to NPLs in Ethiopian Private Banks with specific reference to BOA. To this effect, the researcher has selected 12 senior private commercial banks in Ethiopia to fetch for relevant data for the last ten years as secondary sources of data. However, due to the secrecy of some data keeping principle of the banks no sufficient data especially on NPLs records could be found. These data were collected from NBE and the respective banks archive records. The collected data was subject to descriptive analysis to answer the research questions. The analysis was made using the SPSS software package. These included frequencies, descriptive statistics of means and standard deviations. As far as the secondary data sources were concerned the NPLs trend is showing a down ward sloping. With respect to the primary source of data, however, the contribution of most of the independent variables to the status and occurrence of NPLs is quite significant. The finding revealed that all the causes have a direct relationship with the rise in NPLs. While tested with each other, the correlation of the independent variables discovered the existence of both negative and positive relationships. Among the seven independent variables the two variables that the researcher focused on more, namely; Loan diversion and providing loan to Highly levered borrowers were finally concluded to have been the major contributing factors for the occurrence and rise of NPLs in Ethiopian Private banks with specific reference to BOA. Finally, Private Banks were also recommended to focus on all aspects of impacts of the above mentioned independent variables in order to mitigate solution they may pose on the occurrence of NPLs. Future researchers who may have an interest to conduct a research on similar topic can use this research paper as an input by applying an increased size of the samples through wider perspectives of research methods in order to come up with a more reliable and comprehensive research outcome.

Keywords: Non-performing Loans, bank specific causes (factors), macroeconomic factors

**The Role of Performance Appraisal System on
Employees' Career Development: The Case of Nib International Bank S.C
Daniel Birhanu, St. Mary's University, Email:rakmo.smu@gmail.com**

This study was conducted at Nib International Bank S.C. (NIB) aiming to assess performance appraisal (PA) practice of the Bank and its effect on employees' career development plan using descriptive research method. In conducting this study, both primary and secondary data were collected using structured questionnaires, an interview and other published materials. Non-probability purposive sampling technique was also employed to select representative samples of 221 participants from a total population of 518 employees found at six branches and the headquarters. Descriptive statistics such as frequency counts percentages and mean were employed to analyze the data gathered. The findings of the study clearly showed that though NIB has long implemented a performance appraisal system, employees are not satisfied or even properly served by the system due to its subjective and non-participatory nature. Side to non-participatory nature, employees are not motivated by the results of the system as the bank usually conducts PA for the sake of formality or monetary rewards rather than developmental purposes. The study also came up with a clear testimony of participants claiming high level of errors, biases, and rater's incompetency on the PA system of the bank. Failure to properly utilize the results of PA resulted in unjustified and prolonged retention of employees in the same post without promotion. In alleviating this and other problems, the study recommended that the bank benchmarks best practices in the industry, introduce standard PA measuring tools and systems, align organizational objectives with the system, effectively make use of the results for the identification of employee weaknesses, strengths and training needs so that NIB could retain the existing and attract competent employees of the sector.

Keywords: performance, performance appraisal, career development

Assessing the Practice and Challenges of Fuel Supply Chain in Ethiopia, Addis Ababa
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Supply chain has received in recent years a great deal of attention by researchers and practitioners. Effective Supply chain will lead to a lowering of the total amount of resources required to provide the necessary level of customer service to a specific segment and improving customer service through increased product availability and reduced order cycle time (Banomyong & Supatn, 2011), The purpose of this study is to assess the practice and challenges of fuel supply chain in Ethiopia specifically in Addis Ababa. The study deployed descriptive research method with a non-probability convenience sampling was chosen for the survey Hence, by using convenience sampling, 9 major oil companies will be taken as a sample. Again from 100 gas stations, 50 gas stations will be taken as a sample by using random sampling. Finally 100 customers, two from each gas station, will be taken as sample respondents by using simple random sampling. A self-developed questionnaire adopted from respondents from the three segments (Oil Company, Fuel stations and consumers) were used as a research tool for collecting data. The collected data was analyzed using SPSS V.20 software by using both descriptive and inferential statistics (mean, and standard deviation). The main findings of the study shows that, the respondents in the oil company suggest that fuel supply chain in Ethiopia from the expectation of the consumers are evaluated below the average mean value of 2.5, therefore it indicates at low level, regarding the challenges of full supply chain in the three dimension (in the oil company, fuel station and consumers) were indicates there is agreement with the existence of those challenges. Moreover, according to the respondents, the extent of fuel supply chain integrated to provide efficient service to the consumer and the fuel stations providing fuel distribution service to the consumers were indicates in active performance. also, the study recommends EPSE has responsible for the incoming fuel and , always check whether there is enough product at EPSE terminals (Djibouti &Port Sudan) or not and strengthen the man power in the area for the betterment of the controlling system. As well as the oil companies develop suitable fuel storage capacity & fuel stations in the industry, furthermore EPSE & its Ministry should strengthen, develop and amend the rule and regulation of the industry.

Keywords: supply chain, fuel, supply chain integration

Assessment of Employee's Performance Appraisal Practice in Lion International Bank S.C (Lib), Dawit Tarekegn, St. Mary's University, Email:rakmo.smu@gmail.com

This study tries to assess the employee's performance appraisal practice in Lion International Bank S.C. The researcher has used descriptive research method. The necessary data collection tools were interviews questionnaire and document review. The study obtained information from two hundred fifty two (252) respondents. The researcher has used proportionate stratified random sampling method. Lion International bank performance appraisal serves as a multiple purpose objective. One is it helps in identifying skill gaps present in the employees. the other is, it recognizes meritorious employees on the basis of their work and helps to design an effective reward system for Lion bank and also try to find out the potential of the human skill available in that organization. While the practice by Lion International Bank S.C. has been that immediate supervisors are the people in charge of appraising employees, The bank has peers, subordinates, self, customers, or any combination of these should not be allowed to participate in performance apprise. The performance standards of the bank try to addresses issues such as quantity, quality, timelines 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. The finding indicates in Lion bank employees performance appraisal practice sees most of the raters has insufficient information, raters lack skill and knowledge, raters error like halo/horns, situational influence etc and the remaining is the problem of the system. The appraisal result in Lion International bank used only for making promotion, bonus payment and annual increment decisions not for fill the gap, employees satisfaction and carrier development. Performance review discussion does not take place in Lion International bank and also supervisors do not provide continuous feedback and open communication unless an employee comes up with grievances. Generally the outcome of the research confirmed that the performance appraisal practice of Lion International Bank S.C. have problems and weaknesses that need to be improved, But critically the study suggested that give training and crate transparent and open communication, on that Lion bank should ensure the effectiveness of their performance appraisal and feedback systems. Moreover Lion International bank should ascertain that every supervisor's and employee of the bank has a clear understanding of the purpose of having a performance appraisal process.

Keywords: Performance Appraisal, Performance standard

**Comparative Study of Organizational Culture and Academic Performance between
Selected Government and Private Schools at Akaki Kality
Sub-City, Debebe Kurabachew, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of the study is to assess and compare the existing organizational culture, the performance gap which is observed in the schools, the factor affecting student performance of government and private secondary schools at Akaki Kality sub city. Both qualitative and quantitative data were used. Quantitative data were collected using questionnaire for teachers' respondents' whereas qualitative data was collected using Interview for principals and sub-city supervisors, and related documents were also used as reference. The data was gathered from two government and two private secondary schools 113 teacher, 4 school principals, 2 sub-city supervisors were included as samples to obtain the necessary data. SPSS version 19.0 was used to enter and analyze the data. Descriptive statistics (percentage, mean value, standard deviation and p-value) was used to analyze and interpret the quantitative data gathered. The test also conducted to identify whether there is statistically significant difference among the school. The finding indicate that teachers in both types of school argue that moderate performance gap exist in government and private schools. it is possible to conclude that the government schools are focused on their employees 'people focused while the private counterparts gave equal emphasis for both employees personal interest and the result that has to be achieved. Hence, the researcher would like to recommend the government schools that they should; build strong competitive culture among their employees use their resources efficiently, have detailed job description and strong controlling system. The study also suggest that in order to fill the academic student performance gap government school should use the experience of private schools and adopt themselves to change

Keywords: Organizational Culture, Organizational performance

Determinants of Non-Performing Loan: The Case of Ethiopian Commercial Banks
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The study aims to identify the major bank specific determinants of Nonperforming loans of state owned and private commercial banks of Ethiopia. To achieve this objective both descriptive and explanatory research design was used. Data has been collected mainly through primary source using questionnaire and interview from loan administrators and credit officers of both state owned and private commercial banks. Secondary data were also used by reviewing the annual reports directives and procedures issued by the banks and written material from internet. 1 state owned and 12 private commercial banks were selected by using purposive sampling based on their seniority and out of 190 credit department officials 117 (61.6%) staff were selected as a sample by using simple random sampling technique of lottery method. Out of 117 distributed questionnaires 108 of them were filled and collected. For data analysis descriptive statistics including mean, frequency, percentage and standard deviation were used and processed through computer loaded SPSS software. The result of the study shows that poor credit assessment, credit monitoring, credit size (aggressive lending, compromised integrity in approval, rapid credit growth and bank's great risk appetite): lax credit terms, and elongated process of loan approval were bank specific causes for the occurrence of nonperforming loans. To reduce the occurrence of loan default it is suggests that the bank should strengthen its applicant screening criteria and due diligence assessment to select potential risk taking applicants and adopt appropriate pre and post credit risk assessment. Besides the bank needs to make sure that borrowed funds are being used for the intended purpose through enhanced credit monitoring, borrowers' credit culture, collateralized lending. And also it is better to revise and recheck the impact of their level of lending interest. The central government better to establish a comprehensive institutional frame work including: Asset Management company /AMC/.Banks better to develop clear and understandable and transparent procedural laws.

Keywords: Non Performing loan (NPL), Bank specific cause

Factors Contributing to Project Delay: The Case of Sugar Factory Projects in Ethiopia
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Sugar factory projects are under construction in different parts of the country. The progresses of the projects were behind schedule set by the implementing body. This study was carried out to identify the factors contributing to project delay. The main instrument of the study was questionnaires developed by the researcher and distributed to the respondents. Data was collected from 206 employees of the client, consultant and contractor through questionnaires. The technique for analysis was descriptive, the data was collected by questionnaires from client, consultant and external factors; respondents were required to give their opinion by answering strongly agree, agree, indifferent, disagree, and strongly disagree. Frequency, mean and percentage were the main identifiers to give rank for the factors contributing to sugar factory project delay. The questionnaires have four parts (client, consultant, contractor and external factors) each comprises of set of delay factors. The delay factors were ranked in each group and over all of the factors. Based on the analysis it was concluded that the main cause of delay for sugar factory projects were ranked and given in each group and the corresponding mitigation measures are given in the recommendation section.

Keywords: factors, Project, contractor and delay.

**Assessment of Success Factors of Enterprise Resource Planning System:
The Case of Ethio Telecom, Demisachew Zewdu Weldmeskel, St. Mary's University,
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Enterprise resource planning (ERP) system has been one of the most popular business management systems, providing benefits of real-time capabilities and seamless communication for business in large organizations. This study was conducted using Survey Research Design. The target population was used to assess the success factors of ERP implementation in selected section of six ethio telecom zone offices in Addis Ababa. From the total of 431 target population, this research selected 207 samples and used stratified random method to get the perspective of the system users. Data was collected through the use of questionnaires administered in the field to the sampled respondents. The collected data was analyzed using mainly by computer such as SPSS (Statistical Package for the Social Sciences) version 23 and the findings were presented using tables. The study concluded that the deployed ERP system doesn't make the working process fully automated, lack of appropriate training for all system users was identified, lack appropriate customization process in relation to the companies as well as countries regulatory framework were also identified, In addition, IT infrastructure also a major challenge for the company. The researcher has recommended that the company should re-consider its system with regard to full utilization of the system and out the manual work, improving the IT infrastructure, equipping all user staff with consistent training.

Keywords: ERP, IT Infrastructure, User Training, User Support and Communication

**Assessment of Leadership Practices on Workers Performance:
The Case of Yeka Sub-City Municipality
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This study attempts to assess and analyze leadership practices and leader's role which improve the workers' performance at Yeka sub-city municipality. For the study primary and secondary data were used. Data were collected through questionnaires from 71 participants in the Yeka sub-city municipality and its six-sub Administration. An interview was also made with key informants. The researcher used descriptive statistics and frequency to describe the data and to see the leadership role and workers' performance. The study was conducted to assess the effect of not existence of adequate motivation such as training, promotion, delegating of work, participating in decision making feedback, suitable working environment, and effective communication between employers and subordinate, which is important in improving workers' performance. The findings of the study show that the municipality has clear organizational plan. The effect of the relationship that exists between managers and subordinate's rests on sending and receiving report from bottom to top. But, free communication is still at lower stage. The data shows us that majority of the workers are not satisfied with working condition. Although the leadership of the municipality is practicing is democratic model, decision making in involving the subordinate is too low. As a result of these factors, workers' motivation for work is low. The study was based on the effect of relationship between leadership and subordinate, how workers' performance motivated and evaluated, the role of leadership and the extent it has affected workers' performance, the factors responsible for low performance and how leadership practice have affected employment management relations and performance of the workers. After analyzing the result, it was recommended that to improve workers' performance and to attain the objectives of Municipality, leadership recognizes needs of the workers, employee appropriate motivational tool such as promotion of staff based on merit and skills, training, provide suitable working environment, supporting in participating in decision making and provide leadership practice that will improve workers' performance

Keywords: Leadership Practices, Workers Performance, Yeka Sub-City Municipality

**Causes and Consequences of Traffic Accidents
and Traffic Congestion in Addis Ababa**
Dereje Negewo Dejene, St. Mary's University, Email:rakmo.smu@gmail.com

Addis Ababa, the capital of Ethiopia is currently experiencing frequent car crashes and the advent of traffic Congestion. The study aims to determine the main causes of traffic accidents and traffic congestions in Bole Sub city area. The researcher began the task, first by taking a stock of past one year accident data report from the Bole sub city police station. The data has a number of important parameters, including the total number of accidents recorded, sex of drivers, age and the causes of these accidents. There were a total of 5601 traffic accidents recorded in the area, and on average there were 6 deaths recorded for each month of the 2010 Ethiopian year. The study made a use of both primary and secondary data. Two samples were used, one inspector dealing on accident and the other exclusively dealing in traffic congestion. These two samples were recommended to the researcher , by the main police commander at the Bole Sub city police station. To enrich , the police document review(the one year past accident recorded data accesses by the researcher), in-depth interview was designed to gain more flexibility and finding the causes of these two problems. The method allowed the researcher to raise more pertinent issues involving accidents and congestions with the inspectors which might not be uncovered by other research methods. The collected data was content analyzed and software package used for analysis. The findings are compelling, over speeding, drivers impatience at traffic junctions, street side vendors, luck of parking space, poor traffic signals were implicated among others.

Keywords: Causes, Consequences of Traffic Accidents, Traffic Congestion in Addis Ababa

**An Investigation On The Relationship Between Brand Equity And Customer Loyalty: The
Case Of Zemen Bank, S.C, Desta Negussie, St. Mary's University
Email:rakmo.smu@gmail.com**

Zemen Bank plays a significant role in the economy, making up one of the big financial services provider in Ethiopian economy and introducing the new era of banking. Hence, providing better quality is vital as banks have to compete for customers. The general objective of the study was to investigate the relationship between brand equity and customer loyalty the case of Zemen Bank S.Co. Primary data was obtained through structured questionnaire from customers of three branches namely (Main Branch, Bole Banking Center and CMC Banking Center). Simple random sampling technique was used to sample branches. The researcher proportionally distributed 384 questionnaires to customers of the three selected branches and 303 of the questionnaires were returned, properly filled. The questionnaires were analyzed using SPSS version 20. Pearson Correlation and multiple regressions were used to establish the relationship between the independent and dependent constructs of the research. The findings revealed that the four independent variables (i.e. Customer Experience with company, External Brand Communications, Company's Presented Brand and Brand Awareness) are statistically important determinants of customer loyalty in Zemen Bank whereas Brand Meaning had no impact on customer loyalty of the bank. But has a strong positive relationship with customer loyalty. A conclusion was drawn to the effect that since factor influencing customer loyalty has been established, the bank has to note these and emphasize them in their marketing strategy.

Keywords: Customer loyalty, Brand awareness, Brand meaning, Company's presented brand, External brand communications, Customer experience with company

Factors Affecting Employees' Performance: The Case of Addis Ababa Education Sector of Nifas Silk Lafto Sub-City Private Secondary School, Destaw Dargie Tefera, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this study was to assess the factors that affect employees' performance at Addis Ababa Nifas Silk Lafto Sub City Private Secondary Schools. The data was collected using the data collection instruments like questionnaire interview and documented data sources. In order to meet the objectives of the study, data collected through questionnaires were analyzed using statistical analysis such as descriptive and inferential analyses. The study found that lack of motivation affects greatly the performance of teachers. The sample operators were selected using stratified sampling and simple random sampling techniques; Information from an interview was analyzed using descriptive narrations through concurrent triangulation strategy. The findings further indicated that among the independent variables Working Environment, Motivation, Salary and Training were the major factors that significantly affected performance. From these findings, it was recommended that government as well as the ministry of education to adhere to the mission and vision, which will direct what, is needed to be done for private schools. In most schools' recognition to employees who outstandingly perform their duties, fringe benefits to employee, promotion and job advancements and educational trips are available to enhance the performance of the employees.

Keywords: performance, motivation, training, job-satisfaction, empowerment.

**The Impact of Sales Promotion Tools on Consumer Buying Behavior: The Case of Beer Consumers in Addis Abeba, Eden Hagos, St. Mary's University,
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The main purpose of this study was to assess the impact of sales promotion tools on consumer buying behavior, taking beer consumers in Addis Ababa as a case study. The study considered four sales promotion tools, namely, the crown prize, buy one get one free, price discount and free sample, to measure the buying behavior of beer consumers. The research was quantitative by design and the researcher pursued an explanatory study from among the various quantitative methods, as this approach helps explain the relationship between variables. The researcher selected 384 beer brand consumer respondents residing in Addis Ababa, using non-probability (convenience) sampling method, for the purpose of this study. Statistical techniques such as descriptive statistics, correlations and multiple regressions were used to analyze the quantitative data gathered through questionnaire. And the data was analyzed using SPSS software. The Survey signified that, buy one get one free, free sample and price discount exhibited the most significant and positive impact on consumer buying behavior respectively, from among the four sales promotion tools this study took into consideration. The research also indicated that **UTC** had the least influence on consumer buying behavior. Given these results, it is concluded that sales promotion tools have a significant and positive impact on the buying behavior of beer consumers. It is also the recommendation of this research that beer manufactures pay due attention to the promotional tools they make use of, as they may play an important role in shaping consumers' buying behavior.

Keywords: sales promotion tools, under the crown prize, buy one get one free, price discount, free sample, and consumer buying behavior.

**A Study on Prevalence of Sexual Harassment and Policy Effectiveness:
The Case of Commercial Bank of Ethiopia, South Addis District
Grade Three City Branches, Eleni Meles, St. Mary's University,
Email: rakmo.smu@gmail.com**

The aim of this study was to explore the prevalence of sexual harassment in Commercial Bank of Ethiopia South Addis District Grade Three City Branches. A questionnaire has been developed and circulated at six branches (Gofa Gebriel, Jemmu, Lafto, Lebu , Populare and Senga Tera branches) making female employees the focus of the study. Descriptive research design was used for this study by combining both qualitative and quantitative approaches. Purposive sampling was used to select branches and branch managers for the interview. The sample size of the target population were 83 female employees, census was used instead of sample. In order to collect data for the purpose of this study structured questionnaires and semi structured interview were used. The collected data was coded in to SPSS and the data was analyzed using descriptive statistical tools by frequencies and percentages. The major findings of the study show sexual harassment is a highly prevalent problem in the bank constituting 94.7% of respondents who were sexually harassed. The sexual harassment policy of the bank lacks many details like reporting mechanism, punitive measures etc... absence of training in the bank worsened the situation of women employees. Few recommendations were made on the bank; it is advisable for the bank to conduct an organizational survey to determine the prevalence of sexual harassment and for the bank to have a comprehensive anti-harassment policy.

Keywords: Prevalence of Sexual Harassment, Policy Effectiveness, Commercial Bank of Ethiopia, South Addis District, Grade Three City Branches

**The Impact of Export Financing Incentives by Commercial Banks on the Export Earning of Ethiopia: The Case for Export Credit, Elias Getachew, St. Mary's University,
Email:rakmo.smu@gmail.com**

There are several motivations for countries to export their production. Exports growth is seen by governments as being a driver to economic growth, and it also helps domestic industries to develop, improve productivity and create new job. Ethiopia's export earnings are one of the most important sources of foreign currency to import its vital imports. Despite years of growth in the export earnings it faces a severe balance of trade deficit, because the return from exports is far less than the expense needed to pay for the imports. This export and import unbalance leads Ethiopia to the instable and weak macroeconomic management due the depletion of foreign currency, eventually the nation is forced to look for additional finance to cost of its imports. Lack of own financial source has led the country to the development of a significantly sized external debt. This paper tried to answer export credit incentives effect in boosting the export earnings of Ethiopia in the past decade, how is the link between private sector and government regarding financial credit as well as what can be done to improve the nation's export performance. In this paper Inferential Fixed Effect Model of the Pane Data is used to illustrate the case for the effect of export credit on export earnings, while real GDP and Inflation Rate were used as control variables. The analysis results show that, during the period of 2007/08 to 2017/18, there was a strong and positive effect of export credit on export earnings. Thus, this paper put forward for Ethiopia banks to promote export through increment of credit volume to the export sector as well as by diversifying the credits instruments that are provided to the sector.

Keywords: export, export credit, Fixed Effect Model, panel data

The Practice of Organizational Culture at Equatorial Business Group Plc
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Dynamics and conducive organizational culture is mandatory for the contemporary organizations to have satisfied and productive employees under the intense of global completion. Realizing this, the main aim of this research was to determine the practice of organizational culture at Equatorial Business Group PLC and recommend to improve the poorly perceived areas of its culture. Stratified sampling based on job level was used to make the population representative in each stratum. For a total of population in the study area 240 (52%) were selected as respondents. 240 copies of questionnaires were administered to head office but only 220 (91.67%) were returned and used for analysis. The study made use of descriptive statics to obtain the results. Almost all organizational culture variables, dominant characteristics, institutional leadership, management of employees, strategic emphasis and criteria success are poorly perceived by the employees which is by far below the averagescore (50%). Finally, the study concluded by providing possible recommendations such as the managements must take immediate adjustment to the culture dimensions scored below average (50%) and special attention must be given to senior officer employees as they poorly perceived their organization culture. It is recommended that the organization has to create opportunities that allow senior officers to management position or to any other career advancement

Keywords: Organizational Culture, Employee Satisfaction, Equatorial Business Group Plc

**Assessment of Private Wing Practice in All African Leprosy Rehabilitation Center
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Private wings have been implemented on a small scale within Ethiopian public hospitals. These 'differentiated amenities' involve the provision of better services to patients who, under a fee-for-service reimbursement mechanisms, pay out-of-pocket or through medical insurance. The public sector objectives for these wings include retention of highly qualified health personnel, additional revenue generation as well as wider benefits to the public health system, leading to better access for middle income class population groups and development of new models of service delivery which will help to finance the health system. According to the status report of health care financing synthesis report in 2005 EC, Ethiopia has about 45 hospitals which have established private wings and out of these seven hospitals are in Addis; among these hospitals in Addis, four are administered by Addis Ababa city Administration. The study was conducted with the objective of investigating Private wing Practices and Challenges of ALERT Hospital and to identify the main challenging factors. In order to achieve this objective, primary data were collected from The Hospital CEO, one hundred fifty patients and ninety health professionals. Secondary data were collected from HSFR (Health Sector Financing Reform) guidelines, TAG (Technical Advisory Group) reports, and PW (Private Wing) performance reports. Results of the study indicate that conflict of interest, Existence of Contextual differences in the operation of private wing, Unfair revenue sharing and unequal service provision, Gaps in legal frame work, Demand for specialized and selective services, Unregulated fee levels for private wing services, Absence of systematized regulatory mechanisms is important and challenging factors that influence the private wing system. Finally, to enhance the existing functioning system of private wings, this study made recommendations Federal Ministry of Health and Hospital's management to deliberate considering the resources available for the sustainability and success of private wings.

Keywords: Private wing, challenge, practice, prospect, health professionals and patients.

**An Investigation of Factors of Turnover of Employees:
In Federal Attorney General of Ethiopia, Emebet Gezahegn, St. Mary's University,
Email: rakmo.smu@gmail.com**

The purpose of this research was to determine the contributing factors behind the high employee turnover rates in the Federal Attorney General of Ethiopia. This research identified the main reasons as to why more employees are quitting their job. To do this, Simple random sampling techniques were utilized and 250 employees of the organization has been selected. Both primary and secondary sources of data were utilized. Structured questioners and opinions of other past researchers have been included. The descriptive research method was utilized in this project to help further comprehend the research question. Mixed approach was adopted to collect both quantitative and qualitative data. The finding of the study includes factors related to organizational culture, politics, and justice, working environment and reward and benefits. These five factors have to be adequately addressed one by one to boost the employee retention rates in Attorney General.

Keywords: Organizational culture, Organizational politics, Organizational justice, Reward and benefits, working environment

**Factors Affecting Women's Leadership Participation
At Bunna International Bank Share Company
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This Thesis Is Based On The Fact That There Are Fewer Women Leaders Than Male Leaders, Both In The Country And In The BIB. Women Face Multi-Faceted Challenges To Participate In Management Position Due To Different Factors. This Study Aimed To Identify Status Of Women In Bunna International Bank, As Well As To Point Out Factors Hindering Women From The Participating In Leadership And Forward Some Possible Recommendations For Solving The Problems Identified Through Study. In Order To Meet These Objectives, Qualitative Research Methods Were Used Qualitative Data Was Analyzed Using Descriptive Statistics. The Qualitative Data Were Analyzed Using Narration. The Data Was Collected By Interviews And Questionnaires For Employees Of The Company To Explore The Current Gender Practices In The Company And Assessing The Factors For Underrepresentation Of Women In Managerial Position. Consequently, Probability Sampling Was Used To Select The Respondents For The Survey Questionnaire And Non-Probability Sampling For The Interview. In Way Of Analyzing Data, Techniques Such As Tabulation And Percentages Has Been Employed. The Major Factors Of Women Participation In Leadership Are Socio Cultural, Organizational And Individual Factors. The Findings Showed That Women Are Highly Underrepresented In Higher Level Positions Due To Some Factors Such As Socio-Cultural Attitudes And Overburden Of Domestic Responsibilities Take The Lion Share Of The Factors. Due To This Woman Are Unable To Get Role Model And Less Confidence For The Position. Thus, In Order To Minimize The Existing Gender Gaps In Decision Making Place, The Bank Needs To Implement Affirmative Action At Managerial Level, Giving Quota Number For Women Leadership As Well As Clearly Needs To Set The Criteria While Assigning Employees At Managerial Positions. The Overall Recommendations Of The Study Is The Government, Society And The Stakeholders Should Give Great Emphasis To Work On Women Leadership, Since The Country's Half Of The Population Is Women.

Keywords: Women, Leadership, Bunna International Bank

The Effect of Celebrity Endorsement on Consumer Buying Behavior: The Case of Fast Moving Consumer Goods (Fmcgs) In Addis Ababa
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The principal objective of this study was to investigate the effect of celebrity endorsement on consumer buying behavior; this study was directed at the fast-moving consumer goods (FMCGs) segment. This study tried to probe the buying behavior of consumers in five FMCG products. Selection of the products was made through consideration of the major sub-categories in FMCGs, which are: home care, food and beverage and personal care products. The research employed, explanatory design, depended upon a quantitative data collected through a self-administered questionnaire. The survey was done on 351 respondents drawn through convenience sampling method, directly from among those shopping FMCGs. The study made use of the Ohanian source credibility model and Product match-up hypothesis, to formulate the conceptual framework, the conceptual model contains four independent variables. It was hypothesized in this study that, perceived celebrity attractiveness, perceived celebrity trustworthiness and perceived celebrity/product matchup, significantly influences the buying behavior of consumers in Addis Ababa. Data was collected through questionnaires, from shoppers and consumers of the products under investigation, to put the conceptual model into the empirical test. The study used SPSS Version 23 for data analysis and descriptive and inferential statistical techniques were used to analyze the data to arrive at the findings put forward. The all independent variables, with expertise being the exception, (attractiveness, trustworthiness and product/celebrity matchup) support the hypothesized significant and positive contribution on consumers' buying behavior in FMCGs. As for expertise, its influence on consumer buying behavior of FMCGs was found to be positive, but insignificant.

Keywords: celebrity endorsement, attractiveness, trustworthiness, product/celebrity matchup, expertise, consumer buying behavior and fast moving consumer goods

**Value Chain Analysis of Industrial Sewing Machineries:
The Case of Addis Ababa, Ethiopia
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The purpose of this study was to assess the value chain analysis of sewing machine in Addis Ababa. Specifically the objective of the study was to Identify the functioning's of sewing machinery marketing support services, to identify the key factors affecting the supply of sewing machineries and to analyze the constraints that suppliers and customers encounter in the market. As a methodology the study used explanatory research design where data were collected from importers and sewing machine operators from two different garments. Data were collected from 90 randomly selected respondents which were selected from two different garment factories. Furthermore, data were analyzed using descriptive data analysis methods such as tables, frequency and percentages and inferential statistics. The findings of the study revealed that there are ten types of sewing machines that are delivered in the market; however, the sewing machine value chain is constrained by lack of professional technicians, continuous maintenance service, excess price fluctuations and knowledge gap. Apart from these, the supplies of sewing machine are significantly determined by the price of the sewing machine, the capital of the importing company and exchange rate.

Keywords: Value Chain, Sewing Machine, Industrial

The Role of Labor Union in Protecting Employees' Interest: The Case of Commercial Bank Of Ethiopia, Ephrem Fissaha, St. Mary's University, Email:rakmo.smu@gmail.com

The primary function of a trade union is to promote and protect the interest of its members, improve working and living conditions and represent workers' interests. The objective of the research is to examine the role of labor union in protecting employees' interest in CBE by applying descriptive research design and qualitative research approach like document analysis and interview and quantitative research approach like questionnaires; by using simple random sampling and purposive sampling technique. For this purpose, 22 questionnaires and 6 interview questions were used. The research was based on the responses of the various levels of union members who are working in the organization. 200 self-administered questionnaires were distributed to labor union member respondents. Interview was held with union leaders. To analyze the data from the questionnaire the researcher applied descriptive statistics such as tables, frequency distribution, percentages, mean and standard deviation techniques and with regard to interview questions content and thematic analysis were used. The finding showed the role of labor union in CBE does not seem in a position to protect its members. They did not seem to have bargaining power when they deal with top management for the issues of employees' interests such as salary increments and benefits. Based on findings, the researcher recommended the Labor Union to assure full protection for members by discussing with employer and create awareness for using Labor Union media and it assured trusting by abuse of management for its members. Though, the role of labor union in the Commercial Bank of Ethiopia is needed to restructure for improvements in union involvement and collective bargaining process.

Keywords: Labor Union

Analysis on the Performance of Outsourced Transporters in A Fast Moving Consumable Goods Manufacturer in Ethiopia: The of Heineken Brewery Share Company
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The general purpose of this study was to analyze the performance of outsourced transporters in a fast moving consumable goods manufacturer in case of Heineken Brewery S.C. This study was carried out to analyze how well the out-sourced transporters are performing in the current condition in full compliance with Heineken Breweries S.C. and what key performance indicators were used to measure their performance. Both primary data and secondary data were used. For this descriptive-analytical study, data was collected from 110 sample respondent's using systematic random sampling technique. The Primary data were collected through questionnaire and the collected data were analyzed using, frequency and percentage. The findings of the study revealed that the performance of transports in terms of on-time-in-full performance is by far very low compared to the goal of the company. Empty Running is another factor where a number of trucks travelled empty when measured in kilometer. Deviation from Schedule is also another factor where 30% the deliveries being delayed is a subject of big concern. There is however big opportunity to improve for the fact that the major causes for the highest delay is due to the transporter, the customer and Heineken side,66%.In conclusion, the research has revealed that the performance of the transporters measured against Vehicle Fill, empty Running, OTIF, Deviations from schedule and Safety is not in line with expected level. Hence, the researcher recommends that Heineken should focus on continuously measuring the performance of the transporters, Third party transporters are also highly recommended to evaluate their performance against the company's performance measurement metrics.

Keywords: Key performance indicator, Heineken Breweries S.C,

**A Study on Job Satisfaction: The Case of Biomedical Engineers at Addis Ababa Public Health Facilities, Ermiyas Haymanot Abate, St. Mary's University,
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The purpose of this study is to determine the level of employee job satisfaction at Addis Ababa public health facilities and find out possible aspect of improvements. Data for this study were collected from biomedical engineers at Addis Ababa public health facilities. Data collection method was made through questionnaires for staffs and interviewees for directorates and case team leaders. The sample consists of 133 biomedical engineers at Addis Ababa public health facilities. The data collected from the questionnaire were analyzed in statistical tools such as frequency and percentage. The study is more of a qualitative research and descriptive analysis has been performed to determine employee job satisfaction. The findings of the study showed that most of employees were dissatisfied with wages paid for the work they do and having incentive wage schemes for their best performances. The findings also showed that most employees of each health facility has low job security and not paid any risk allowances so that they feel as they are non valued. As illustrated from the findings senior management of the health facility does not encourage creativity, innovation, and continuous improvements of quality services done. Not only in working conditions but also most of employees were dissatisfied on the present working environment at their respective health facilities. The results of this study confirmed that the employees were found to be most satisfied with relationships with co-workers but most of employees were dissatisfied for medical equipment workshop and its maintenance toolkits as well as on faire distribution of work assignments. The major suggestion forwarded from the results of study I recommended that the organization has to achieve biomedical engineers' job satisfaction by giving service training on medical equipment, HTM training, working on present working conditions and environment, letting them preparing technical specifications for all new medical equipment before procuring, and making them participating actively in logistic process of any medical equipment while importing to their respective health facilities.

Keywords: working conditions, biomedical engineering, working environment, job satisfactions, and medical equipment workshop.

The Effect of Claim Service Quality on Customer Satisfaction: The Case of Tsehay Insurance S.C, Esubalew Molla, St. Mary's University, Email:rakmo.smu@gmail.com

Customer satisfaction is a critical factor for service organization like insurance companies. This study focused to examine effect of claim service on customers of Tsehay Insurance Share Company. To attain the objective, questionnaire was designed and categorized under five dimensions of the SERVEQUAL model. The sample size of the research was 220 individuals and the type of data used was primary data collected by using self-administrated questionnaires and secondary data. The collected data was analyzed with the help of SPSS version 24. In the process of data analysis both descriptive and inferential statistical methods was used. The findings indicate that all five service quality dimensions of the study exert a positively significant effect on customer satisfaction and empathy is the most frequently used service quality dimensions. The finding of the analysis showed that, the performance of Tsehay Insurance Share Company in providing quality service is moderate to meet the expectation of the customer.

Keywords: Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer satisfaction, SERVEQUAL mode

Assessment of Training Practices and Its Challenges: The Case of Bank of Abyssinia Share Company, Etsegenet Kebede, St. Mary's University, Email:rakmo.smu@gmail.com

The central element in an organization and for a country is its human resource (HR) or human capital. Since the human resource is viewed as the driving force for the success of the organization, it has become important to contain and provide them with sufficiently educated and skilled employees. Taking this into consideration, this study is conducted to assess the training practices and challenges in the Bank of Abyssinia. The main objective of the study is to assess the training practices of the bank in terms of its process and it helps the management to see the training program's strength and weaknesses for improvement. Source of data used to undertake the study were both primary and secondary data collection instrument. The researcher uses lottery method in order to gather data through questioner. Simple random sampling is selected as sampling technique just to make available equal opportunity of being selected. Data gathered in this form is analyzed using descriptive statistics (frequency percentage and mean). The major findings of the study are information gap between managers and employees with regard to the banks strategic plan and training plan, poor training need assessment and poor evaluation of training practice. Besides the overall training practice at the bank conducted poorly so the study suggests that in order to have effective training practice the banks training plan must be clearly defined, conduct each and every process properly and timely.

Keywords: Training, Need Assessment, Objective, Design, Implementation and Evaluation

**The Impact of Asset Structure on Financial Performance of
Private Commercial Banks in Ethiopia**
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The main goal of every banking institution is to be profitable in order to maintain stability and sustainable growth. Asset structure is viewed as the relative proportion of vital economic resources owned by the company which is expected to provide benefits. The main purpose of this study was to examine the impact of asset structure on the financial performance of selected private commercial banks in Ethiopia. This study adopted explanatory research design to understand cause and effect relation between components of asset and its financial performance. In the mean time, quantitative approach was used to construct empirical model. Secondary data was collected from thirteen private commercial banks for the period of 2011-2017. Out of sixteen, thirteen private commercial banks and seven years period were purposely selected in order to create constant panel and the availability of complete data for those banks with specific period. Return on asset was used as a measure of banks' financial performance which was dependent variable and four components of asset including cash holding, fixed asset, foreign bank deposit and NBE Bills were used as independent variables. Size of the bank was used as control variable. Pooled panel regression model was applied to analyze the data. The result indicated that cash holding has a positive but marginally insignificant effect on financial performance, fixed asset and foreign banks deposit have positive and significant effect on financial performance and NBE Bills has negative and significant effect on banks financial performance. Asset structure has a significant effect on the financial performance in the banking sector. Therefore, the banks need to optimize their asset structure so as to realize maximum profit and minimize cost of fund based on the result of the study.

Keywords: Asset Structure, Financial Performance and Commercial Banks

**Assessment of Employees' Attitude toward Female
Managers' at by Abyssinia Bank
Eyerusalem Yirga, St. Mary's University, Email:rakmo.smu@gmail.com**

Bank of Abyssinia is one of the largest financial institutions and one of the major employers in Ethiopia. The purpose of this study was to assess the attitude of employees towards Female managers' managerial job performance at Abyssinia Bank head office. Descriptive survey was adopted for the study involving both qualitative and quantitative techniques, in addition frequency, percentage, mean and aggregated mean were used to analyze the data. The study used census sampling techniques where all 97 employees under the supervision of female managers and team leaders and 14 female managers and team leaders participated on the study. The researcher used primary data and gathered them in the form of questioner and interview. The result indicated that employee have positive attitude towards planning, organizing, communication, motivation, managing conflict, monitoring and evaluation and problem solving. However, there are negative attitude towards supervision, leadership and decision making. In conclusion, there search has informed the presence of both positive and negative perceptions on the existing managerial job performances at Abyssinia Bank accordingly, the researcher recommended the bank to conduct training and experiences sharing programs. Furthermore, problem solving technique, program evaluation, motivate techniques, effective communications, forming and managing effective teams were pointed out to be the necessary skills to be acquired in order to be a good manager.

Keywords: Bank of Abyssinia, Attitude, Managerial Functions, Managerial Position, Communication Skill, Decision making

The Effect of Job Rotation on Employees Motivation: The Case of Wegagen Bank S.C
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This study is about the assessment on the effects of job rotation on employees' motivation in Wegagen Bank. It is a survey research. The target population of the study was professional employees of the company. A sample size of 215 out of 457 employees was taken. The relevant data was collected through survey questionnaire with simple-random sampling technique for distributing the survey questionnaires. The main purpose was to collect data on job rotation and to identify their effect on employees' motivation. The data was analyzed mainly by using descriptive statistics, correlation and regression analysis and the proposed hypotheses were tested and all of them were accepted. Major findings of the study revealed that an output job rotation factor on employees' motivation was positive and significant. Based on this the researcher concluded that job rotation significantly predict the overall employees' motivation in the company and according to the descriptive analysis the overall employees' motivation in the company is found at medium or average. In addition, some recommendations that might enable organizational transformation to be effective in achieving organizational effectiveness and efficiency in the study company are presented based on the results of the study. The researcher also recommended that all independent have a positive and significant effect on employee motivation therefore the bank should work on the indicators of these dimensions for further achievement.

Keywords: job rotation, motivation, Wegagen Bank

Factors Affecting Deposit Mobilization: The Case of Dashen Bank Sc. Addis Ababa Branches, Fekadu Yosef Ketema, St. Mary's University, Email:rakmo.smu@gmail.com

Banks serve as an intermediary by collecting deposits from depositors and disbursing loan to borrowers. Mobilizing good level of deposits to meet the current demand for loan is critical that determines the level of performance. This paper examines the factors affecting deposit mobilization of Dashen Bank specifically on branches of Addis Ababa. Five years deposit performance of the bank indicates that total deposits of each year increased because the bank worked hard on branch expansion which is identified in this study as one of the independent variables that contributed for deposit mobilization. Six key independent variables, namely: Service Quality, Branch Expansion, Interest Rate, Technology, Disposable Income, and Market Strategy are identified as factor of deposit mobilization for Dashen Bank. The selected branches of Addis Ababa are considered as representatives for Dashen bank deposit performance. Quantitative and qualitative research approach is adopted in this research. Most of the bank work teams do not have clear orientation or guideline when and to what extent to look for deposits, where those deposits are available, how to get those deposits, and how to make cross and /or up sale to attract all deposits. Hence, in this study more emphasis was given to bank specific variables in or der to analyze their contribution to deposit mobilization by using the descriptive statistics, correlations and regression models. Different diagnostic like R-squared and adjusted R- squared values are tested and shown as the bank's deposits performance moves in line with the independent variables. Also in ANOVA, the P value indicates $P < 0.05$ that is significance and the error is zero. Hence, there is a relationship between the dependent variable (deposit) and independent variables. Same is confirmed by Chi-square test. The correlation test results reveal that independent variables such as Service Quality, Branch Expansion, Interest Rate, Technology, Disposable Income and Market strategy are positively and statistically significant on the bank deposit growth. Finally, deposit mobilization is very crucial for banking business; Hence, Dashen bank should be vigilant in applying the aforementioned independent variables to attract and retain more deposits and deposit customers.

Keywords: Independent variables, bank specific variables, Regression model

Determinants of Employee's Attrition and Intention to Resign at The International Rescue Committee
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The retention of skilled staff is indispensable in any organizational structure especially for non-governmental humanitarian organizations which respond to immediate humanitarian crises. Many studies show that attrition rates are very high in the NGO sector of Ethiopia. A previous study particularly done to determine employee attrition at the International Rescue Committee Ethiopia program, indicated a high turnover rate of 45%. However, the IRC Ethiopia retention rate has improved through time and the organization has seemingly stable retention rate. This study tried to examine the current actual degree of attrition, factors contributing to the attrition and the intention of employees to resign (as a proxy to attrition). A descriptive as well as explanatory research design were adopted for the study. A self-administered questionnaire to randomly selected 254 employees was distributed electronically. Additionally, for the qualitative data, in-depth interviews were arranged with the management team and the ex-staff who left the IRC. Data from questionnaires were examined by descriptive and inferential statistics with the help of SPSS version 22 and inferential statistics using bi-variable and multi-variable analysis was done to identify the key determinants. Qualitative data was analyzed thematically through content analysis technique. The qualitative findings were used to supplement and/or triangulate the quantitative findings. The response rate was 78% and a complete data (n = 191) was used for analysis. The results of this study revealed that even though the magnitude of IRC's employee retention for the last three and half consecutive years stayed at 98%, the intention to resign is significantly high. The results of regression showed that intention-to-resign is higher among those who are in management positions, who have doubts about the fairness and flexibility of the work environment. Those working in field office and those in non-management position have lower risk of intending to resign. In addition, a major mismatch between the employees and the leadership in terms of level of intention to resign and what keeps employees working is identified. Salary is not the main reason for continuing to work in the IRC. The IRC should work on creating conducive work environment where fairness prevails. Given the fact that stress has detrimental effects on performance and employee's health, options must be sought to reduce stress. Addressing the mismatch in the understanding of the management and employees on fairness and conduciveness of the work environment is needed.

Keywords: Determinants of Employee Attrition, and Intention to resign.

Human Resource Management Practice and Challenges: The Case of Organization for Social Services Health and Development

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In today's competitive world of business, Human Resource is the main resource that gives companies take a competitive advantage. Therefore proper management of this resource is crucial for the success of an organization. In social organization, the lack of attention on the management of human resource is one of the factor standing between success and failure in many local social organizations (NGOs). Having this in mind, the study has been conducted in Organization for Social Services Health and Development (OSSHD), the purpose of the study is to assess the practices and implementation of HRM and its associated challenge. The study used descriptive research method to collect and analyze data relevant for the study. Questionnaire and interview were used to gather relevant data for the study. The study collected data from 86 staff using stratified as well as simple random sampling techniques. In addition, a purposeful sampling technique was used to select interviewee. Instruments were pilot tested to make essential corrections and maintain their reliability for presentation of the data tables and figures are used. Descriptive spastics mean, standard deviation and percentages were also used. The finding revealed that recruitment and selection process of HRM practice is not transparent and objective, the organization did not have standard salary and benefit package, and lacks training and development policy but relatively have a better staff performance evaluation system. The study also showed that employees lacks of awareness HRM practice is main challenges of HRM in the organization in addition to less commitment of administrators and compensation system. Based on the finding the paper recommend, in order to achieve objectives of the organization and employees, The organizations should practice genuine recruitment and selection practice, competitive salary and benefits schemes and policy for training and development to hire and retain experienced, talented and competent employee. Beside the administrators should give awareness raising training for its employee and committed to prevent HR problem before it happens. Because of continuous and dynamism features of HRM, OSSHD need to regularly assess and revise their organization HR management system to protect the organization and its employee's.

Keywords: HRM, practice, challenges, Local NGO's

**The Effectiveness of Employee Performance Appraisal System: The Case of Ethiopian
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The major objective of this study was to investigate the effectiveness of the current employee performance appraisal system. As result, its effectiveness has been determined by selecting seven major effectiveness variables and other related concepts. This research has a descriptive nature which describes the existing phenomenon as it exists. Furthermore, four work units/strata have been selected based on their population size out of 996 permanent employees 278 employees were taken as a sample by using stratified systematic sampling technique and questionnaires were distributed proportionally. The findings indicate that the organization's performance appraisal system is miss-formulated and also based on the selected effectiveness variables; it is observed that the performance appraisal system is less effective across all the divisions. Furthermore, problems which hinder effectiveness of the appraisal system were identified and comparison on their occurrence was also made. As a result, lack of participation of employees in the appraisal process was identified as one of the big problems while lack of well-tailored measurement system and lack of well-designed procedures and process were also identified as the critical problems. Finally, it is observed that there is no significant perception difference among employees towards the current performance appraisal system. Hence, it was recommended that the organization should revisit its employee performance appraisal system and take corrective actions. For instance, alignment of the appraisal system with organization's objective, reward policy and development objectives should be maintained. Moreover, the organization should also work a lot on the identified effectiveness variables;(objective setting, performance standard, communication, measuring performance, compare actual performance against standard, feedback and action) to enhance effectiveness of the current performance appraisal system. Likewise, the organization should give emphasis for employees' participation in appraisal related matters.

Keywords: Performance Appraisal, Effectiveness, performance objective, performance standard, Communication, Measuring Performance and Feedback

An Assessment on Employees' Turnover in the Ministry of Revenues
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The Purpose of this study was assessment on employees' turnover and the retention mechanisms in Ethiopian Revenues and Customs Authority; in case of Arada sub city Branch Office. Employees are the main sources for organizations in achieving its objectives in both public and private sector organizations. Therefore, giving much emphasis for employees becomes a big issue for any organization. Employees' turnover in public sector organizations like Ethiopian Revenues and Customs Authority, Arada sub city Branch Office is more common. This study was therefore conducted to assess how serious the problem is. Descriptive type of approach and qualitative data 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 current 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 employees of the organization. Forty six (46) sampled questionnaires were issued to the current employees and were properly completed and returned; documents that were received from the HR department were helpful in determining the turnover trend. This study also investigated the reasons why the 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, the organization does not developed system strategy like e- system, 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. 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.

Keywords: Turnover, Compensation policy, Organizational commitment and Promotion opportunity

**An Investigation of Business Ethics Practice and its Performance: The Case of Lion
International Bank (Lib) S.C Gebrekidan Tadi, St. Mary's University
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This study has tried to examine business ethics practice and its performance in the case of the LIB. The objectives of the study were to identify and analyze the business ethics strategy practiced at LIB banks, to analyze the effect of business ethics on the performance of the bank, to evaluate the challenges of implementing business ethics in the operations of the bank and to find out the best ways to adequately entrenched business ethics principles in banks particularly in LIB. The scope of the study was limited to business ethics practice in case of LIB. The study employed structured questionnaires of LIB. The research was basically analyzed using ordinal logistics regression analysis odd assumption were some of the statistical tools adopted for the research. It was found from the research that the bank activities are guided by ethical principles though not in all aspects of the banks activities. The Ordinal logistic regression analysis resulted, indicated that there exists a significantly positive relationship between the business ethics practices at LIB and the bank performance. It was also found that using working hours for personal activities and the banks equipment like telephone for personal use are some of the major challenge they face in the conduct of their duties. The recommendations given included, discussion of ethical issues in staff meetings should be practiced in the bank.

Keywords: Business Ethics, Code of Ethics, Staff meetings

**Assessment of Training Program Effectiveness:
The Case of Ethiopian Construction Design and Supervision Works Corporation
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Training is the process by which employees develop their skills, knowledge, and attitude with a view to enhance organizational effectiveness. The purpose of this study is, therefore, to assess training program effectiveness of Ethiopian Construction Design and supervision Works Corporation. The study tried to assess how the training policy aligned with Corporation's strategic business objectives, training practice of the corporation with more emphasis given to training program evaluation based on Kirkpatrick's Four Levels Training Programs Evaluation Model that measures the reaction of trainees at the trainings, competencies gained in learning process, behavioral change occurred on the actual job as a result of training and the outcome result at organizational level as a whole. Descriptive type of research design with a mixed approach was employed. Purposive method was used. To select specific sampled employees Proportionate stratified sampling technique was applied. Among the total targeted population of 654 the sample size of the study taken as 141 employees who had taken at least one formal short term training in the recent past three years. The study used both primary and secondary data. Primary data were collected through questionnaire and interviews. The questionnaires were close ended with some short open ended format as to exploit additional information from the respondents. The secondary data such as training policy and training documents of the corporation have been used. The quantitative data has been organized and tabulated by using descriptive statics (SPSS version 20). Qualitative data obtained using interviews from the managers have been triangulated together with quantitative data. The study shows that the corporation's training policy alignment with its strategic business objectives were implemented in a moderate way. On the other hand, the corporation's training practices such as training need analyses, training design, training delivery scored low aggregate mean value. Among the four training program evaluation criteria, the reaction of trainees at the trainings reported moderately whereas the learning, behavior and result evaluation revealed that trainings were not effective to address the overall goals and objectives of the Corporation. Among others, the researcher recommends that the Corporation better to apply the four levels of the above stated model on regular basis instead of only evaluate the immediate reaction of trainees. The paper ends by offering suggestions to the corporation's management to be properly reviewed and manage its training program.

Keywords: Training, Strategic business objective, Training policy, Training practices, Training program effectiveness.

The Assessment of Performance Evaluation System: The Case of Commercial Bank of Ethiopia, Genet Fekede Wolde, St. Mary's University, Email:rakmo.smu@gmail.com

The main purpose of this study is to assess the performance evaluation system in CBE in Addis Ababa area branches. The study tried to address the basic question, how does employee's performance evaluation system is linked with the bank's overall strategic objectives? Is the employees' performance evaluation system of CBE follows standard performance evaluation process? To what extent the existed performance standards are clear and related to the desired job and also what the problems of performance evaluation system of the CBE are? To answer these questions descriptive survey research design has been deployed by using both quantitative and qualitative research approach. For this study simple random sampling technique was used, from 415 employees within the sample 10 branches by taking 204 employees to fill in the self-developed questionnaire and by interviewing few managers of selected branches which is the main data collection instrument. The data gathered from the questionnaire were compiled by using SPSS software and descriptive method was used for analyzing data obtained from questionnaire. Data gathered from interview and secondary sources were analyzed contextually. The result of the analysis was presented using different tables. In general the finding of the study revealed that organizational goals and objectives are aligned with departmental and individual goals, but there is lack of regular feedback, lack of knowledge about what the strategic objectives of the bank and understandability of the strategy, poor participation of employees on putting performance standards, the biasness of the raters to rate and no corrective actions after investigations. In order to fill the identified gap, recommendations were forwarded, to improve the level of employee's participation in the performance evaluation system process, to enhance the awareness of employees about the purpose of performance evaluation system, goals should be placed 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, to give feedback periodically and to set goals that are achievable and are not delusional. Finally, it is suggested to make the evaluation criteria to be very objective and conduct the evaluation at the right time.

Keywords: Performance evaluation, HRM, Performance standards

An Assessment on Employees' Perception towards the Practice of Employees Performance Evaluation: The Case of Awash Bank, S.C
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The Purpose of this study was assessment on employees' perception towards the practice of employees' performance evaluation. Performance evaluation, though an important function of human resource management, has not received the degree of concern it deserves. However, despite these intended goals, performance evaluation 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 evaluation, 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 Awash Bank S.C. as a case study organization. Accordingly, samples from the Bank's staff members were selected and administered. The study has used descriptive approach 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 evaluation practice as raters and questionnaires distributed to 40 employees and Analyzed. While the practice by Awash Bank S.C has been that immediate supervisors are the people in charge of evaluating 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 evaluation 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 performance evaluation. Although the existing practice of evaluating 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 evaluation process is set at a low level. 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 evaluation 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.

Keywords: Employees Perception, performance Evaluation

**Influence of Balanced Scorecard Implementation on Organizational Performance:
The Case of Ethio Telecom**
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The BSC's greatest strength for most business organizations comes from its innate ability to integrate financial and non-financial measures together by measuring both strategic and business performance across four interrelated perspectives. The purpose of this study; therefore, is to examine the influence of BSC implementation on organizational performance of Ethio Telecom. The study employed a five-point Likert-type structured questionnaire which was administered on a sample of 132 employees and interview with five higher-level managements. The researcher used SPSS and Stata for ease of data presentation and analysis. The type of research employed was a mixed research design and the basic research approach employed is explanatory research with regression analysis to examine the relationship between the two variables (BSC implementation and organizational performance). Findings indicated that there were significant and positive correlations between the independent (Predictors) and dependent variable. Despite the acceptable correlation between them, the results of linear regression analysis showed that only two indicators "Internal Business Process" and "Learning & Growth perspectives" considered as good predictors and therefore, significantly influence the performance of Ethio Telecom. The goodness of regression (R-squared) result of 0.756 indicates that 75.6% of the variation on the organizational performance can be accounted for "Internal Business Process and Learning & Growth Perspectives". This implies the remaining 24.4% of the variation is explained by other factors that are not within the control of the study. The study concludes that the organization seeks new ways to increase customer satisfaction & Accessibility, increase financial strength, improve resource utilization, and clear financial initiatives that will enable it to meet its financial obligations and objectives. In the perception of the researcher, recommendations are made to reap the full-fledged benefits of BSC as a performance measurement system and for possible actions which will help further improvement.

Keywords: Balanced Scorecard, Organizational Performance, perspectives, financial measures, non-financial measures, Ethio Telecom

**The Effect of Reward Management on Organization Success: The Case of Mama Milk Processing Share Company, Girma Alebachew Gelaw, St. Mary's University,
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The purpose of this research paper is to find out the effect of reward management system on organization success in Mama Milk processing S. Co. The researcher used explanatory research design; and descriptive statistics, correlation, and regression data analysis method were used, primary and secondary data source were the source of information, questionnaires and interviews were used for data collection instruments, before the actual data analysis validity and reliability test were tested. 152 employees were included in the survey. Census sampling techniques were employed in admitting the questionnaires. The data collection instrument contains 46 items. The Pearson correlation test conducted between company success and factors showed that, there is significant positive relation between them. The ANOVA test result is significant and there is a relation between factors variables reward policy, reward prouder and employee satisfaction is a relational factor of model company success. Finally, the researcher concluded, factors variables have significant positive effect on company success and recommended that the company design appropriate reward management system and fairly implement.

Keywords: Reward Policy, Reward Procedure, Employees' Satisfaction and Company Success

Factors Contributing to Employee Turnover Intention: The Case of Selected Departments of the Ministry of National Defence, Guesh Gebremichael, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this research is to study factors contributing to employee turnover intention in selected departments of the ministry of national defence (MOND) located in Addis Ababa. The study Employed descriptive research design and qualitative and quantitative approach. The study has been used both primary and secondary data. The primary data were collected using structured type questionnaires and interviews. Interviews were used for collecting data from the leaders. The questions contain a 5-point Likert type scale. From the total of 620 population using stratified random sampling method 243 sample questionnaires were distributed to the respondents and 235 questionnaires were filled and collected. The validity of the instrument was checked and the instrument was piloted tested. The collected data was analysed and represented using tables to show the information gathered in descriptive way using SPSS version 20. The major Findings shows that factors contributing to the employee turnover intention in selected departments of the MOND is high and the main causes related with employees' turnover intention were dissatisfaction of salary payment and lack of organizational benefits, uncomfortable working environment, work relationships with co-workers and management problem, lack of opportunities and unclear career paths, work-family balance concerns issues and work attitudes factors: lack of organizational commitment and job dissatisfaction. As conclusion there is high turnover intention in the organization that leads to different costs. As recommendation the institution is better to incorporate evidence based or path (exit) specific turnover retention strategy to minimize the employee turnover for the achievement of the objectives of the organization.

Keywords: Turnover intention, salary and benefits, work relationship, working environment, opportunities and career growth, work-family balance & work attitudes

Measuring Customer-Based Brand Equity: The Case of Kangaroo Shoe Factory
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This study was aimed at measuring the determinants of the customer-based brand equity of Kangaroo Shoe Factory in Addis Ababa, thus identifying the most contributing factors in building brand equity. The study deployed the four-dimension customer-based brand equity model of Aaker that are brand awareness, brand associations, perceived quality and brand loyalty where an explanatory research design and quantitative research approach was applied. The target population of this study was customers of Kangaroo Shoe Factory. The study deployed convenience sampling technique of which the participants were selected in order of their appearance in the stores as per their convenient accessibility. A structured questionnaire was used to collect data from the customers to measure the determinants of the customer-based brand equity of Kangaroo Shoe. The result of the correlation analysis signified that brand awareness, brand associations, perceived quality and brand loyalty had significant positive relationship with the overall brand equity as well as between each other. It also showed that brand loyalty and perceived quality had the strongest significant positive relationship with overall brand equity. The multiple regression analysis also stipulated that brand awareness, brand associations, perceived quality and brand loyalty had significant positive contribution to the overall brand equity of Kangaroo Shoe. However, the result revealed variations among the determinants in their level of influence to the overall brand equity. Accordingly, brand loyalty was found to have the strongest significant positive influence on the overall brand equity followed by perceived quality. Brand awareness and brand associations were also witnessed to have a statistically significant positive influence but quite in a lesser extent. This implied that Kangaroo Shoe Factory has to give due emphasis to brand loyalty and perceived quality in its endeavor to build strong brand equity and stand out from the competition.

Keywords: customer-based brand equity, brand equity, brand awareness, brand associations, perceived quality, brand loyalty

The Impacts of Leadership Style on Employees Performance: The Case of Carter Center Ethiopia and Orbis International Ethiopia

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This main objective of this paper was to examine the effect of leadership styles on job performance of employees working in The Carter Center Ethiopia and Orbis International Ethiopia. A sample size of 106 was used from two selected NGOs in Addis Ababa using stratified sampling technique. The study adopted explanatory research design. A five-point likert scale structured questionnaire was used for data collection. SPSS software was used in analyzing the questionnaires. Descriptive statistics was used to measure the central tendency through use of mean scores, percentages, frequencies and presented in tables and charts. Regression analysis was used to establish the relationship between the study variables. The study found that all the three leadership styles namely democratic, autocratic and laissez-fair are practiced at The Carter Center Ethiopia and Orbis International Ethiopia. Laissez faire leadership style is predominantly exhibited by the leaders of these organizations followed by Democratic leadership style. Autocratic leadership style is the least practiced by the supervisors. The study revealed that the task, contextual and adaptive performance of the employees working at the two selected organizations is high. Lastly, the study found that leadership style of the managers affects the employee performance either negatively or positively. Accordingly, democratic leadership style and laissez-faire leadership style positively affect employees' performance. Thus, hypotheses in relation to these factors were accepted. On the other hand, autocratic leadership style insignificantly negatively affects employee performance and the tested hypothesis in relation to this variable was rejected. The study recommends that supervisors to practice more of democratic leadership style to enhance the performance of employees. Though the result of the descriptive analysis shows that this leadership style has greater effect on employee performance, the managers should monitor the attitude, behavior of employees and situation and exhibit the right mix of the three types of leadership style depending on the situation.

Keywords: Democratic leadership, Autocratic leadership, Laissez faire leadership and employees' job performance.

**The Effect of Automated Teller Machine (ATM) Service Quality on Customer Satisfaction:
The Case of Wegagen Bank S.C**

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Regardless of the growth of ATM adoption worldwide, the banks in Ethiopia are still accustomed using the old fashioned way. Recently Wegagen bank operating in the country has recognized automated teller machines (ATM) with a view of enhancing the service quality of the ATM on customer satisfaction. In light of this, the main objective of the study was to measure the effect of service quality on the ATM customer satisfaction by concentrating on some selected branches of Wegagen bank in Addis Ababa. Based on the general objective, the study also conveyed three specific objectives and studied each in depth .In conducting the study; the descriptive research designs were used. Both primary and secondary data were collected for the study purpose from customers of Wegagen bank in the five selected branches. To attain this objective a questionnaire was designed categorized under five dimensions of the SERVEQUAL model and customer satisfaction, the data collected was analyzed by frequency distribution and percentages presented in tables while the qualitative data is collected through interviews analyzed using content analysis and logical interpretation of an idea. From a total of 392 distributed questionnaires, 339 were returned from the customer of five selected branches whereas from five distributed interview questions for managers five of them were returned. The collected data was analyzed with help of SPSS version 25. Correlation and multiple regressions were used to examine the association between variables. The results of the correlation point out that there is a positive correlation between the dimensions of service quality and customer satisfaction. Whereas the result of regression test implies that giving quality services all have a positive influence on customer satisfaction except empathy. The highest correlation is between responsiveness and customer satisfaction and the lowest is between customer satisfaction and empathy as well as tangblity. The finding of the analysis indicates that the performance of Wegagen bank's ATM in providing quality service is not in a position to meet even what they nearly expected. Since there is a direct relationship between service quality and customer satisfaction low service quality means low customer satisfaction. Therefore, in order to enhance the satisfaction of the customers. The researcher suggests that; the bank should understand the feeling of the customers and to do that the bank should prepare training for the employees, focus on in improving the five service quality dimensions, preparing a backup plan when a failure of system and electric power occurs .The bank should also improve the ATM services problems that are encountered when using the ATM by minimizing the dissatisfaction and by creating enough confidence for the use of the ATM in the customers mind.

Keywords: Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer, Satisfaction, SERVEQUAL model

**The Challenges and Prospects of Procurement Framework Agreement Practice:
The Case of Ethio telecom, Henock Genene, St. Mary's University
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One way having strategic sourcing is through entering procurement framework agreement with potential suppliers in order to get, to sustainable supply of goods, service and works, to reduce costs, to improve performance and to achieve an intended goal every company must give emphasis to sourcing function. The objective of this study was to investigate the challenges and prospects of procurement framework agreement practice in ethio telecom. The research objectives were developed to address the application and practice of procurement framework agreement, cost efficiency and excellence on the procurement process, suppliers' performance, procedure assurance and support of strategic corporate procurement process with regard to procurement framework agreement. A descriptive research design was adopted in this study and Stratified random sampling technique was used to select the questionnaire respondents. The respondents were top level management, Middle level Management, supervisors and staffs. A total of 99 questionnaires are collected from the expected 107 questionnaires and data were analyzed using mean, frequency and percentage. The major finding of the study showed that there exists a problem in the applicability of procurement framework agreement in terms of proper procurement planning, specification development, identifying the right, capable potential suppliers, low supply chain responsiveness from suppliers' side, price fluctuation during contract period, win-win negotiation problem, improper contract management and suppliers handling management. From the findings, this study recommends to have partnership level of agreement with suppliers and create awareness of the forecasted annual procurement plan for smooth supply chain implementation. Adequate trainings for staffs to handle well equipped planning and specification development, implementation of market survey for price fluctuation during contractual period and strong assessment on suppliers' performance and build strong suppliers relationship management with early suppliers' involvement for sharing information, technological capabilities, knowledge, technical skills and experience.

Keywords: Framework agreement, call-off contract

**Employee Reaction Towards organizational Change: The Case of Ministry of Urban
Development and Construction of Ethiopia**
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Examining employees' reaction to organizational change using employees' perception about organizational change variables was the aim of this study. The independent variables are perceived organizational support, perceived procedural justice, perceived fear of consequences of a change, perceived self-confidence for learning and development, perceived trust in management and perceived Need for change and the dependent variable is reaction to change. The study used quantitative data by using structured survey questionnaires and was distributed to 210 (two hundred and ten) Employees of Minster of Urban Development and Construction of Ethiopia head office were selected by using simple random sampling technique. SPSS version 20 also employed to analysis the data. Pearson's correlation matrix was used to show the relationship' between the dependent and the independent variables. The researcher also used multiple regression tools to examine the effects of independent variables on dependent variable. The multiple regression result indicates that, perceived organizational support, perceived procedural justice, perceived self-confidence to learning and development and perceived trust in management have negative and significant effect on resistance to change while it is positive and significant effect on support to change. Unlike this perceived fear of consequence of change is positive and significant effect on resistance to change whereas it is insignificant to support to change.

Keywords: organizational change, Perceived behavior, resistance to change, Support to change, Reaction to change

**The Role of Labor Union in Safeguarding Employee's Interest: Case Study on Ethiopian Construction Works Corporation, Henon Endale, St. Mary's University,
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Labor unions have a great role in protecting the employee's interest; hence, assessing their role in the wellbeing of the employee in the industry is sensitive issues. Therefore, carrying out a research in this area will have a paramount importance. Even though, unions are expected to have a great role in safeguarding the member's interest, they encounter many challenges in the protecting employees' right. The research was undertaken to assess the role of labour union in Ethiopia Construction Works Corporation and to recommend possible remedial measures. Accordingly, literature review was conducted to identify the roles of labour unions from previous findings, through which numerous variables were identified in global and local labour unions. The relevant primary data gathered through questionnaire and secondary data obtained from archival records have been analyzed. For the data collection, random sampling technique has been adopted. The frequency and percentage of each respondent's response were analyzed. The findings of the study show that the labour union in the Ethiopian Construction Works Corporation has no prominent role in safeguarding the employee's interest and protecting their rights. The most common Challenge variables identified by this research were insufficient skilled and educated union leaders, higher interference from the employer and no bargaining power of the union. Even though, Collective agreement between the Corporation and the union is the main pillar to manage the relationship, it has not been properly implemented; thus, has no real impact in the protecting the welfare of the employees. The major cause of dispute between the employer and the employees are Salary & allowance issues, management administration problem, Non-involvement of Employee in decision-making. Mediation is the most intensively used dispute resolution method between the Corporation and the employees' whenever dispute arise. However, sometimes Litigation is used.

Keywords: Labor union, collective agreement, Bargaining Power.

**Work Life Balance of Female Physicians Working in Selected Governmental Hospitals in
Addis Ababa, Ethiopia, Practices and Challenges
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Since the beginning of creation, people have had to work hard to make ends meet for themselves and their families. The dramatic increase in the participation of women in the labor force is seen significantly in the recent decades. This increased engagement of women in work, with the added responsibility of home has brought to attention the issues of work-life balance. For many organizations, work life balance is a myth. Even if many organizations preach and endorse work life balance, the conflict of ever increasing work demand, pressures of deadline and the compounding requirements put serious challenge on the initiatives. Health Care Sector is an area of interest because it is an area where one has to work all the time, always vigilant and on toes. Shift work, especially night work, overtime and working on holidays places a lot of stress on the health care givers, which includes physicians and nurses both at professional and personal front. Improper work scheduling and long working hours tend to cause adverse effect on employee's health and well-being. This study is a semi descriptive and semi exploratory type and focuses on the current practices and challenges of female physicians, working in six governmental hospitals under the authority of Addis Ababa Health bureau, in the process of balancing their work and family life. A census data was collected on 158 female medical doctors. Majority of the participants (85.7%) of them responded they spend 2-4 hrs a day on house hold activities every day after spending 9-10 hrs./day (68.98%) in their work duties in the hospital where 50% of the respondents believed they never got enough time after work for their family, the stress is further compounded by the six day/week (72.7%) work schedule .The impact of the long working hour requirement, limited number health professionals and inflexible working requirements on the WLB is seen when 85.5% of the respondents indicated that they feel tired and depressed at work, they missed a quality time with family and they even worry about work when they are not actually at work. The lack of written data from the health bureau and the hardship to put all the female physicians in the study because some of them were sent to their residency program was the limitation of the study.

Keywords: Work life balance, Female doctors, Addis Ababa health Bureau, WLB Policy, Maternity leave

The Effect of Customer Relationship Marketing on Customer Loyalty in Dashen Bank S.C
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In today's highly competitive market structure, winning customers' mind demand to think beyond the current sales volume horizon, and companies deliver superior value to their target customers and provide more satisfaction than its competitors. Otherwise, these customers switch to competitors who can satisfy them more. Reducing customer defections enables to increase future profits. Long-term relationship with customers reduces transaction costs. Thus, lifetime value of a customer is given immense attention. Hence the main purpose of this study is to examine the effect of customer relationship marketing on customer loyalty in case of Dashen Bank S.C.. Customer relationship marketing can be measured using the following variables: Trust, Commitment, Empathy, Communication and conflict handling. The research was explanatory by nature and it followed a quantitative approach, thus a deductive research approach was used. Data were collected through a five points Likert type summated rating scales based questionnaire. Relatively a large sample of three hundred eighty four was surveyed. Correlation and regression analysis has been deployed to determine the strength of association between the dependent and independent variables. Once the use of these regression and correlation analysis is warranted; that is, after the analysis test is qualified then the coefficient of regression analysis was used to substantiate or disprove the formulated hypothesis.

Keywords: Customer Relationship Marketing, Customer Relationship Management, Customer loyalty, Trust, Commitment, empathy, Communication, conflict handling, bank, Lifetime Value.

Determinant Factors of Employees' Performance to Improve Service Quality: The Case of Lion International Bank S.C

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Due to the intense competition in the banking industry in Ethiopia, it is very essential to increase service quality and retain the existing customers by improving the performance of employees. This research conducted with the main objective of evaluating Determinant Factors of Employees' Performance to Improve Service Quality the case of Lion international bank. Academic literature and research documents have been used to establish the conceptual framework. As a result, workload, competence, service orientation, standard service behavior, and service role flexibility are identified as the main factors that potentially influence Employees' Performance to Improve Service Quality. To check the validity of the hypothesis and model specification the researcher used SPSS software. Correlation analysis was also employed in order to examine the strength of the correlation between the dependent variable (employee's performance) and the independent variables (workload, competence, service orientation, standard service behavior, and service role flexibility) and it is found that they are all correlated significantly. The research used simple random sampling technique. The results of the study have indicated that Lion international bank employees feel their individual service performance can be affected by service quality determinant factors. However, they do not associate the influence of those factors with the ultimate delivery of quality service and customer satisfaction. Accordingly, based on those findings, it has been concluded that the lion international bank employees' perception of service quality is not satisfactory. It is hence recommended that lion bank need to revisit their recruitment, employee development and employee motivation strategies and align them with the marketing strategy in order to promote system wide service orientation.

Keywords: Service quality, customer contact employees, Lion international bank sc

Recruitment and Selection Practices: The Case of Commercial Bank of Ethiopia
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This research looked at the Recruitment and Selection Practices and challenges at Commercial Bank of Ethiopia. Research over the years, has established significantly a positive correlation between HR recruitment and selection practice. The purpose of this study therefore was to assess the recruitment and selection practices and challenges of Commercial Bank of Ethiopia. To achieve the objective of this study, descriptive method was used, self-administered questions were distributed to 100 respondents and 87(87%) of the respondents returned the questionnaires the respondents were selected using simple random sampling technique. Secondary data were also extracted from prospectus and other published materials of the bank. The data collected from the questionnaire were analyzed using statistical tools such as percentage, mean and standard deviation. The result of this study illustrates, the respondents are moderately satisfied with the recruitment and selection practices of the bank. Based on the findings of the study, the researcher forwarded some recommendations to the manager of commercial Bank of Ethiopia to achieve to the interests of employees by improving the recruitment and selection policies of the bank and by creating equal opportunities to the employees and Commercial Bank of Ethiopia should conduct Job analysis to determine job description, job specification, and job evaluation. The researcher believed that conducting similar research works on other service giving sectors may help identifying established trends or relationships. The result of this study may help policy makers, practitioners and concerned ministry.

Keywords: training and development, management, reward and compensation recruitment, selection, human resource

**Employee Relationship Management and Its Effects on
Employees' Performance: In Selected Export-Import Private
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This research investigates the effect of Employee Relationship Management (ERM) on the employees' performance in the case of selected export-import private companies operating in Addis Ababa. ERM's main components considered in this study include HRM practices, communication, trust, shared goals and values, and leadership styles). The data of the research was collected using a questionnaire which was distributed to 200 employees (males, females with different age, education and years of employment) who were selected from Yanet Trading PLC, BEAEKA General Business PLC and EUREKA Industrial Supplies PLC. The sample respondents were selected using a systematic random sampling method wherein the sampling frame was ordered alphabetically and 200 employees were drawn at an interval of three from the total population of 600. of 200 questionnaires, 168 questionnaires were returned and used for analysis. The analysis was made using SPSS IBM Version 20. The findings indicated that there is a statistical significant relationship between employee relationship management components and the employee's performance at 0.05 level. These showed that effective ERM in Export-Import Sectors has a positive impact on the performance of the employees. Thus the researcher recommends that the companies should pay special attention to ERM components by carefully incorporating them into their strategy to develop and maintain the employees' skills, abilities, motivation, etc. to enable them carryout their duties and tasks effectively and efficiently.

Keywords: ERM, Performance of Employees

Assessment of the Effectiveness of Training Program at Commercial Bank of Ethiopia
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Employee training is becoming an increasingly important function of HRM as it helps organizations to enhance human capital and compete in a rapidly changing business world. So the purpose of this study is to assess the effectiveness of training program using Kirkpatrick four level evaluation models. From a total of 2,441 populations a sample of 200 employees of commercial bank of Ethiopia under south Addis Ababa district comprising of both managerial and non-managerial staff responded to the survey was selected through random sampling method. The branches under SAAD to be included in the study were selected based on convenient to the researcher. The researcher used descriptive research design and also to gather the necessary data the researcher used quantitative and qualitative research approach. The quantitative approach used a structured questionnaire to collect primary data from to the selected branches and the qualitative approach administered interview question to the selected HR managers. The researcher used Table to present the data processed using SPSS software. And percentage, frequency and mean value have been used to interpret the data collected and processed. The finding shows that the bank's training practice in considering the need of human resource training of the bank is poor in doing training need assessment periodically. And also the study indicated that CBE does not have an integrated performance appraisal system especially at individual level. When we see in general, the effectiveness of the training program of the bank when measured using the Kirkpatrick four levels evaluation Model, there exist an effective training practice in CBE. Based on the research findings the researcher offered suitable suggestions for improving the employee training program in the bank. The researcher recommended the bank to give attention in training program to reduce customer complaint because the finding revealed customer complaint did not show decreasing. The study also provides evidence to the bank, as well as stakeholders and continues to make employee training program a strategic management agenda.

Keywords: Human capital, Effectiveness, Quantitative & Qualitative, Performance appraisal, Stakeholders, Strategic management.

Assessment of the Causes of Non-Performing Loans in Development Bank of Ethiopia
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This research conducted to analyze the causes of nonperforming loan (NPL) in Development Bank of Ethiopia and assessed the major bank specific (Credit monitoring, Credit assessment) and non-bank specific (customers orientation or attitude towards non-performing loan and others like macroeconomic, marketing factors and political instability) causes towards NPLs in DBE. The data for the study was collected from primary and secondary sources. Primary data was collected using both structured and open ended, subjective questionnaires from seventy nine (79) staffs and customers of the bank from both head office and Addis Ababa district, census used to determine the sample and collect primary data as well as secondary data of five years NPL ratio collected from annual loan portfolio report and planning report of the bank to illustrate the incremental rate of non-performing loan of development bank of Ethiopia. Descriptive statistics were used to analyze and examine the collected data. The results indicated that among the bank specific factors that accounted for the incidence of NPLs, poor credit monitoring/follow up is the major cause of NPL in DBE and Inefficient/improper know your customer assessment of the bank, Poor credit appraisal, and poor credit advice and consultancy of customer ranked second, third, and fourth, respectively as the cause for the occurrence of the NPL in DBE. In addition customer's related causes that the result showed diversion of loan fund, knowledge and experience of customers about project management and weak project management capacity of the borrowers were the major factors of NPL in DBE. Moreover other factors discussed with respondents through open ended subjective questions and found poor credit monitoring, political instability, credit culture of customer's, macroeconomic factors and marketing factors causes accumulation of bad loan. Generally the researcher believes the conclusion and suggestion of the study will be essential for the Bank and its credit units, credit policy reviewers and credit decision makers and for other financial institutes.

Keywords:-NPL,DBE,Causes

**The Relationship between Employees' Perceived Leadership Style and Job Satisfaction:
The Case of Commercial Bank of Ethiopia, Kalkidan Berhanu, St. Mary's University,
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The purpose of this study was to assess the effects of employees perceived leadership style and their job satisfaction in case of commercial bank of Ethiopia Addis Ababa regions. The study employed explanatory research design and quantitative research methods employed. Primary sources of data were used in the study. In addition the study employed a simple random sampling technique to collect data from professional employees of commercial bank of Ethiopia found in branches under the districts of Addis Ababa and head office. Accordingly, 386 questionnaires were distributed and 375 were obtained & used for further analysis. The collected data was analyzed using SPSS software version 20. In addition, to analyze the collected data descriptive statistics (frequencies, means & standard deviations), Correlational and regression analysis is used to investigate the relationship between leadership styles and job satisfaction. The finding of this study indicated that job satisfaction of CBE employees is significantly affected by the two types of leaders behavior (transformational and transactional leadership style) in addition, it was found that Laissez-faire leadership style has a negative effect on job satisfaction of CBE employees while the remain two behaviors (transformational and transactional leadership style) had a positive effect on job satisfaction .Accordingly the researcher forwarded the following recommendation. The bank should determine the appropriate leadership style to implement for employees to achieve organizational goal, the leaders should lead by example in certain situations to provide as a role model for subordinates, the leaders in CBE should to implement its standardize leadership style & should Further research studies can be conducted on the investigation of other factors such as demographic factors , Future studies can benefit by including leadership styles other variables in determining employee performance.

Keywords: Leadership Styles, Transformational Leadership, Transactional Leadership, Laissez-faire Leadership, Job Satisfaction and CBE employees.

**Effects of Supply Chain Management Strategy on Organizational Sales Performance:
The Case of East Africa Bottling S.C Kalkidan Ebrahim, St. Mary's University,
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The purpose of this study was to investigate the effects of supply chain management strategy on organizational sales performance the case of east Africa bottling S.C. Addis Ababa. The Data was collected through a structured questionnaire that was tailored with the help of literature and the questionnaire included 42 items, categorized into 2 parts, which are general information of respondents, general SCM Strategy, Supply chain performance and organizational performance. Survey was carried out at east Africa bottling S.C. Addis Ababa respondent employees. With the support of IBM SPSS statistics 20 software system: - Both explanatory and inferential, Regression and correlation are applied in order to come up with a better result. It examined variables such as SCM Strategy, Supply chain sales performance and organizational sales performance. The key findings from the study are; supply chain sales performance were reliability, responsiveness, flexibility, less production cost and have good asset management. SCM Strategy, Supply chain sales performance and organizational sales performance the company were practice supply chain management. Correlation between supply chain management strategy and supply chain sales performance were strong. And also moderate correlation between SCM strategy and organization sales performance. Whereas, researchers recommend that the current complex market organizations need to clear SCM Strategy enable the company to predict the future and to excel from the current sales performance. To assure coordinated management of activities as well as better efficiency of processes. Proper strategic supply chain framework can cope up with the changing market situations, customer demands and overcoming the various challenges. In order to foster organizational sales performance, it is also better for the organization to give due emphasis to Supply chain sales performance measures.

Keywords: Supply chain management, Supply Chain and Organizational sales performance

**Assessment of Customer Relationship Management Practice:
The Case of Dashen Bank S.C in Addis Ababa City
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This research has been studied customer relationship management practices in Dashen bank in Addis Ababa, Ethiopia. Customer relationship management as a strategy has gained tremendous interest among researchers and practitioners in recent times. Thus, the study tries to assess the status and ways CRM has been put in to practice by Dashen bank. The researcher primarily focused to assess the current practice of customer relationship management in Dashen bank. The current practices of customer relation management (CRM) focus on five important dimensions to assess the current practice such as knowledge of CRM, Technology, data quality and quantity, investment and involvement of top management. To achieve the objective of the study, primary data were collected through questionnaire from, employees and from the interview which formulated to the top management of Dashen bank, Addis Ababa, Ethiopia. These respondents selected by using stratified random sampling techniques and drawn the respondent by using simple random sampling method. The data collected through questionnaire were analyzed using descriptive statistical analysis method and SPSS as a tool of data analysis. In addition to the above findings, the common challenge of bank was network interruption and system development. The finding also suggests some measures which can be taken in to consideration in order to enhance CRM practices of Dashen banks. The study also clearly revealed that the five CRM dimensions are strongly related. Thus, from customers as well as management bodies, CRM has a significant influence on customer retention of the Dashen banks. Generally speaking Dashen bank is in need of doing a lot of CRM based customer focused practices. However, in implementing CRM in to practice, the Dashen banks had their own gaps. Based on the findings of the study, the researcher forwards some recommendations as; continuous supervision on the quality of services, provision of training to employees, and recurrent research on customer needs may help the banks to achieve their objectives.

Keywords: CRM, Knowledge of CRM, Technology, Data, Investment, Top management involvement

**Effectiveness of Job Rotation Practices: The Case of Dashen Bank S.C,
Kidist Hailu Zewdie, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study is to investigate the effectiveness of job rotation practices in Dashen bank. Hence, to achieve the aims of study the researcher used descriptive method of research design and also quantitative and qualitative method of research approach. The targeted population is employees working at Addis Ababa North district city selected 12 branches having 264 employees and used systematic simple random sampling to select 219 respondents. Primary data and secondary data were collected through questionnaire and interviews from Dashen Bank employees. The data analysis was done after collecting all the data from the respondents. Moreover, the data gathered through distributing the structured questionnaires was analyzed using IBM SPSS statistics 20software. Accordingly, descriptive (Frequency, Percentage, cumulative percentage, mean, standard deviation and aggregate mean) analysis was used. The key findings from the study are; job rotation process is motivate employees, increase interest of employee, increases the competence of employees in the bank, reduced job monotony and do not enhances knowledge of organization policies, procedures and practices and organizational objective but it has benefits for both employees and bank. The researcher recommends that banks should develop job rotation training to employees ,responsibility of a manager to have a proper planning, timeline, proper training and closely monitoring of work progress to assure the effectiveness of transfer and rotation during the transition period, should give proper job rotation training focusing on the organization issues using by training schedules, the company should provide external training and seminars to the employees to fully understand the assigned jobs.

Keywords: Motivation, Job rotation, Interest, Job Monotony, Employees and Competency

The Effect of Marketing Mix Strategy towards Profitability in The Case of Teff Milling Industry Sub-Sectors in Addis Ababa

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The aim of this study was to examine the impact of marketing mix strategy (4Ps) towards profitability of Teff milling industry sub-sectors in Addis Ababa. This study was conducted at four Teff milling private limited companies. Respondents were selected purposively based on their working position and census method was employed to select all of 67 respondents working as department manager, division head, senior officer and officer. Questionnaire with a close-ended 5-point Likert scale questions that rates scales ranging from 1- strongly disagree to 5 strongly agree were distributed and SPSS ver. 20 was used to analyze the data for descriptive, Pearson correlations and Multiple regression analysis. Results of this study showed that both male and female respondents with different age category, educational and marital status, and working positions were included in the study. There was a good extent of product and place strategy implementation with a mean of 4.364 and 3.845, respectively. However, the implementation of price and promotional strategies was lesser to some extent, with a mean of 3.742 and 3.211, respectively. The correlation and regression analysis result showed that there was a strong relationship between product and place strategies with the profitability of Teff milling companies. Pricing and promotional strategy was practiced limitedly by Teff milling industry sub sector in this study. Finally, the researcher suggest that industry should decrease their cost to offer better price to customers and more of before implementing the pricing strategy and promotion strategy using the SAVE model is more advisable which means instead of price giving or creating value to the product and instead of promotion education in order creating awareness in consumers mind.

Keywords: Place, Product, Price, Promotion

**The Effect of Outsourcing on Organizational Performance: A Study Conducted on Debut
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This research was a study on the impact of outsourcing on organizational performance. The purpose of the study was to establish what influences the decision to outsource and how that decision affects the overall performance of the company. The study employed a descriptive research design. Out of the study population of 800 employees of the company, a sample size of 88 was taken, whose elements was selected using a simple random sampling technique. Questionnaires were used as the primary data collection instrument. Data was analyzed using descriptive statistics, correlation and regression analysis then presented in tables. The findings of the study were: cost driven outsourcing, innovation driven outsourcing, and focus driven outsourcing had no significant influence on organizational performance at Debut Global bank S.c. The study found that cost driven outsourcing led to improved organizational performance by reducing costs and risks while increasing operational efficiency, both in the short term and long term. Therefore, the bank shall keep and strengthen its relationship with the outsourcing partners so as to improve organizational performance through cost and focus driven outsourcing strategy.

Keywords: Outsourcing, Organizational Performance, Cost driven outsourcing, innovation driven outsourcing, Focus driven outsourcing

An Assessment on Market Integrity of Ethiopian Commodity Exchange
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A commodity exchange operates with a certain set of rules or conventions that are widely known. These rules pertain to four key dimensions of the market: the product, its price determination, the actors, and the contractual relations that bind them. These rules and modalities together create much needed integrity and trust in the system. The main objective of the study was to assess the market integrity of Ethiopian Commodity Exchange. This study used descriptive type of research design and both quantitative and qualitative data collection approaches. Both primary and secondary sources of data were explored. The target population of the study was for the last five years from 2014 GC up to 2018 GC any active participant of Ethiopian commodity exchange member. In this study, the researcher used both semi structured questionnaire and unstructured interview. Descriptive statistics was used to analyze the data. The study found that Exchange's price discovery mechanism is somewhat in good condition but the exchange must work hard to create transparent and competitive price discovery mechanism. The study also found there is market manipulation and trade misconduct by members who have good knowledge of all the trading rules & regulations and types of manipulation. In contrary, a lack of clear & fair rules and regulation, a lack to monitor market abuse & manipulative trading, market behaviors of member toward improper trading practice, the problem of adequate and skilled manpower and limitation of required technological infrastructure were found to be some of the challenges of ECX to ensure its market integrity. Based on the findings, the study recommends considering using different countries reference market information for all types of commodity traded, significant emphasis on the development of regulatory capacity, deploy an integrated market surveillance mechanism and work together with supportive institution.

Keywords: Ethiopia Commodity Exchange (ECX), market integrity, ECX members, and market manipulation

The Effect of Performance Management on Employee Motivation
The Case of Dan Church Aid, Konjit Janka, St. Mary's University,
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This study assesses the existing practice of performance management system and identifies the effects of the system on employee's motivation. For this study, the researcher used Census method because the total number of population is small. Since, the total population under study was 91, researcher studied the entire population out of which 82 (90%) 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 was analyzed and interpreted by use of ANOVA multiple regression, to identify the existing relationship between performance planning and prerequisite (independent variable) and performance assessment and review (independent variable) and employee motivation (dependent variable). The study revealed that there is a positive relationship between performance management system(PMS) and employee motivation; so the implementation and effectiveness of the PMS directly affects employee motivation. The study concluded that performance prerequisite and planning and performance assessment and review process (performance management system) is highly correlated with employee motivation. Therefore, it has been recommended that DCA take remedial actions to develop performance management system in which employees enhance their performance due to its motivational effect.

Keywords: Performance, Performance management system, Performance Management, Process and motivation

The Effect of Service Quality on Customer Satisfaction: The Case of E-Payment System in Selected Commercial Banks, Kuleni Tarekegn Gurm, St. Mary's University, Email:rakmo.smu@gmail.com

Under the current growing and competitive environment of the banking industry, Customer satisfaction plays a vital role in maintaining firm's profitability. Thus, the purpose of this study was to explain the effect of service quality on customer satisfaction in the context of selected commercial banks operating in Addis Ababa City west district; namely Commercial Bank of Ethiopia, Dashen Bank and Awash Bank. The study was designed and carried out using descriptive research method using qualitative and quantitative data. In order to answer the basic research questions and attains objectives of the study. Primary data was collected through questioner and interview. From the target population of 2025 customers 323 of them was identified as a sample size and selected to respond a questionnaire using convenience sampling technique. Among the samples, 91.02% of them have appropriately filled. Thus, the analysis and interpretation of the data was based on appropriately filled and returned questionnaires. Furthermore, the results of interview conducted with three district e-payment managers of the banks were also used in the analysis and interpretation of the data. The collected data were analyzed through descriptive and inferential statistics by processing the data using SPSS V20. Moreover, the information obtained from interview and open-ended item of the questionnaire was analyzed using narrative form. A descriptive ANOVA and correlation analysis was carried out and revealed that service quality dimensions are significant predictors of customer satisfaction. Accordingly, the results of data analysis showed that, among the five service quality dimensions; responsiveness, reliability, empathy and tangibility are statically significant to influence the status of service quality on customer satisfaction in the e-payment system. But assurance is not statically significant. In addition, the top four challenges: network interruption, power disruption, limited amount for daily transaction, and difficulty for adjusting errors had a strong negative correlation with customer satisfaction. Finally, based on the findings of the study and conclusions made, possible recommendations were forward to help decision makers to improve e-payment service and customer customers satisfaction in commercial banks found in Addis Ababa city west district.

Keywords: Service quality, Customer satisfaction, E-payment, Commercial Banks

Effect of Information and Communication Technology on Trading Performance: The Case Study in Ethiopia Commodity Exchange

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The main objective of the study was to investigate the effect of information and communication technology on trading performance of Ethiopia Commodity Exchange. ECX Employees(140) and 128 traders who are selling and buying commodities using ECX trading platform had been selected using stratified random sampling technique. The study used both primary and secondary sources of data. The primary source of data was collected using self-designed questionnaire and structured interview. Secondary sources which include study papers, ECX historical documents, strategy documents, annual reports, sources from internet, and Extracted data from ECX database. Descriptive statistics and inferential statistics analysis had been used to describe relationships among independent and dependent variables. The data had been analysed using statistical software's Statistical Package for the Social Sciences (SPSS). The dependent variable used in this study was trading performance which was described in this study by volume of traded commodities, trader's satisfaction, Market price accessibility, clearing and settlement efficiency, warehouse and trading efficiency. The independent variables are Electronic trading Application (ETA), computer system (CS), Network System (NS) and Data base management system (DBMS). Correlation analysis of the data showed that there is significant positive correlation among the dependent and independent variable. Using regression analysis, it was found that 75.9 % of variation in trading performance was due to the independent variables. Other factors which were not mentioned with in this research had a share of 24.1%. The regression result showed that ETA, NS, CS and DBMS have positive significant effect on trading performance. Based on the research finding Information and communication technology services enhance the reliability accuracy and efficiency of clearing and settlement, warehouse and trading operations which are the three core functions of the exchange. In addition, the usage of ICT significantly Improve Market data accessibility, trading centres accessibility, Level of customer satisfaction and volume of traded and deposited data. Finally the researcher concluded that Ethiopia commodity exchange trading performance is significantly dependent on information and communication technology services and recommended that upgrade of technologies; enhancement of existing ICT infrastructure and application, identifications of system interruption factors, implementation of business continuity plan will improve the efficiency ,effectiveness ,scalability and quality of ICT services which in turn helps in improving the performance of trading.

Keywords: ICT, Trading Performance, Ethiopia Commodity Exchange, warehouse and clearing & settlement efficiency, Market data accessibility, volume of traded and deposited data

**The Effect of Service Quality on Customer Satisfaction:
The case of Addis Credit and Saving Institution in Arada Sub City
Ledeta Demessie, St. Mary's University, Email:rakmo.smu@gmail.com**

The primary objective of this study is to assess service quality and customer satisfaction on the delivery of service as evidenced from microfinance recipient perspective. Dimensions as adopted in SERVQUAL model (tangibility, assurance, responsiveness, empathy & reliability), have been utilized as measurement constructs to assess the level of service quality and customer satisfaction. A quantitative method has been applied to analyze the data collected from the service recipient in Addis credit and saving specifically at Arada Sub city. Descriptive statistics such as frequency mean and correlation analysis techniques are applied to analyze background information of respondents. The finding on the base of correlation analysis also implies that the relationship between service quality dimensions and customer satisfaction is analyzed and the result shows that service quality dimensions have significant relation with customer satisfaction. The findings also confirms the service quality dimensions have an impact on customers' satisfaction implying that the higher the quality of service, the higher is the level of customers' satisfaction. From this finding, it can be summarized that Addis credit and saving at Arada Sub city can improve its service by mostly focusing on service quality dimensions.

Keywords: Services Quality, Micro Finance, Customer Satisfaction

**Assessment of Training Practices: The Case of
Addis Ababa City Administration Finance Bureau
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The objective of this study was to assess the training practice of Addis Ababa City Administration Finance Bureau. The study focused on assessing the training practice which is allowed on public procurement and property administration for various considerations. Since it was concerned in assessing the existing situation and the state of the training practice that has already happened descriptive research design method was applied. Furthermore concurrent triangulation of mixed research approach was employed considering both qualitative and quantitative research approach simultaneously. Regarding the sampling design 201 employees were selected from 20 sector bureaus using purposive and proportionate stratified random sampling techniques. The necessary data for the study were collected through self-administered questionnaire and semi-structured interview. Quantitative data were analyzed using descriptive statistics of percentages, cumulative percentages, frequency and mean; whereas qualitative data were analyzed through narration and quotation from interviewees. The findings of the study indicated that majority of the respondents disagree regarding training need assessment, trainees' selection process, training program design and evaluation and follow-up practices. Based on the findings of the study, it is concluded that there is a gap in setting the training program based on employees' performance gap for job requirement and by undertaking organizational analysis. Though the bureau tries to do it by undertaking demographic analysis, it failed to identify potential trainees' by stressing on operations and individual analysis. Furthermore there is a gap regarding trainees' selection, training program design, evaluation and follow-up practices except it is at moderate level regarding trainers' quality.

Keywords: training need assessment, trainees' selection, trainers' quality, training program design and evaluation and follow-up

**Effect of Reward Practice on Employee Motivation in Self Help Africa, Ethiopia Office
Leyila Kebir, St. Mary's University, Email:rakmo.smu@gmail.com**

Reward practices is the key for motivating people with their ability are now recognized as making a significant contribution to organizational goal. The general objective of this study is to investigate the practice of reward, the extent of employee motivation and the relationship of reward practice and employee motivation in SHA. Explanatory research design and quantitative research approach was use. Census sampling techniques ware employed. Data was collected from employees who are working in the organization. A quantitative research approach of data collection was used and 85 questionnaires were distributed and all are returned. Data analyzed statistically with the help of SPSS. The Pearson Correlation Analyses were employed among variables the result reveals that there are significant positive correlations between independent and dependent variable .And there is positive but insignificant correlation between Recognition and appreciation and mployee motivations. A regression analysis the result as shown in the model summary the independent variables explained 90.5 % of change in employee's motivations. Therefore, management of Self Help Africa should keep strong the current rearward practice (current reward in use, salary, Benefit, promotion and training and development).and have to create employee recognition and appreciation programs for jobs well done, this will motivate employees thus enhancing employee productivity in the SHAEO.

Keywords: Reward practice and Employee motivation

**Risk Management Practice in Commercial Bank of Ethiopia (CBE)
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This thesis is aimed at the assessments of risk management practices of Commercial Bank of Ethiopia. The data was obtained from primary sources that were collected through questionnaire and analyzed by the descriptive form of research design. Open and closed-ended questionnaires were administered to 267 respondents from selected districts and head office and analyzed using SPSS software package. The questionnaires covered key aspects of risk management including the importance of risk management practices, risk identification, risk monitoring and nature of risk management practices. According to the analysis made the main finding of the study is that credit and liquidity risks are identified as risks that affect the bank seriously. Moreover, GAP-analysis, Duration GAP-analysis and Risk adjusted rate of return on capital (RAROC) are the major practices the bank use to identify the risks to manage it. The bank should also look for the best ways to mitigate the prevalence of these risks and strength the existing risk identification practices. Some recommendations were made and prominent amongst them were that banks should give emphasis on staff training in the area of risk management and they must make risk visible, measurable and manageable and ensure a meaningful risk controlling culture throughout all processes and activities.

Keywords: Risk, Risk Identification, and Risk Management Practice

**Assessment of Staff Turnover Intenstions From
Employees Perspective: The Case of Wegagen Bank S.C
Loza Berhane, St. Mary's University, Email:rakmo.smu@gmail.com**

The objective of this study is to assess staff turnover intention in Wegagen Bank S.C. This specific study tries to identify the main issues/reasons for turnover intention which eventually leads to actual turnover. In doing so the study uses both primary and secondary data sources and for the purpose of collecting data, it uses questionnaires as mean instruments for the current professional employee. And collection of valuable data from department of human resource management and bank magazine has been used. In order to analyze the collected data descriptive statistics was used and analyzed using methods such as mean, percentage and frequency. The finding of the study reveals that, highly dissatisfaction of the employees with the payment and compensation they receive, dissatisfaction with the work life balance and culture within the bank, lack of fair promotion and carrier advancement, disagree with the evaluation method and evaluation they received, and as most employees believe there are numerous job opportunities, one that pays better that can possibly aggravates this intention. Most of these employees admitted for having turnover intention currently. The most stated possible reasons for turnover intention is insufficient payment, alternative opportunity, insufficient benefits and luck of carrier advancement respectively this the main causes of the high employee turnover. To conclude Wegagen Bank S.C need to improve the employee's payment and compensation to compete with other private banks. Should improve the working hours or compensate accordingly. On final note the evaluation method should be reviewed and reevaluate the effectiveness, this are some of the recommendations given in order to solve the problem.

Keywords: Employee's Turnover Intention, Payment, Job Opportunities, Evaluation, Working Environment, Carrier Advancement, Work Life Balance

**Factors Affecting the Intention of Employee Turnover: Case Study of Three to Five Star
Rated Hotels In Addis Ababa, Medhanit Getachew Edao, St. Mary's University,
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Employee turnover has become one of the central challenges faced by organizations today. As its one of human intensive industries, managers of businesses should be asking themselves the following pivotal question: Why are skilled and top-performing employees leaving organizations? The purpose of this study was to assess factors affecting the intention of employee turnover in Ethiopian hospitality industry with reference to three to five star hotels in Addis Ababa. The study was delimited to three and above rated hotels that are operating in Addis Ababa and only Internal (organization related) factors were assessed. To conduct this research, the data was collected from both the Human Resource department managers and employees who are currently working in the above star rated hotels. Therefore, the respondents are selected using stratified sampling technique. In order to gather the relevant data, 345 sample questionnaires and 12(twelve) structured interviews were administered. Three hundred of them were accepted and used as a valid base for the data analysis. In addition, the collected data were classified, analyzed, and interpreted with the help of SPSS and the result of the study shows that Wage and remuneration, Career advancement opportunities, training and development, Proper leadership and reward and recognition are the dominant factors, which affect the employee's decision to leave. According to the finding, though, Four and Five star have a good range of execution on the above factors, three star hotels shows relatively lower execution. As a result, they are paying that price with a high employee turnover.

Keywords: Employee turnover, Hotel, Wage, Remuneration, Career advancement, Training, Development, Proper leadership, Reward and Recognition

The Effect of Organizational Culture on Employees' Performance at Nefas Silk Lafto Sub-City Public Service and Human Development Office, Meka Fedlu Nuri, St. Mary's University, Email:rakmo.smu@gmail.com

An organization's culture may have a big influence on the performance of that organization in any part of the world. It is a practice that cannot just be wished away as it has both positive and negative effects as far as performance of the employees is concerned. The focus of this study is Nefas silk Lafto Sub city public service and human development office, with the main objective being to determine the effect of organization's culture on employees' performance and to assess prevalent organizational culture traits. The research design adopted for this study involved both descriptive and explanatory methods in which the research sought to collect qualitative data from a target population of 179 employees working in the institution. The data collected was then summarized, classified, tabulated and analyzed using SPSS, STATA and Microsoft office tools. The result of the study revealed that, the four traits of organizational culture (involvement, consistency, adaptability and mission) account for 69.9% of the variation in the performance of employees, and the prevalent overall organizational culture of the institution was not strong. The result also indicated that involvement and mission cultural traits have relatively higher effect on employees' performance while task performance of employees had better existence. Hence, concluding that there is significant positive effect of organizational culture on employees' performance and the overall culture of the institution edges to the negative end of the scale. The study recommends that while it keeps on strengthening the existing positive cultural elements, the institution should also provide effective integration & coordination of systems among departments, continuously develop their employee's skills & capacity and reinforce team orientations. It should also embrace a learning organizational culture and encourage employees to adhere to core values by making employees' participate in decision making process in a way that will promote employee's performance.

Keywords: Organization Culture, Employee Performance, Organizational Culture Traits, Involvement, Consistency, Adaptability, Mission, Task Performance

**Effect of Training on Employee Performance: The Case of
Addis Ketema Sub- City Health Centers
Mengistu Kibebetsehay Belay, St. Mary's University, Email:rakmo.smu@gmail.com**

The main objective of this research was to assess effectiveness Addis ketema Health Centers human resource training programs Descriptive study design was employee to answer the research questions. The developed questionnaires were distributed involving 276 employee and 15 team leader's Simple random sampling technique was used to detect the respondent in which 286 respond properly. A total 11 top management including a medical director were interviewed and documents were analyzed. The responses obtained were tabulated, analyses and interpreted using frequency count and percentage. In order to 14 assesses the effect of training on employee's performance in the targeted Addis Ketema Sub-city Health Centers the researcher sought to find out; the linkage between human resource training plans and the core strategic plans, how often training programs are organized, observe whether training programs conducted have contribute in improving employee's performance, and assesses to what extent employees are satisfied with the training programs provided. Hence, the study found out that the integration between training plans and organization strategic plan was rated as moderate , there was lack conducting training needs assessment particularly at individual level , training program evaluation and conducting training program in an organized manner, there was weak deficiency was observed in straining program evaluation , the training provided was not adequately increasing employees performance and employees satisfaction with training program they attend was a poor. Accordingly, the organization is advice to make sure that human resource training plan are linked with the overall strategic plan. So that the employees can significantly contribute for the achievement of organization goal .it also recommended that training programs be organized based on training need assessment results and their effectiveness be evaluated. so that the corrective measures cab be taken as need be. Moreover, the researcher recommends that training program be attached to rewards such as promotion, employees can be motivated and their performance be improved.

Keywords: Training, Employee performance

The Impact of Private Sector Credit on Economic Growth in Ethiopia
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This study investigated the impact of bank credit to the private sector on the economic growth in Ethiopia. The sources of data for this research are mainly from secondary sources, but for the purpose of supporting the finding of the research, primary data were used to some extent. The study has applied Johansen co-integration approach, Vector Error Correction Model and Pairwise Granger Causality test using the quarterly time series data for the period of 1989/90-2016/17. Real gross domestic product (GDP) is the dependent variable and proxy for economic growth while bank credit to the private sector (BCPV) is proxy for financial indicator. The stationarity of the variables is tested using the Augmented Dickey-Fuller (ADF) unit root test. All the variables were integrated of order one i.e., $I(1)$. A major finding is that there is a significant positive relationship between bank credit to the private sector and economic growth. The pairwise granger causality test result indicates a unidirectional causal relationship running from gross domestic product to bank credit to the private sector. The result supports the growth-led finance hypothesis that financial development follows economic growth which is “demand following”. Hence, the Government needs to continue to promote the real sector and that would serve to propel economic expansion, and thereby translate into employment and engineer credit growth. From the primary data analysis we can conclude that Access to finance is the main obstacle for private business in Ethiopia particularly, for small and medium enterprises. We recommend that the government has to implement policy measures to improve access to finance.

Keywords: Private sector credit, Bank credit, Economic growth, Counteraction, Causality

**Assessment of Training and Development Practices:
The Case Study of Ethiopian Sugar Corporation
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Many manufacturing organizations focus only on technical enhancement of machines and adopting latest technical knowhow by ignoring the significance of providing an effective and efficient training and development to their concerned staff to enhance their performance. The main objective of the study is to assess the training and development practices in the case of Ethiopian sugar corporation and to recommend plausible solutions for an effective and efficient training and development practices .methodologically , the study used mixed approach, i.e., both qualitative as well as quantitative approach .The qualitative one to describe the perceptions of the respondents towards the variables using content analysis and the quantitative one to explain about the variables. Both primary and secondary sources have been used to collect the respective data accordingly and in this connection a total of 191 respondents from the target population were sampled to collect the primary data using questionnaire in which both closed and open ended questions were introduced .The quantitative data were analyzed using possible statistical tools such as mean ,mode of frequencies ,correlation and simple factor regression analysis with the help of a software known as SPSS .Finally the results of both the qualitative as well as the quantitative have been combined by triangulating for the desired outcome .Descriptive survey type of research design has been introduced .the study has identified three independent variables i.e., off the job training ,job enrichment and on job training that could determine the performance of the employees of ESC .Concerning the key findings of the study, the training need assessment is executed in the organization in an in effective way, Training given to employees was not based on trainee's skill and knowledge gap. The right trainee for the right training program was not been identified and in general the Ethiopia sugar corporation was not effective and efficient enough in its practices of the training and development program .and finally on the basis of the findings and conclusions ,the study has recommended as the key to the ESC to conduct a formal training need assessment by involving the employees in identifying their training needs and shall use various appropriate techniques such as questionnaires, interviews, observation, to address the individual as well as organizational problems.

Keywords: On the Job Training, Job Enrichment, off the Job Training

Assessment of Reward Management Practice
The Case of Nyala Insurance S.C
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The aim of the study was to assess the practice and management of financial and non-financial rewards in Nyala Insurance S.C. Structured questionnaire was used to gauge the responses on a five level scale. Questionnaire was distributed to 120 sample respondents who work at nine different branches of Nyala Insurance S.C (Head office, Main, Corporate East, Corporate West, Life and Health, Kasanchise, Kera, Legehar and Biklo Bet) in Addis Ababa. Both probability and non-probability sampling was employed to select area insurances and to select sample respondents, the researcher has used simple random sampling. Data was analyzed by using statistical techniques like descriptive statistics using SPSS. The study revealed that policy for financial rewards has been developed without employees' participation and there is no system to collect feedback. The company has no written policy for its non-financial rewards. There is no clearly defined evaluation criteria for employees' performance management and neither supported by policy. It is also learned that there is high employees' turnover in the lower and middle level positions. The overall result of the study confirmed that employees of the case company have shown equal interest for both financial and non-financial rewards. To implement this, the company needs to have written policy for all its reward type and needs to create awareness regularly. This research can be helpful for the insurance sector specifically to Nyala Insurance S.C. They can design total reward system which consists both financial and non-financial rewards to motivate, retain and attract competent employees.

Keywords: Reward Management Practice, Nyala Insurance

**The Effect of Employee Motivation on Organizational Performance:
The Case of Federal Civil Service Commission, Ethiopia
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Motivation, nowadays, is getting crucial for organizations to function. The situation is even more serious in developing countries where working conditions are unattractive. Employee motivation is the key factor to boost up the function of an organization. Without motivation, employees will not put up their best efforts, and the organization's performance would be less efficient and effective. Highly motivated employees are considered as a core element in running a successful organization. The primary purpose of this study is to identify employee motivation factors and their effect on organization performance. This study adopted both descriptive and casual research methods. A well-structured self-administered questionnaire was used as the main tool for data collection and was administered to 201 respondents, out of which 185 were retrieved and appropriately filled. Reliability of the research instrument was calculated and the Cronbach's alpha coefficient was 0.94. The data were analyzed using both descriptive and inferential statistical tools. Moreover, the result was described using mean, frequency and standard deviation, and the researcher was also applied parametric statistical test (correlations, and multiple regression analysis to interpret and analyze the data, using Statistical Package for Social Science version 25. The results also revealed that extrinsic factors were considered to have more significant effects on organizational performance than intrinsic factors. From the hypotheses tested, the result indicated that employee motivation has a significant effect on organizational performance. Furthermore, this study also recommended that organizations should figure out factors that motivate their employees and seek ways of ensuring their performance level. The more employees are motivated the better the organizational performance will be. Finally, the study also suggested that future studies should focus on public sectors' employee motivation and improving organizational performance.

Keywords: Motivation, Employee motivation, Organization, Organizational performance, Intrinsic Motivation, Extrinsic Motivation.

**Assessment of Employee Competency Level:
The Case of Development Bank of Ethiopia
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Employee competency refers to the competency level of employees in terms of knowledge , skill , self-concepts and motives of individual employees to carry out the activates assigned to him The purpose of this research paper aimed to assess of the employee competency level in operational status of Bank such as senior officer , officer and junior officer The research paper considered five aspects of assessment of employee competency such as knowledge competency, skill competency and self-concept and vale competency, trait competency and motive competency. Methodology used stratified sampling techniques through classifying employees by their position. From the total population 419 using the sample size formula of Yamane in 1967 the same sample of 114 were drawn the paper uses inferential statics to analysis data obtained through questionnaires'. Accordingly, the findings of the study revealed that the competency level in terms of knowledge competency were higher for senior officers in comparison officers and junior officers. In line with the skill competency level for senior officers were higher than that of juniors and officers. On the other hand, concerning the trait competency, the competency level of officers is higher in comparison to senior and junior officers. Regarding motives competency senior officers is much better since senior officers do have much exposure for the rules and policy of the banks. In nutshell, the findings of the study revealed that senior officers have more competency level than officers and junior officers. This implies that more training and capacity building is needed for officers and junior officers. Hence, the bank needs to provide training to officers and junior officers in the form of capacity building.

Keywords: Knowledge Competency, Skill Competency, Self-Concept Competency, Trait Competency, Motives Competency, Development Bank of Ethiopia

Assessment of Factors Affecting Usage of E-Banking in Wegagen Bank South Addis Ababa District, Million Gebru, St. Mary's University, Email:rakmo.smu@gmail.com

E-Banking technology is still at infant stage in Ethiopia compared to the rest of the world. In Ethiopia Cash is still the most dominant medium of exchange. This study is aimed to assess factor affecting usage of e-banking. The study was conducted based on the data gathered from four branch found in Wegagen bank south Addis Ababa district; (Goffa, meskel, nifas silk, and Akaki branch). 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 respect of the E-banking system in Wegagen bank south Addis Ababa district. The survey was conducted to collect the data and 368 complete responses were gathered from customers who have an account in Wegagen bank south Addis Ababa district. Explanatory research design was applied and Correlation and regression analysis was done to provide strength to the research study which showed that the relation between variables and how much the dependent variable is explained by the independent variable. Spearman's rank correlation was used to examine relationship of five hypotheses with actual e- banking usage. Result of the study indicated that relative advantage, compatibility with values, complexity, trialability and risk found to influence the adoption of e-banking and 83% of the variation in adoption of e-banking explained by independent variables namely relative advantage, compatibility, complexity, trialability and risk. The adjusted R² value, which accounts for the number of variables shows that the independent variable account for 83% of the variation in adoption of E- banking. Conclusion of the research study implied that banks have to majorly influence the E- banking adoption through „pull strategies.

Keywords: E- Banking, Wegagen bank, south Addis Ababa District, Adoption

**Assessment of Fund Management Practices of International NGOS:
The Case of Pact Ethiopia, Mulugojam Asmamaw, St. Mary's University,
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The purpose of this study was to assess the fund management practices of international NGOs in the case of Pact Ethiopia. This study adopted a descriptive research design and used a mixed research approach with a combination of qualitative and quantitative methodologies. Structured questionnaires, in depth-interviews and document review, were used as data collection tools. Interviews were conducted with higher officials and relevant experts from Pact and its sub-grantees. Likert scales 5 levels listing questions were prepared and distributed to respondents. 105 respondents were selected from the total targeted population of 470 by applying convenience (purposive/judgmental) sampling techniques. The data were analyzed using SPSS and interpreted in percentage, mean and frequency. The major findings of the study indicate that; there is a gap in taking corrective measures for the variance of budget against actual performance. The other result shows that there is a bureaucratic and lengthy fund release process from Pact HQ to Pact Ethiopia as well as from Pact Ethiopia to sub-grantees. Furthermore, due to unsatisfactory practice in the timely release of fund from Pact HQ and Pact Ethiopia, there is a delay of advance settlement every quarter from the sub-grantees side. These constraints hinder the organization to effectively manage funds and achieve its goal and objectives. Some of the vital recommendations made in this research to ensure effective results-based fund management are; narrow gaps on the variances of budget plan and actual expenditure. To avoid variances, Pact needs an urgent shift of using follow-up data and take corrective action. On the other hand, Pact needs to revisit its fund management process to eliminate the non-value adding layers of bureaucracy and reduce lengthy fund release process. Moreover, to avoid delay of fund release from Pact Ethiopia and advance settlement from the sub-grantee side, digitalization (application) helps to reduce the challenges of tracking data in real time. Finally, providing refresher training to its staff and sub-grantees would help to build strong fund management process.

Keywords: Assessment, Fund Management, International NGO

**Assessment of the Leadership Style and Employee Performance:
The Case of Minaye Packaging Plc
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The purpose of this study is to explore the relation of leadership style with employee performance. A sample size of 73 was used from one private organization in Ethiopia, Minaye Packing plc. The study used descriptive and explanatory research approach, and multifactor leadership questionnaire developed by Bass and Avolio (1995) was adopted. The first objective of the study was to show the relation of leadership style and employee performance and the second objective was to show dominant leadership practiced in the company. A five-point Likert scale questionnaire was used to determine the relation of leadership style with employee performance. Descriptive tools were used to analyze the collected data. Descriptive statistics show that the relatively significant value associated with employee performance is transactional leadership style followed by transformational leadership style. Correlation result shows that transactional and transformational leadership styles positively correlated to employee performance, whereas laissez faire leadership style inversely correlated to employee performance. To enhance perceived leadership influence on employee performance, shared visions and values, participating employees in decision making and problem solving and providing employees learning opportunity to enhance their knowledge's and skills are among the recommendations forwarded.

Keywords: Leadership; Transformational Leadership; Transactional Leadership; Laissez-faire Leadership; Employee Performance

**Assessment of Utilities Services Payment Quality and Customer Satisfaction:
The Case of Kifiya Financial Tchnology Selected Lehulu Centers in Addis Ababa
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This study focused on the assessment of utility services payments Quality and customer satisfaction of Lehulu service centers of Kifiya Financials Tech Plc. The main objective of the study was to assess the customer's satisfaction level with Utilities services provision of the selected Lehulu service centers. To achieve the objective, a mixed research approach was employed and sample data was collected from 200 customers by survey method. The collected data was analyzed by using descriptive analysis with help of SPSS and Microsoft office excel. The result of the study revealed that customers were satisfied in the aspects of lehulu service centers office location, file and record management, office service hours of lehulu service centers. However, customers were dissatisfied with waiting and parking facility, services within time standard, employees' confidence, provision of accurate information, and complaints handling efficiency of the service centers. Furthermore, the study found that the overall satisfaction of customers with the Utility payment services quality in the four selected Lehulu service centers in Addis Ababa was 40%. Moreover, the study shown that, major service delivery problems in Kifiya-Lehu Utility service centers that encountered customers and lead them to be dissatisfied are Long queue, limited waiting & parking areas , poor complaints handling system , shortage of bill collectors (Counters), Electric power and system failure) and staff skill & knowledge gap, respectively. Therefore, the researcher suggested that Kifiya –Lehulu should create conducive working environment and facilities, provide services within the promised time standard using better modern technology, give training to lehulu employees and, strengthen complaints handling mechanism and develop strong and consistent internal and external integration and co-operation with other government Agencies and customers. Finally, a due attention should be given to service quality dimensions to enhance customers' satisfaction level in the Lehulu Utilities services payments centers.

Keywords: Customer Satisfaction, Utility Services payments, Service quality, Kifiya- Lehulu

**Determinants of Employee Motivation: A Case Study of Commercial Bank of Ethiopia
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This study attempts to examine determinants of employees work motivation in Commercial Bank of Ethiopia through empirically testing the variables including work content, working condition, payment, benefit, promotion, recognition and autonomy and carrier development. The study was done based on primary and secondary data sources. A self-administered questionnaire was designed to collect relevant information from the selected 266 respondents. Among these 254 questionnaires are returned and analyzed. The collected data was analyzed by SPSS version 21 using descriptive statics and multiple regressions. Based on this motivation variables have positive relationship or correlation with employee's motivation. Based on the result of multiple linear regression variables like payment, benefit, working condition, recognition and promotion have positive and significance effect on employee's motivation but employee autonomy and career development opportunity have no significance impact on employee's motivation. Since the relationship between variables and motivation exist the management of commercial bank of Ethiopia should clearly state well-articulated motivational policy by involving some employees in the process of developing it in order to increase the employee's motivation and to achieve its own goal.

Keywords: Motivation, Payment, Recognition, Drivers of Motivation

Factors Affecting Human Resource Planning in Neham International Plc
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The main objective of the study was to determine the factors that affect human resource planning in Neham International Plc. The three research questions that guided the research were what are the practice of human resource planning, what are the internal factors affecting human resource planning and what are the external factors affecting human resource planning in Neham International Plc. The population under the study included the employees and the deputy manager of Neham International Plc. In the study non-probability sampling design, quantitative and qualitative research approaches particularly descriptive sample survey were used. Out of 200 employees in the company a total of 100 respondents were selected from all departments through convenience non-random sampling method. The findings of the study show that HRP was not conducted properly only department managers are involved in the process. The finding also indicates importance of HRP was not understood and implemented in the company. In addition to this both internal and external factors have an impact on HRP in Neham International plc. The external factors are technology and government policies. Organizational structure, attrition rate and budget are the internal factors that affect human resource planning in Neham International Plc. Therefore it is recommended that the company should understand the importance of HRP and during developing HRP the company should take in to consideration both the internal and external factors which can affect HRP.

Keywords: Factors affecting HRP, Internal factors, External factors, Neham International Plc

**The Effect of Training and Development on Employees Performance:
The Case of Renaissance International School Share Company
Neway Getachew Zemedku, St. Mary's University, Email:rakmo.smu@gmail.com**

The study focused on the effect of training and development on employees' performance at Renaissance International School Share Company. The overall objective of the study was to determine the effect of training and development on employees' performance. The study adopted mixed approach and used both primary and secondary data sources. The primary data collected from Renaissance International School through questionnaire for 106 selected employees and supervisors through simple random sampling technique and semi – structured interview question employed for human resource director, training coordinator, and school principal through interview. The collected data were analyzed by using statistical tools (SPSS – version 25). Both descriptive statistics such as frequency, percent, mean and standard deviation were used for describing the demographic, profile of respondents and the dependent and independent variables. The inferential statistics like Pearson correlation coefficient and simple linear regression were used to determine if there is relationship existed between independent and dependent variables (training development and employees' performance). The findings indicated that training and development have positive effect on employees' performance. The findings of the study indicated that there was no sounding and effective training and development practice of the study. Consequently, the result disclosed the given training and development processes have been un systematic. Hence, the researcher recommended that the top management and other training coordinators should apply systematic and authentic training and development practices. Generally, the study recommended that training and development have to be strategic and systematic in order to achieve organizations desire and objective.

Keywords: Training, employees' performance, Principal, Training and Development, Training Need Assessment, Training Delivery, Training Evaluation and Training Design.

**Assessment of Marketing Mix Practice: The Case of Beker Pharmaceutical Company,
Nitsuh Alemayehu, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study was to assess the marketing mix practices in case of Beker pharmaceutical. It described how element of marketing mix were practiced in the Beker company to achieve its goal and satisfy customer requirements. The case study design was employed to conduct the study by using both qualitative and quantitative research approaches. Self administered questionnaire and interview was used for the purpose of data collection. The selections of the respondents were carried out by using purposive sampling technique. The company mostly used country of origin product strategy and product size product strategy use to less frequently. The company uses market penetration pricing approach for newly imported product and for existed imported product use cost plus and competitor based pricing approach. For domestic product the company uses cash discount. The company has enough delivery resource to distribute the product in Addis Ababa but not for region customer. The company uses various forms of promotional tools including doctor detailing, sample distribution, promotional material such as pen, note book, brochure and gift for doctor and pharmacist. The company use different promotional method to promote for doctors, pharmacist, wholesaler, again. Promoters use different strategy for OTC product and prescribed product. The main reasons of the customer to prefer beker pharmaceutical was quality of product and effective promotion. It was found that Beker faced intensive competition in the market, poor communication between regional and central promoter and distribution problem and some product is not available in region. It is recommended that to implement a more structured approach to attain information about potential customers, competitor's action and market intelligence within the industry.

Keywords: - product, place, promotion, price

Factors Affecting Freight Transport Efficiency in Ethio-Djibouti Corridor, Ethiopia
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In most of world countries 70% of freight transport is operated by trucks, 20% is transport by rail and other is covered by different modes of transport. In Ethiopia 90% of agricultural products and inputs plus industrial and trade movements from the origin to destination is transported by freight trucks. Identifying and solving transportation problems is one of the core tasks confronting governments in developing countries. Therefore, this study aimed to assess factors affecting road freight transport efficiency among freight transport operators in Ethio-Djibouti Corridor. All 91 transport operators were selected based on purposive sampling as respondents of these 82 (89.13%) collected. Mixed research approach was used for the purpose of triangulation. The data was collected by close ended questioner analyzed by inferential statistics, regression to predict the most powerful factor over freight transport inefficiency and Pierson correlation coefficient was used at a $P^* < 0.05$. Additionally, the data collected by open ended questionnaire was analyzed by in depth narration after the data transcribed. Findings of the study indicated that, the majority of truck numbers was owned by associations and companies. The structure of the market was highly dispersed and the higher amount of trucks are old in their age consequently inefficiency challenges. Associations have no fleet operational management power over trucks registered under their organization, due to different demand between owners, drivers and brokers. The overall operation problems, excluding technological fleet advancement; all the study variables infrastructural facilities, logistic services have significantly positive relationship with freight transport inefficiency. Similarly, the regression analysis of the study indicated technological fleet advancement all other factors had a predictor value of 49% or (adjusted $R^2 = 0.49$, $P < 0.05$) over freight transport inefficiency. In conclusion, between Addis Ababa and Djibouti corridor there was a wide range of problems for the efficient freight transport. Therefore, this study implied that immediate action should be taken towards improving the freight transport operation that ultimately improves the flow and services that transporters are delivering to their respective clients.

Keywords: Demurrage, Inefficiency, Infrastructure, Logistics Services, Technology

**The Effect of Perceived Leadership Style on Employees' Commitment:
The Case of Commercial Bank of Ethiopia**
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This research paper focuses on studying the effect of perceived leadership style on employees' commitment in the head office of commercial bank of Ethiopia. The research objective was to examine the effect of perceived leadership styles i.e. transformational, transactional and laissez-faire leadership styles on employees commitment which are affective, continuance and normative. Sample of 293 were taken using proportionate stratified sampling techniques, where all samples considered valid. Explanatory and descriptive research designs were used to analyze the data collected from employees. The researcher used primary data through questionnaire and secondary data from commercial bank of Ethiopia unpublished materials. Those collected data were analyzed using descriptive and inferential statistics. Descriptive result shows the dominant leadership style as perceived by their followers and the category by which the employees' commitment fall. Two separate instruments, namely multifactor leadership questionnaire (MLQ) and organizational commitment questionnaire (OCQ), were used to measure leadership styles and employees' organizational commitment respectively. Correlation analysis indicates whether their exist a significant relationship between all types of leadership styles and employees commitment. Based on the result, all the relationships show positive significant relationship with each other except for the relationship between laissez-faire leadership style and continuance employee commitment. Overall findings from this study suggest that leadership styles play important roles in determining level of employees' commitment. Keywords: Leadership style, Transformational leadership style, Transactional leadership style, Laissez-faire leadership style, employees' commitment, Affective commitment, Continuance commitment, Normative commitment, Multifactor leadership questionnaire (MLQ), Organizational commitment questionnaire (OCQ)

Keywords: Perceived Leadership Style, Employees' Commitment,, Commercial Bank of Ethiopia

Assessment of Credit Risk Management practices: The Case of Bank of Abyssinia S.C.
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The objective of the study was to assess the credit risk management practice of Bank of Abyssinia S.C. the researcher applied census method or the whole population was considered for this study as Quantitative research method was used. The type of data used for the study includes quantitative data. Primary and secondary sources of data were used for the study. The main primary source of data is through the use of questionnaires. In the case of the secondary source of data, annual and quarterly reports of the bank were analyzed. These reports contain financial performance of the bank. Besides, as reference material BOA directives, journals working paper as well as different thesis were used in the study. In order to collect primary data, questionnaires were distributed to 70 employees who are involved in credit granting process and approval section and 64(91.43) respondents filled and replied Descriptive statistics such as averages, percentages, frequencies and tables were used to analyze and present the data. The major findings were the bank had credit risk management policy; the bank used credit risk management tools and techniques to reduce the amount of loan default which is a principal cause of bank failure and collateral is used as a primary technique of credit risk management. Based on the findings result, it is recommended that the BOA have to strength applying the tools of credit risk management, credit administration, monitoring and controlling and managing problem loans and control. Therefore, the study recommended the banks to implement an effective tools and techniques to reduce the credit risk management.

Keywords: Credit risk management, credit risk, Non-performing loan.

**The Effect of Marketing Mix Elements (7p's) on Brand Loyalty in Banking Industry:
The Case Study of Bunna International Bank S.C
Sara Abrham, St. Mary's University, Email:rakmo.smu@gmail.com**

Marketing mix elements plays a critical role in building brand loyalty. The study conducted the relationship between marketing mix elements on brand loyalty. It is under study in developing countries like Ethiopia regarding the effect of marketing mix elements on brand loyalty. The purpose of the study is to examine the effect of marketing mix/ elements on Brand loyalty in case of Bunna international bank S.C. Convenient sampling was employed to select customers from the sample branches. The finding of the study revealed that five of the marketing mix elements (product, price, promotion, people, and process) have direct and positive significant effect on brand loyalty of the Bank. However, contrary to our expectation, both place and physical evidence failed to ensure a statistically significant effect on brand loyalty. This study contributes to the marketing mix and brand loyalty debate.

Keywords: Marketing Mix elements (7 P's), Banking Industry, Brand Loyalty

Assessment of Training Practice in Kids New Flower High School
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Training is required for employees to enable the company achieve its goal. The training function plays a further enhanced role and holds more importance as it deals with knowledge of workers .Training is required for employees to enable the company achieve its goals. In particular, this study was designed to assess the training practice in Kids New Flower School. The school strategy on training is very essential to show the benefits of using strategic view and perception of training, since by linking this strategy with human resource actively, particularly on training practice it contribute to the success and enrichment of the school. The methodology used to undertake the study include both primary and secondary data collection instrument. The research was conducted using descriptive research design. Stratified random sampling method was used to select samples from the target population. The back bone of this study is also the secondary data comprised of comprehensive literature review and documentary source In order to assess the existing training practice of the school, the study emphasized on the four steps of the training process. These are training needs assessment, design, delivery method and evaluation practices. And all of them were checked separately on the analysis. After the required data were collected descriptive statistics (i.e. frequency, percentage and mean) were used to analyze the data processed SPSS version 20. The results of this study revealed that each of the training processes is not conduct properly in the school. Moreover, since the overall training practice of the school were not effectively conducted as they should be it effects on the performance improvement of the employees' as well as the school in general. Thus, the school should keep up with their strengths such as having a writer policy and school applies both on-the job and off-the job training methods to carry out its training programs but the school should alleviate their weaknesses by applying clear and well-articulated methods to the current situation of the school. Scientific principles regarding human resource training practice

Keywords: Training, Human recourse development Kids New Flower High School

**Assessment of Credit Risk Management practices: The Case of Bank of Abyssinia S.C.
Samson Abate, St. Mary's University, Email:rakmo.smu@gmail.com**

The objective of the study was to assess the credit risk management practice of Bank of Abyssinia S.C. the researcher applied census method or the whole population was considered for this study as Quantitative research method was used. The type of data used for the study includes quantitative data. Primary and secondary sources of data were used for the study. The main primary source of data is through the use of questionnaires. In the case of the secondary source of data, annual and quarterly reports of the bank were analyzed. These reports contain financial performance of the bank. Besides, as reference material BOA directives, journals working paper as well as different thesis were used in the study. In order to collect primary data, questionnaires were distributed to 70 employees who are involved in credit granting process and approval section and 64(91.43) respondents filled and replied Descriptive statistics such as averages, percentages, frequencies and tables were used to analyze and present the data. The major findings were the bank had credit risk management policy; the bank used credit risk management tools and techniques to reduce the amount of loan default which is a principal cause of bank failure and collateral is used as a primary technique of credit risk management. Based on the findings result, it is recommended that the BOA have to strength applying the tools of credit risk management, credit administration, monitoring and controlling and managing problem loans and control. Therefore, the study recommended the banks to implement an effective tools and techniques to reduce the credit risk management.

Keywords: Credit risk management, credit risk, Non-performing loan

Challenges of Managing Female Flower Farm Workforce
The Case of Maranque Plants Plc
Selamawit Getachew, St. Mary's University, Email:rakmo.smu@gmail.com

This research has aimed at addressing challenges of managing female work force by giving special emphasis on the floriculture sites of Maranque Plants. For the sake of achieving its objectives, the study has raised major research questions concerning challenges of female flower farm workers as well as the challenges in managing these female flower farm workers in the floriculture sector. The respondents were selected using random sampling technique and mixed research method was employed. The research has also used both primary and secondary data. Primary data from respondents was gathered through pretested questionnaire from a sample of 264 women work forces and interviews were conducted with six managers and supervisors of the company. Descriptive analysis was undertaken. Questionnaires were analyzed using descriptive statistical analysis tools such as mean and standard deviation were computed to describe the collected data as well as different statistical tables and charts, describing the data, were also constructed. The result discloses that the Health and Safety Challenges are the most severe challenge of women working in the floriculture sector, followed by Workplace Challenges and Economic Challenges and the least severe challenge were Political-Legal Challenge .An interview was also undertaken with farm managers and supervisors concerning the challenges the management face in managing the female flower farm workers. The interview was also used to get the clear picture of the measures taken by the concerned bodies. In the interview it was confirmed that the interviewees have clear understanding about challenges of female workforces working at the flower farm and the challenges of managing these workforces in Maranque Plants. They also suggested possible solutions.

Keywords: Managing Female Flower Farm, Workforce, Maranque Plants Plc

**Assessment on Auditable Pharmaceutical Transactions and Services Implementation
Outcome: The Case of Tikur Anbessa Specialized Hospital
Selamawit Milkessa Wakjjira, St. Mary's University, Email:rakmo.smu@gmail.com**

The objective of this study is to assess the outcome of APTS implementation in TASH using the five APTS result areas as a reference for measurement. Cross-sectional descriptive study was used both quantitative and qualitative methods were employed. The data for this study was obtained from primary and secondary sources. In-depth interviews were made with the pharmacy department head, accountants, finance head, Human resource head and internal auditor of the hospital. Self-administered questionnaire was distributed to 67 pharmacy staffs and 100 patients. 100 patients were also interviewed for their knowledge on dispensed medicine. Quantitative data was entered using SPSS version 20 and analyzed using descriptive statistics that is percentage and frequency. Quantitative finding showed that most of the prescribed medicines were available. Patients' satisfaction stood at score of 66% while 88 % of the employees are dissatisfied with their job. 74.75% of the patients know how to take their medication. The medicine name and its strength with frequency were the most frequent information written on the labels, 70% and 72 % respectively. The health facility wastage rate in monetary values found to be 2.86%. Qualitative findings shows that availability of different components of pharmaceutical services was included in the hospital except for extemporaneous compounding, various components of pharmacy services were believed to be inadequately staffed both with the pharmacist and accountant. Implementing APTS tools and systems in TASH contribution availability of prescribed medicines, patient knowledge on correct dosage of medications is also increased thereby adherence and patient satisfaction on pharmacy services, reducing rate of medicines expiry even if there is still a gap in achieving the national goal. The hospital should strengthen the system while taking a corrective action in the areas most challenge is seen.

Keywords: APTS, wastage rate, patient satisfaction

**The Effect of Organizational Culture on Organizational Effectiveness: The Case of
Commercial Bank of Ethiopia, Shemsu Mohammed Awole
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Even though there is an assumption that organizational culture is one variable which can affect an organization's function but there are few studies explicitly discuss the effect it has on organizational effectiveness. The main purpose of this study was to examine four traits of organizational culture; involvement, consistency, adaptability and mission and how they affect organizational effectiveness. More than the other dimensions, Consistency has the highest impact on organizational effectiveness. i.e. Consistency has 37.8% of contribution on Organizational Effectiveness of in the case of Commercial Bank of Ethiopia (CBE). For the study the researcher deployed explanatory research design and non-probability convenience sampling method. The data had been gathered through structured questionnaire from 125 current employees of CBE and an in-depth interview with managers in CBE. The collected data were analyzed using statistical package for social science (SPSS) version 20. Descriptive statistics/frequency distribution and tables were used. This study takes place through two methods; the qualitative provided an explanatory analysis of management perception on the overall effect of organizational culture on CBE's organizational effectiveness. And the quantitative study results show the predictive value of on the four indicators of organizational effectiveness of CBE especially on employee satisfaction and organizational commitment. The research also shows that if employees are committed and share the same norms and values as per the organization, it could increase the effectiveness towards achieving the organizational goals. The study suggested that an emphasis should be given on CBE's involvement, adaptability and consistency practices in order to enhance the effectiveness of employees' satisfaction and commitment and customers' satisfaction.

Keywords: organizational culture, effectiveness

Causes and Consequences of Employee Turnover in International Medical Corps Ethiopia Mission Sinde Meskelu Balcha

This research is aimed at assessing the causes and consequences of professional employee international Medical Corps considering personal, pull and push factors as causes of turnover and separation and hiring costs, team cohesion, patient satisfaction, quality of services, productivity and workload and burnout as consequences of turnover. Respondents were only professional employees (existing and those who quit their job) who are on and above Officer Position. The employee was categorized into three strata, namely employees on the job, employee who already quit their job and vital employees who are responsible for coordinating project activities and managing employees at the five field Offices who have a direct relation with human resources of the organization. Thus, stratified convenient sampling method was employed and 173 respondents were selected from 305 employees who are on the job and who quit. The response rate was 85%. Quantitative and qualitative approaches were employed. Interview data generated qualitative data and the questionnaire responses generated quantitative data. Descriptive summary was used for quantitative data analysis. The findings of the study revealed that most of personal factors are not the vital causes for turnover but not misbehavior of boss and what they expect from the job was not available. The study reveals that employees who quit their job, the actual causes from personal factors are disliking personality of their boss and unavailability of what they expected from job. From this one can conclude that employees who have leading role lack leadership skill and the role of each employee lacks clarity. From pull factors, they have mentioned that availability of high salary elsewhere, more financial benefits, career advancement, less work load and availability of higher education support are crucial causes made them to leave the organization and also the value and more respect other organizations has for their employee made them to quit their job. From this the researcher concluded that the organization benefit package is less than other NGOs and no professional advancement in the organization plus there is high workload. Regarding push factors, employees who quit their job said that they quit their job due to less fringe benefits, lack of freedom, absence of career advancement, more work load, absence of work life balance, misbehavior of bosses and absence of justice and fairness when compared with other similar organization working in the area. The study has also revealed that turnover negatively affects completion of projects as planned, increases recruitment and on boarding costs, increases pressure on existing employees which leads them to burnout, reduces the time devoted to program quality, lowers level of team cohesiveness and leads to dissatisfaction of beneficiaries, partner organization, donors and regulatory bodies. The study concluded with the recommendation to the senior management of the organization to improve factors that could be controlled by the organization and reduce turnover and to have staff retention strategy.

Keyword: Employee turnover, Causes and Consequences

An assessment of Asset Management Practices: Case Study of Addis Ababa Light Rail Transit Project, Sisay Guta, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this study is to assess the asset management practices on of Addis Ababa light railway network. To achieve this, a total of 96 questionnaires were distributed to employees as one of primary data collection method. Out of which 80 usable questionnaires were collected back and the total response rate for the study was 83.3 % in total. As a result, the paper's findings were drawn from the 80 questionnaires. The study has been conducted based on the case study research design. Interview, observation and secondary data were also among the tools used for gathering qualitative and quantitative data in this research. The qualitative data are presented using narrative and also the quantitative data presented using frequency of response mean and standard Deviations. Results in general indicated that 60% of employees have positive response to the question raised about asset management elements. There are variations on the level of employee's position towards each question. It is found that there is some indication of asset management practice in the organization. However, it isn't well-built to put the organization on competitive and profitable situation. The key challenges to implement asset management in this organization are found as: lack of well educated engineers/ expertise, no proper system, material mismanagement and improperly recorded information. It is recommended that the organization should build the capacity of its employee with continuing professional's development program to develop their competence. Also, the organization should have its own information management system, planned operation and maintenance strategy for successful asset management practice.

Keywords: Asset Management, Operation and Maintenance phase

**An Assessment of Training and Development Practices:
The Case of Commercial Bank of Ethiopia East Addis Ababa District
Sisay Shume, St. Mary's University, Email: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 Commercial Bank of Ethiopia and thereby give practical recommendations on the identified gaps based on the findings. To this effect, the study examined the need assessment, program design, program implementation, evaluation practices, and the effectiveness of training and development program, policy issues of the program and major challenges in conducting the 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 systematic simple random sampling method is implemented to collect the data. Out of 2,756 employees 319 of the population is selected for the sample from eight branches by using a simple random sampling technique. The data was collected through interviews and questionnaires. For data processing, both qualitative and quantitative approaches were adopted and frequencies and percentages are the mainly used processing tools. 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 CBE shall be done at each level continuously.

Keywords: Training, Development, Effectiveness, Assessment

Assessment of Credit Risk Management Practices in Dashen Bank S.C
Prepared, Siyanie Seyifu, St. Mary's University, Email:rakmo.smu@gmail.com

Credit risk management has become an important topic for financial institutes, especially since the business sector of financial services is related to conditions of uncertainty. The turmoil of the financial industry emphasizes the importance of effective risk management practices. The main objective of this study is to assess the practice of credit risk management in Dashen Bank S.C. In this light, the study in its first section gives a background to the study and the second part is a detailed literature review on banking and credit risk management. Descriptive type of research design is employed under the qualitative and quantitative research design survey methodology. The data were collected from Dashen Bank S.C credit risk management office workers by distributing the questionnaires to the respective participants, conducting interview and reviewing the related secondary. The primary data were collected from all 190 employees who are working in credit area in Dashen Bank and 30 randomly selected frequent credit customers. Analysis of primary data were made using descriptive statistical tools. This leads the researcher to find in the last section that the bank in general doesn't have an effective and efficient credit risk management practices in an integrated manner with the overall strategy of the bank. So the result of this study showed that, even if the bank is with good credit risk management policies and quality of loan granted, there is somehow certain loan defaulters which in turn leads for credit risk. And from the analysis it was concluded that to become competitive and profitable the bank should improve its management of risks by formulating well defined credit criteria, establishing a process for continuous review of credit risk management strategies and strive match to improve its practices in terms of basic factors which affect the practices of credit risk management for better performances.

Keywords: Credit risk, credit risk management, integrated manner with the overall strategy
Financial Institutions and Dashen Bank S.C.

The Effect of Leadership Style on Employees' Organizational Commitment in Commercial Bank of Ethiopia, Solomon Araya, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this study was to investigate the Effects of Leadership Styles on Employee organizational Commitment in Commercial Bank of Ethiopia. The study was guided by the following key research questions focusing on the three styles of leadership. What is the leadership style adopted at CBE as perceived by employees of the Bank? What is the level of employees' organizational commitment at CBE? To what extent the perceived leadership style affects the commitment of employees' to CBE? The researcher collected sample data from 40 branches of CBE working in Addis Ababa area at branch level and eastern A.A. district selected on simple random sampling. Systematic random sampling were used to select 345 respondents from 2,467 district sample branch employees which were considered population of the study and questionnaires were distributed to all. Out of the total distributed questionnaire 322 were returned and 13 of the returned were rejected due to missing data while the remaining 309 responses were used for data analysis. Data was analyzed using the Statistical Package for Social Sciences (SPSS). The study employed explanatory research design Correlation and linear regression were used to analyze the relationship and its effect between leadership Style and organization commitment. The regression results showed that both transformational leadership Style $r(309) = .847, p > .05$; and transactional leadership Style $r(309) = .918, p < .05$. have significant contribution for organizational commitment. The study showed that both transactional and transformational leadership styles are the leadership styles usually implemented in the bank. Similarly transformational and transactional leadership style had a positive and strong correlation with employee's organizational commitment. At last, the result conformed that leadership Style has effect on organizational commitment Generally, managers need to improve their behavior to the highest level to improve the organizational commitment. The researcher recommended that the bank should invest on making the organization a better place to work, for all employees. By doing so the bank could have sustained competitive advantages as the human aspect of an organization is not easily imitated by the competitors. Secondly, it recommended to offer employees competitive remuneration package.

Keywords: Leadership Styles, Organizational Commitment

**Assessment on Challenges of Raw Materials Import in Manufacturing Firms:
The Case of Horizon Addis Tire S.C, Solomon Assefa Lakew
St. Mary's University, Email:rakmo.smu@gmail.com**

Manufacturing firms collect input from nearby and far places. Whenever possible, Sourcing in the home country enables companies to avoid numerous problems. However, for many companies, domestic source may be unavailable. Thus, the purpose of this study is assessing the challenges of raw materials import in manufacturing firms: the case of Horizon Addis tire Share Company which is located in Addis Ababa around saris. The company is extremely depending on importation that it is importing **112** types of raw materials (above 90% of its input need). To address this purpose, descriptive type of research design and qualitative research approach has been used. Primary data were collected from top management team through interview while secondary data has been collected from company manual and annual report. Descriptive analysis method was used to analyze the data collected through interview. Major findings of the study indicate that getting foreign currency as per the company requirement to import raw a material is the key challenge. As the result of this, raw materials shortage which limits the product supply capacity of the company and additional costs challenge the company. Using ESLSE for raw materials importation is not optional and this forced the company to pay more sea freight cost and create shipment delay. The finding also shows that Custom & other taxes on imported raw materials is not reasonably encouraging local manufacturers. Though, the company has knowledge and experience in international business, it has still single supplier and doesn't follow international price trend for major inputs. As the result of these challenges, the price of the company product is not competitive as locally produced product and could not use the production capacity to increase the market share. Finally, the researcher recommended to the company to have its own currency source by exporting its product at least to COMESA market and work on how to get the major input (Natural Rubber) from local source to address FCY shortage. Import transportation should be opened to manufacturers instead of depending only on ESLSE. The company needs to make its suppliers at least two and follow international market price trend for each material. As the company employee more than 800 workers, add more than 30% value and substituting imported tires, custom tariff should be minimized and vat and withholding tax refund time should be shorten.

Keywords: Manufacturing firm, Challenges, importation, competitiveness

**The Effect of Motivation on Employees' Performance in Not for Profit Organization:
The Case of Save the Children International, Ethiopia Country Office
Solomon Dubale Mekuria, St. Mary's University, Email:rakmo.smu@gmail.com**

In a constantly changing environment motivation in NPOs (not-for-profit organizations) has drawn major attention over the past few decades. Motivation aims to empower and liberalize people as enhance their entrepreneurial abilities to recognize the interactions between humans and their abilities to work. This study aims to investigate the effect of motivation (social, moral and material) on employees' performance in not for profit organization (the case of Save the children international Ethiopia Country office). The data were collected using simple random sampling via self-administered questionnaire, and from a total of 198 survey questionnaires, 198 responses were collected and retained for analysis from employees that working in save the children International Ethiopia Country Office. Relied on correlation and multiple regression analysis, this study reveals that moral motives are significantly and positively effect on employee's performance. Moreover, the study finds that a high level of motivations provided to employees that working in save the children International, Ethiopia country Office. However, the material and social incentives are found to be having no effect on employee's performance. Accordingly, the study recommended that save the children International, Ethiopia Country Office needs to adapt and develop its motivation schemes in order to satisfy all employees' moral needs.

Keywords: moral motives, material motives, social motives, employee's performance

**Relationship between Organizational Climate and Employees Job Satisfaction:
The Case of Development Bank of Ethiopia
Solomon Fikrie, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study was to explore the relationship between organizational climate dimensions and employees' job satisfaction in Development Bank of Ethiopia. Convenience sampling method was employed to select Head office, Addis Ababa district and branches located in Addis Ababa due to a reason that it is very costly to undertake the study within a given time and economically infeasible for the researcher to conduct the study outside of Addis Ababa and simple random sampling was used to select the sample respondents determined by using Toro Yamane formula. Both primary and secondary sources of data were used. Additionally, this study used both explanatory and descriptive research design. To analyze this data descriptive and inferential analysis using SPSS software program were used. The major finding of the study revealed that from those all organizational climate variables, salary and benefit package was the most poorly perceived by the employees with a mean score of 2.68, and percentage score (42%) which is by far below the average score (50%). The results of correlation coefficient statistics revealed that there is a significant positive relationship between organizational climate and employees' job satisfaction ($r=0.557$, $n=277$, $p=.000$), (2 tailed) and finally, the study concluded by providing possible recommendations that the bank must take immediate action and must be given special attention to the climate dimensions scored below average (50%). The study concludes with limitations and future research suggestions to enhance organizational climate in Development Bank of Ethiopia as well as other related banks.

Keywords: Organizational climate, Job satisfaction, Team work, Perception, Correlation

**The Effect of Reward on Employees’
Performance: The Case of Abay Bank S.C**
Solomon Kefale, St. Mary’s University, Email:rakmo.smu@gmail.com

The study focused on the effect of reward on employees’ performance in the context of ABAY BANK S.C. The study was guided by five research questions. In order to achieve the desired outcome descriptive as well as explanatory research designs have been applied and mixed research approach is adopted. The populations for the study were employees of ABAY BANK and the study population comprised of a total of 600 employees from various functions. Descriptive statistics including frequency tables and mean is used to present the results of the study. Correlations and regression among the variables were calculated using Statistical Package for Social Scientists. In conclusion, the study revealed that all the benefits, incentives and reward systems are important though they have a different meaning to different groups of employees working for ABAY Bank. The study therefore showed that different benefits, incentives and rewards have different effects on employee performance. The study further revealed that there is a need for ABAY Bank to come up with a comprehensive reward system that can motivate employee to increase their performance. Recommendations for improvement at the coming up with a well-structured and monitored reward system which includes both financial and non-financial reward like a profit sharing mechanism, allows, sponsor employees for farther turning and development ; that is well known and understood recognition of employee’s outstanding performance.

Keywords: Reward, Pay/Salary, Benefit, Recognition, Bonus, Incentives, Employee Performance.

**An Assessment of Training and Development Practices:
The Case of Commercial Bank of Ethiopia East Addis Ababa District
Sisay Shume, St. Mary's University, Email: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 Commercial Bank of Ethiopia and thereby give practical recommendations on the identified gaps based on the findings. To this effect, the study examined the need assessment, program design, program implementation, evaluation practices, and the effectiveness of training and development program, policy issues of the program and major challenges in conducting the 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 systematic simple random sampling method is implemented to collect the data. Out of 2,756 employees 319 of the population is selected for the sample from eight branches by using a simple random sampling technique. The data was collected through interviews and questionnaires. For data processing, both qualitative and quantitative approaches were adopted and frequencies and percentages are the mainly used processing tools. 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 CBE shall be done at each level continuously.

Keywords: Training, Development, Effectiveness, Assessment

**Effect of Physical Distribution Practice on Customer Satisfaction in Ethiopia
Pharmaceutical Company (Epharm)
Tarikua Belachew, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study was to analyze the effect of physical distribution practice on customer satisfaction. The objectives of the study were to investigate effect of transportation on customer satisfaction, to examine to what extent ware housing management determines customer satisfaction, to investigate effect of inventory management on customer satisfaction, to analyze the effect of order processing on customer satisfaction and to evaluate effect of packaging on customer satisfaction. For the purpose of analyzing the above mentioned objectives explanatory research design was employed and Questionnaires were collected from 212 pharmaceuticals retail outlet respondents. For the purpose of data collection both primary and secondary data were also used. Apparently, in order to analyze the collected data descriptive statistics and ordinary least square model were employed. The findings of the study revealed that comparatively customers are well satisfied with the company's packaging system, convenient warehouse location and its ordering process. On the other hand customers are less satisfied with the company's inventory control and management system. Furthermore, the correlation and regression analysis shows that transportation, inventory, order processing and warehouse location had a positive and significant effect on customer satisfaction whereas, packaging didn't show a significant effect on customer satisfaction. In considering the findings the study, the organization better work more on improving its inventory management and control system.

Keywords: physical distribution practice, customer satisfaction, transportation, inventory, warehouse

**The Assessment of Employee Motivational Practice in
Higher Education Relevance & Quality Agency
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The essential need of implementing employees' motivation has been concern for organizations. Because it has been proved that motivation is one of the deciding factors in work performance and for the success or failure of an organization. Understanding employee's motivation requires a systematic approach and organizations must understand that employee's input is very essential. Therefore, this study has attempted closely to examine and assess how the concept of employee motivation is understood and managed in the Higher Education Relevance & Quality Agency. This study was intended to address three basic categorized questions that consists a total of 36 different questions. Identifying the current motivational schemes currently applied, assessing the perception of employees' towards the motivational practice, and identifying factors that hinder the implementation of motivational practices of the Agency were the major issues addressed by this research. The study was conducted on 68 respondents that represent 84 percent the total population. The researcher commenced his study by reviewing the relevant literature that was available via books, articles, journals and online resources. The researcher used descriptive research methods in attaining information to answer his research aims and objectives. Mann-Whitney U test has been carried out to prove whether there exist underlying employees' perception differences. Any test scores observed from sampled data has been administered by using Cronbach's Alpha in order to evaluate the reliability of output data. Employees' responses have been analyzed through SPSS in order to test statistical inferences and make recommendations and conclusions. Based on the summary of the analysis, the majority of respondents have felt that the existence of different salary scale and different salary payment for the same job level were the major factors that hinder the implementation of motivational practice in the Agency. On contrary, 70 percent of the respondents were dissatisfied due to the absence of special enforcement mechanisms and absence of reward as a result of their job performance. The researcher believes that unless these factors are resolved systematically, it would difficult to achieve the organizational goal. The researcher believed that the results of this study and those presented and discussed in this thesis an forwarded recommendations could be useful in helping the Agency and to determine what motivates employees and what should be done to motivate its employees. Furthermore, this study could serve as a reference for further research.

Keywords: Motivation, Perception, percentage, significant difference, HERQA

**Factors Affecting Sustainability of
Small and Medium-Scale Enterprises: The Case of Addis Ababa, Ethiopia**
Teklemariam Yemanekerstos, St. Mary's University, Email: rakmo.smu@gmail.com

Small and Medium enterprises (SMEs) play an essential role in the sustainable development of a country. They help in employment generation, job creation, self-independence, industrial production increase, and export. The study examines factors that determine sustainability of small and medium enterprises in Addis Ababa, Ethiopia. The general purpose of the study was to identify the major internal & external factors that influencing sustainability of small and medium scale enterprises. And Primary and secondary data were used for this study. The target population was small and medium Government organized enterprises in Addis Ababa, Ethiopia. The choice of the study areas in ten sub cities was based on size and concentration of SMEs. Data were collected using questionnaires from 277 SMEs. The selection of respondents was done using census for closed SMEs respectively. The data collected were analyzed by using appropriate descriptive statistics and logistic regression techniques. The data have been analyzed with the help of Statistical package for social science (SPSS). According to the participants' perception, the study revealed that the most important internal and external factors that determine SMEs sustainability are work-related factor, marketing, financial, political-legal factors, management factor and Business Development are major factors that affecting SMEs sustainability. The major implication of the study is that improving financial and work-related problems is critical in guaranteeing the survival of the SMEs. The study realized that 97.9 percent of the variation in sustainability can be explained by the independent variables. The standardized beta value shows that, the contribution of an individual variable to the model or the dependent variable. As it can be compare them, the largest influence on the sustainability of SMEs is from the MGMTF (0.993), WORF (0.992), FINF, MARF, POLF (0.990) and BUDF (0.982). Therefore, as we compared with the Predicted sustainability value of the variables, all the independent variables are the largest influence on the sustainability of SMEs. Based on the finding there is no strong pair-wise correlation between Independent Variables.

Keywords: Government organized, Small and Medium enterprises (SMEs), factors and sustainability

**The Role of Service Quality on Customer Satisfaction: The Case Study on Kolfe Keranyo
Sub-City Woreda 8 Private Kindergarten and Primary Schools
Temesgen Aragaw Emru, St. Mary's University, Email:rakmo.smu@gmail.com**

This study is concentrated on the role of service quality on customer satisfaction in Addis Ababa Kolfe Keranyo Sub-City Woreda 8 kindergarten and primary private schools. The five service quality dimensions namely, Tangibles, Reliability, Responsiveness, Assurance and Empathy are assessed by a total of 44 items in which 22 items were used to measure the general expectation of customers concerning service and the remaining 22 items measured the perception of customers regarding the level of service actually provided by the private kindergarten and primary schools within that service category. They identify the level of customer satisfaction by measuring the gap between customers' expectation and actual performance on the quality of service delivered by private schools. The study used mainly quantitative approach. Data were collected through SERVQUAL model questionnaires and the study used both primary and secondary sources to collect the data. Three hundred thirty five (335) respondents were sampled from the total population of two thousand forty parents of five kindergarten and three primary schools by using the sample size determination table developed by Yamane Taro (1967) through stratified random sampling techniques. Out of the distributed 335 questionnaires only 292 were returned constituting 87.16% response rate. The study used both descriptive and explanatory methods of data Analysis. The findings of this study implies that parents of students in the stated schools are not satisfied in all service quality dimensions which shows expectation of parents exceeds the actual performance of schools. According to the results of the correlation analysis it was found that all service quality dimensions are strongly and positively correlated with customers' satisfaction. The result of regression analysis also indicated that all independent variables had significant impact on the dependent variable. Based on this it is recommended that private schools should give greater attention to improve its service quality and satisfy its customers by meeting or exceeding customers' expectation through assessing and improving the gaps in all service quality dimensions. In addition, different stakeholders such as Ministry of Education, General Education Quality and Relevance Regulatory officers, school owners and managers should discharge their own responsibility and ensure quality education.

Keywords: Service Quality, Customer Satisfaction, Kolfe Keranyo Sub-City, Woreda 8 Private Kindergarten and Primary Schools

**Assessment of Employee's Performance Appraisals Practices and Challenges:
The Case of Abay Bank S.C
Temesgen Wanaw Zemedede, St. Mary's University, Email:rakmo.smu@gmail.com**

This study is to assess the practice and challenges of employees' performance appraisal in Abay Bank S.C. The researcher has used descriptive research design and have used stratified sampling method to select the sample that are representative which are nine branches and head quarters from those branches 242 employees have been taken as a sample and the response rate was 93.80%.The data that was gathered through questionnaire and interview were analyzed by using a software package called SPSS. The study found out that Abay Bank uses PA to measure employees' job performance on January and July. The Bank does not follow formal appraisal process and the performance standards that are developed in the field study. Abay Bank also faces challenges on its performance appraisal practice, most of them are rater's error like recency, halo/horns, situational influence etc and the remaining is the problem of the system. The human resources department of the Bank takes the ultimate responsibility for appraisal and supervisors take the lion share by filling appraisal forms for most of the employees. The appraisal result in Abay Bank used only for making promotion, bonus payment and annual increment decisions. 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 Abay Bank S.C. has weaknesses that need to be improved.

Keywords: Performance appraisal, Performance management, and Human resource management, Abay Bank, Ethiopia

**Assessment of Opportunities and Challenges of Medicine Registration in Ethiopia:
The Case of Selected Private Pharmaceutical Importers
Tenaye Tenkir, St. Mary's University, Email:rakmo.smu@gmail.com**

The current drug registration of Ethiopia is needed to be assessed to supply an assured safe, efficacious, good quality and affordable medicines to promote public health and patient care. Therefore, this study assessed medicine registration challenges and opportunities as experienced by pharmaceutical importers in Ethiopia. The study used descriptive method with a combination of quantitative and qualitative study approach. The sources of data are both primary and secondary. The methods of data collection were semi structured questionnaire and open ended questionnaire for interview. Across-sectional survey of 108 questionnaires distributed and 95 are filled and collected (88% response rate). The collected data was coded, entered and analyzed by the use of IBM Statistical Package for the Social Sciences (SPSS) version 20. Study results have been presented by using descriptive statics. This study identified that long review time lines for registration of medicines, getting foreign currency and corruption are the major challenges and the current government initiatives in the sector, cheap labor, economic growth and automated registration system are opportunities to register medicines in Ethiopia. To consistently and timely granting of market authorization the authority needs to be considering hiring an extra workforce, retain its trained/experienced dossier assessors, current good manufacturing practice inspectors and laboratory analysts and also better to outsource dossier assessment to credible organizations to satisfy medicines importers.

Keywords: Drug regulatory Authority, registration fees, pharmaceutical regulation, Medicine registration, time lines, Registration cost, medicine

**The Effects of Marketing Strategies on Financial Performance:
The Case of Awash Bank
Tensae Tefera, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study is to examine the effects of marketing strategies on financial performance a sample of 183 respondents was drawn from employees of AB found in Addis Ababa. To conduct the analysis exhaustively, the combination of both descriptive statistics like minimum, maximum, mean and standard deviation of the variables and inferential statistics like correlation analysis to examine direction and significant of the correlation of the variables considered under this study. A structured and unstructured questionnaire was distributed to these respondents. However, the response rate from among the intended samples was only 81.97%. SPSS V 20.0 was used to analyze the data. Four hypotheses were framed for this study. Cronbach's alpha coefficient for marketing strategies test shows 0.812; this indicates good internal consistency and reliability among the items within each strategy. Also, the results of the factor analysis generally support the assertion that the four marketing strategies in question are valid. The Pearson Correlation matrix indicates that Product development strategy affects the AB financial performance equity by highly influencing pricing strategy, placing strategy and promotion strategy. In the same way, placing strategy may affect highly by influencing Brand Product development strategy, pricing strategy, and promotion strategy. On the other hand, R-square value is 0.764, which means 76.4% of the variation in financial performance of Awash Bank are explained by the independent variables namely product development strategy, price strategy, place strategy and promotion strategy. Adjusted R-square of 0.704 reveals that model has accounted for 70.4% of the variance in the criterion variable. The findings of this study show that all four marketing strategies (product development strategy, price strategy, place strategy and promotion strategy), has a significant positive effect on financial performance of Awash bank, which led to, the acceptance of hypotheses.

Keywords: product development strategy, price strategy, place strategy and promotion strategy, financial performance

**An Assessment of Workers Attitude towards Female Managerial Competence:
The Case of Commercial Bank of Ethiopia
Tewodros Asfaw, St. Mary's University, Email:rakmo.smu@gmail.com**

This paper is focused on to assess workers attitude towards female managerial competence in the case of Commercial Bank of Ethiopia west Addis district. The study used mixed research approaches (qualitative and quantitative) and descriptive research design. Descriptive statistics (percentage, frequency, mean and standard deviation) and explanation were used to analyze the data. To assess the attitude of superiors and subordinates towards female managerial competence, closed ended questionnaire and interview were used the data were analyzed with data collected from seven female manager superiors, fifteen female managers itself by interview and all subordinates under the supervision of female managers were 136. The findings of this study show that the attitude level of superiors towards female managers is not favorable. This unfavorable result is an implication that the superiors hold attitude that considers female manager as a less confident and unable to make decision for the managerial position than the males. Similarly subordinates attitude towards female manager is not favorable. This unfavorable result is an implication that the subordinates hold an attitude that considers female managers as a less qualified, and biased for the managerial position than the males. Failure to be committed to handle the managerial responsibility, be forceful in managerial position that demand it, being aggressive in a business situation of the bank, are the reasons superiors undermine women managers and subordinates disrespect and disobeyed for their instruction in a day to day business of the bank, lost confidence by superiors to make a decision based on information came from female managers, mistreat by superiors, deficiency of enough time to exercise their responsibilities at a managerial position as men, are the major problems that women face at a managerial position and hinder women managers to exercise their responsibilities as men. Further study suggested to investigate the attitude towards female managerial competence can be assessed better by taking in to account more companies together. Finally, recommendations are forwarded for different concerned groups in the study including female mangers, employees or subordinates, management bodies or superiors in organizations, and the concerned parties in the country for ensuring the equality of females.

Key Word: Workers attitude, female managers, superiors and subordinates

**An Assessment of Employees' Performance Appraisal Practices and Challenges:
The Case of Ethiopian Roads Authority Alemgena Machine Based
Technology Training and Testing Center Branch,
Tibebe Solomon Debebe, St. Mary's University, Email:rakmo.smu@gmail.com**

This project is designed to assess the employees' performance appraisal practices and challenges in the case of Ethiopian Roads Authority, Alemgena machine based technology training and testing center (AMBTTC). To answer the questions that were raised in the research, the study was employed through descriptive design in which data from employees and management have been collected using questionnaires and interviews. The total number of staff at AMBTTC was 254 and for this study simple random sampling technique was used by taking 155 employees to fill in the adapted questionnaire and the response rate was 83.8%, to the main data collection instrument. The data gathered from the questionnaire have been compiled by using SPSS software. Descriptive statistics method had been used for analyzing data obtained from questionnaire and data gathered from interview. The study found out that ERA, AMBTTC appraisal process lacks acceptability, practicality and relevancy which are due to the subjective appraisal criteria and these criteria are not in line with the job description of employees. Additionally the organization appraisal system doesn't follow the six scientific steps of performance appraisal system, and also faces huge problems on its practice, most of them are rater's error like recency effect, halo/horns effect, stereotyping effect etc were also found in the appraisal system. Generally the outcome of the research confirmed that the performance appraisal practice of the organization has problems that need to be improved. The organization appraisal system should revise its performance appraisal criteria in order to make its appraisal system effective. Since it needs improvement, possible recommendations are outlined at the end of this report.

Keywords; Performance Appraisal Practice, HRM, and Employees

**Assessment on Effect of Training on Employee Performance:
The Case of Selected Branches of Wegagen Bank in Addis Ababa
Tigist Birhanu Mergia, St. Mary's University, Email:rakmo.smu@gmail.com**

The main purpose of this study is to assess the practices and the effect of overall training on employees' job performance in Wegagen Bank S.C. The nature of the research design of this study is descriptive survey design. Mixed design (Quan-Qual) is the research method employed whereby, questionnaire, and interview guides were employed as tool for collecting data with triangulation purpose. The research was conducted on selected branches of the bank especially in Addis Ababa. The population of the study encompasses workers in Wegagen bank. Simple random sampling was used for recruiting 115 respondents to questionnaire with the assumption of homogeneity in terms of working venue and training offer. 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 such as: training practices, on-the-job training, off-the-job training, and training content. The items for measuring the variables were taken 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 percentage demonstrations serve as back up for descriptive presentation of the analysis. Above all, narrative analysis method with logical flow is also executed for qualitative data. The finding has revealed that there are training practices with appropriate content delivery. Training as the effect on capacitating and enhancing skills, attitude, and knowledge. In addition, on-the-job and off-the-job trainings are being given in the bank. Respondents have indicated that the training is being in use for enhancing employee performance. Finally, it was recommended that contemporary training issues and methods should be implemented in addition to empowering trainers.

Keywords: Training; On-the-Job Training; Off-the-Job-Training; Employee Performance

**Financial and Operational Performances of Commercial Bank of Ethiopia,
Tigist Tesfaye, St. Mary's University, Email:rakmo.smu@gmail.com**

This study was focused on the area of financial and operational performance analysis of commercial bank of Ethiopia by using *CAMEL* model. The study was conducted on financial statements of Commercial Bank of Ethiopia during the study period of 2014 to 2016. The overall objective of this study was to analyze the effects of *CAMEL* variables under this study based on their financial and operational performances. The study used quantitative approach. This study used *CAMEL* variables and descriptive statics for *CAMEL* ratios. Descriptive part was analyzed by descriptive analysis. *The analysis showed that, capital adequacy, asset quality, management efficiency, earning quality and liquidity explain the financial performances of the bank.* In general for bank's whose capital adequacy, asset quality, management efficiency and liquidity position were low as compared to peer bank's shall inject some capital, improve their asset quality, control their cost and control their liquidity position respectively in order not lose public trust. The banks shall give special attentions to asset quality, management efficiency, liquidity and net interest margin. The bank shall also concentrate on increasing their total asset by mobilizing deposit and converting the deposit to loan, as total asset.

Keywords: Financial and Operational Performances of Commercial Bank of Ethiopia

Impact of Human Resource Management on Organizational Performance: The Case of Ethio-telecom, Tsilat Mahdere, St. Mary's University, Email:rakmo.smu@gmail.com

Employees committed to their organizations will usually have good attendance records, demonstrate a willing adherence to company policies, and have lower turnover rates which are directly related to employee's retention. This study examines the influence of human resource management that is compensation, employee's development and organizational citizenship behavior on the performance of Ethio telecom in its main branch. The main objective of the study was to investigate the impact of HRM practices on the performance of Ethio-telecom. using causal research design. It has made use of primary data sources and 138 employees were selected through Simple random and purposive sampling. A structured questionnaire has been used to generate the primary data from sample employees. The data was analyzed by making use of simple descriptive statistical tools with the help of SPSS software and presented by using tables, charts and graphs. Using regression analysis, this study found that there is a significant effect of organizational citizenship, employee development and compensation management on the perceived organizational performance. Hence, the result shows that there is a positive relationship between HR practices (organizational citizenship, employee development and compensation management including training and rewards) and organizational performance in the context of developing economy. Further, the research should be directed both at HRM – performance link and at the link between HRM – employee work and working environment/culture – and employee well-being. The company may continue improving educational level of its employees and also provide trainings to them in order to enhance their performance. The company should have resources needed for learning, such as curriculum materials, science laboratories, ICT and libraries should be made available to every employee. More emphasis should be put to link the industry, technical training institutions, education and research institutions.

Keywords: Organizational Citizenship, Employment Development, Compensation, Organizational Performance, Ethio telecom, Ethiopia

**Assessment of Performance Management System Implementation and Challenges:
The Case of Ethio telecom, Tsion Fekadu Defer
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This paper is a case study assessing the employee performance management system: a case of Ethio telecom (Addis Ababa). It aimed at attaining the specific objectives of assessing whether the strategic mission of Ethio telecom aligns with individuals' performance objectives, investigating whether the organization performance management system properly implemented or not, identifying the benefits gained from performance management system implementation in the company, identifying potential challenges and recommend possible solutions in order to mitigate them, and finding out employees' perception toward employee performance management system of the company . To attain these objectives descriptive survey research design has been deployed by using mixed method approach. For this study simple random sampling technique was used by taking 137 employees to fill in the adapted questionnaire, which is the main data collection instrument. The analysis was done by the help of SPSS and presented using descriptive statistics; frequency tables, percentages, mean and standard deviation. However, data gathered from interview document analysis were analyzed contextually. The scope of the study was delimited to head office and divisions within Addis Ababa area. In general the finding of the study revealed that: organizational goals were fully aligned with departmental and individual goals; there is a tendency of giving unbalanced targets for similar positions; supervisor evaluates employees work based on recorded evidence; there is fair job rotation among employees; there is sufficient resource allocation to execute their job properly; performance management processes are done free of bias and objectively; pay raises are depending on how well employees perform their jobs. Employees feel they are fairly treated in every process of performance management system, they have received training in performance management, and performance management system is clearly defined in the organization. Having this in mind the researcher concluded that even though Ethio telecom has good qualities in clearly defining the mission, vision and values and developing strategy map the company do have a lot to be made in making performance management system to be more useful for the organization. In order to fill the identified gap, recommendations were forwarded to align organizational goals with departmental and individual level, increase adequate and timely trainings to its employees concerning the end-to end aspects of the employee performance management system; instituting system to support the data tracking & documentation; increase promoting and ensuring effective feedback and coaching culture; revising performance standards and measuring to minimize subjectivity, vagueness, and inappropriateness; enhancing the involvement and ownership of both the managers and employees via promoting transparency and equipping them with the required knowledge, skill and resources; and clearly articulate the end-to-end implication of good as well as poor performance.

Keywords: Ethio telecom, Employee Performance Management system and Human Resources Development

Assessing The Determinant Factors of Competitiveness in Ries Engineering Share Company, Wasihun Negussie, St. Mary's University, Email:rakmo.smu@gmail.com

The objective of this study is to assess the determining factors of competitiveness in Ries Engineering. For the purpose of the study, quantitative approach was used to analyze competitiveness. Porters model and Asset Process Performance model was used as the basic theoretical frame works for the selection of competitiveness variables. The selected variables for hypothesis testing were government policy and regulations, firm size, productivity, company strategy, financial performance and customer satisfaction. A five point Likert scale questionnaire was used to gather information from forty-eight management staffs and supervisors of Ries Engineering Share Company. Finding of the result showed that although the relationship is very weak, all the variables have relationship with competitiveness of the company. From the variables tested, productivity has relatively higher effect from the variables tested for competitiveness. The findings of the study have practical implications for the company and researchers who needs to study competitiveness on the firm level. Based on the findings, it is recommended that availability of spare part should be given more focus to avoid down time of customers. Besides, effective strategy that can comply with external factors should be designed and implemented. On top of that developing regular market research scheme and making formal review of the information gathered should be performed. Further studies in the area should be conducted using different theoretical frameworks and advanced analytical methods. Besides, involving all stakeholders to get a better insight about situation under study should be done.

Keywords: Competitiveness, government policy, firm size, productivity, company strategy, financial performance, customer satisfaction

The Practice, Challenges and Opportunities of E-Banking Service in Zemen Bank S.C
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Though there are some progress, Ethiopian banking system is still underdeveloped compared to the rest of the world (Worku, 2010). In Ethiopia Cash appears to be the most governing medium of exchange and electronic payment systems are at an early stage. This study was aimed to assess the main practice, challenges and opportunities of E-Banking in Ethiopia. The study was conducted based on the data gathered from selected 15 Addis Ababa banking centers of Zemen Bank S.C. Qualitative and quantitative research approach was used to answer the research questions that emerge through the review of related literature in respect of the E-Banking system in Ethiopia. The study was statistically analyzed by using data's obtained from the survey questionnaire and interview. The study used descriptive statistics. Result of the study indicated that recently the E-Banking practice is growing in an increasing rate and NBE is also trying to support such activity by introducing different payment infrastructure. The study also identified that the major barriers Zemen Bank faces in the practice of Electronic banking are, lack of well-organized ICT infrastructure, lack of Support from government, absence of legal frame work, High rates of illiteracy, frequent power and network interruption, fear of risk and unavailability of competent and skilled employee. The study suggests a series of measures which could be taken by the bank which is expected to apply for the banking industry too 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 bank, supporting the bank by investing on ICT infrastructure and also the bank needs to be focused on technological innovation competition rather than traditional bases of retail bank competition, strive on enhancing customer awareness towards using E-Banking services. Invest on the staffs of the bank to enhance their competence.

Keywords: The Practice, Challenges and Opportunities of E-Banking Service in Zemen Bank S.C

**Assessment on Human Resource Management Practices:
The Case of Selected Private Security Companies in Addis Ababa
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Employees are major assets of any organization and the active role they play towards a company's success cannot be underestimated. To survive and grow organizations must be constantly kept up to date through effective human resource management practices. Employee Recruitment & Selection, training, Compensation & Benefit and Performance Appraisals are elements of human resource management which are more important for those companies supplying human resource for clients such as Private Security Companies. Private Security Companies are organized to give security guarding services for Financial industries, Manufacturing Companies, Embassy's, Hotels, Apartments, residents are major clients for Private Security industries. The purpose of this study was to assess the practice of Human Resource Management on three selected Private Security companies (Commercial Nominee, Agar Protection and Selam Security) located Addis Ababa. In order to conduct the research, descriptive research design with Quantitative approach was employed. The methodologies used to undertake the study were primary data collection. Besides to this, the numbers of participants for this study were 378 employees. Collected data was analyzed through SPSS version 20. The major objective of this study is to assess the practice of Human Resource Management in Private Security companies with the scope of Recruitment & Selection, Training, Compensation & benefit and Performance Appraisal practices. The finding of the study revealed that PSCs' have strength on Recruitment & Selection HRM practices, however, on the other hand the study result illustrate that there is lack of consistency which are rated by majority of the respondents as average on the HRM practices related with Training, Compensation & Benefit and Performance Appraisal systems. Thus, the PSCs' should keep up with the strengths and should alleviate the area that the industry rated as average by respondents such so that to enhance the bottom-line as well as to meet clients satisfaction.

Keywords: Recruitment and Selection, Training, Compensation & Benefit and Performance Appraisal

**Effect of Motivation on Employee Performance:
The Case of Addis Cardiac Centre
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The aim of this study was to investigate the effect of motivation on the performance of Addis Cardiac Centre employees, and evaluate the contribution of different motivational techniques towards the performance of Addis Cardiac Centre employees. The motivational factors were categorized into financial and non-financial motivational factors. The study population comprised a total of 86 employees. Data were generated using both qualitative and quantitative approaches. A structured self-administered questionnaire was distributed to 86 employees for the quantitative data, while key informant interviews were done with 3 top management staffs permanently working in Addis Cardiac Centre. The data were analyzed using two statistical approaches: descriptive analysis of the variables and inferential statistics specifically linear regression analysis was used. For the qualitative data the main themes were extracted and triangulated with the quantitative data. Correlations among the variables were calculated using Statistical Package for Social Science (SPSS) version 20. On descriptive analyses, the key findings of the study were that both financial and non-financial motivational factors affect the that financial motivational schemes that best explain Addis Cardiac employees' motivation are 'Salary increment' and 'health insurance. Non-financial motivational scheme that best explain motivation in this context are 'flexible (employee friendly) schedule', 'job security' and good working environment. Compared to non-financial motivational programs it is found that financial motivational programs have the higher influence on the overall performance of Addis Cardiac Centre employees. The results of multivariable linear regression showed that after adjusting for age and sex of the study participants, financial motivational factors significantly affected the performance of Addis Cardiac Center employees ($\beta= 0.369$, $P=0.004$). The study recommends that hospital administrators should optimize their organizational financial policies and strategies to enhance their employees' satisfaction, and performance.

Keywords: motivation, effect, employee performance. Addis Cardiac Centre

Effects of Reward on Employee Job Satisfaction in Ethio telecom
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The main objective of this study was to explore the effects of reward on employees' job satisfaction in Ethio telecom. The objective of this study is mainly crucial for the company to have satisfied, energetic, competent and committed staff for better chance of achieving the overall objectives and goals of the company. The study used both primary and secondary source of data. A quantitative research approach of the data collection used and 85 questionnaires were distributed and 73 completed usable questionnaires for response rate of 86.8% returned. Stratifying sampling method was used and employees were selected from each stratum with a simple random sampling technique. Data was analyzed using descriptive, correlation and multiple regression analysis. The correlation result has entailed that opportunity for promotion and work environment is found to have strong positive relationship ($r=0.486$, $r=0.714$, $p<0.01$ and) with employees job satisfaction, similarly moderate relationship obtained with benefit ($r=0.331$, $p<0.01$),and Training &development ($r=0.487$, $p<0.01$). Finally, the study suggest that as extrinsic and intrinsic rewards are a motivator factors in the enhancement of employees' job satisfaction, the researcher recommended that the concerned bodies need to try their best to revise and adjust reasonable reward packages better than the present one in order to accommodate and satisfy its work force employees as well as to enhance and achieving of overall objectives of the company.

Keywords: Employees' Job satisfaction, extrinsic reward, Intrinsic Reward, Benefit

**The Impact of ATM Banking Service Quality on
Customers' Satisfaction: The Case of Commercial Bank of Ethiopia
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This paper aims at investigating the impact of Automated Teller Machine (ATM) banking service quality on customer satisfaction in commercial bank of Ethiopia. In order to achieve the objective of this study and answer the research questions the researcher adopted explanatory research design. The data collected were analyzed by using descriptive statistics such as mean and standard deviation. In addition correlation and regression analysis were conducted with the help of Statistical Package for Social Scientist (SPSS) version 22. To investigate the impact, the researcher prepared questionnaire which was distributed to 400 customers of the CBE in four selected branches of each district in Addis Ababa using convenient sampling. It aimed to determine the level of customer's satisfaction on ATM banking service based on service quality dimension (reliability, responsiveness, assurance, tangibility and, Convenience). Findings reveal that the higher the ATM service quality, the higher the level of customer satisfaction it provides. The study then concludes that ATM service quality determines customer satisfaction. The study recommended that to increase customer satisfaction, commercial bank of Ethiopia should focus on improving ATM machine service quality.

Keywords: Reliability, Responsiveness, Assurance, Tangibility, Convenience, and customer satisfaction

Assessment on the Practice of Marketing Strategy: The Case of Yes Mineral Water
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The study has been designed to assess the marketing strategy practices of the Yes mineral water. Both primary and secondary data collection instruments were used to collect data. Closed ended and open ended questionnaires along with interviews were used for the purpose of data collection. The selections of the respondents were carried out by using purposive sampling research method 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. The Yes mineral water's marketing strategy is effectively practiced by its sales and marketing employees and managers they are committed to work and have smooth communication flow between marketing and other departments are the main important issue for the success of the work. It provides quality products with affordable prices but higher than competitors and the company is promoting its products by using effective advertising mechanisms and the company uses both indirect and direct channels of distribution to deliver its product. Even though the marketing strategies of the company are effectively practiced, there are some problems that the company faced while implementing it. These are; Infrastructure problems, Economic problem, Intensive competition in the market, Shortage of raw materials, Seasonality of consumption and the time and cost of awareness creation for the customers.

Keywords: Marketing mix, Target marketing, Marketing Strategy

**Factors affecting Employees' Job Satisfaction:
The Case of Ethio Telecom, Back Office Department
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This research was conducted to assess factors affecting job satisfaction of Ethio Telecom back office department. To execute the research objective, Census sampling Approach were used, and 313 back office Ethio Telecom employees located in Addis Ababa are participated. The parameters used to assess factors affecting job satisfaction of employees were Recognition, Promotion, Training Opportunity, Safety and Security, Relationship with supervisor, Company Policy and Compensation. The study used descriptive and inferential statistics research design. Primary and secondary data are used for conducting the study. To attain the objective, the study utilized qualitative and quantitative data types. Qualitative methods were employed to summarize interview responses and narrate open ended questions in the questionnaire whereas quantitative methods were used to show the phenomenon in numbers. The survey questions were developed based on Likert scale and employees were asked to rate their level of satisfaction across the parameters identified. After data collection, the collected data was analyzed using SPSS 20.0. The data is then organized, tabulated, depicted, and described in a way that can attain the objective of the study. The study found that Ethio Telecom back office employees satisfaction level is on average level and all factors included in the study except Relationship with supervisors affect the department employees' job satisfaction. Its recommended that Ethio Telecom shall pay attention for the above stated factors which are influencing the overall satisfaction of the department employees and the management specifically shall focus on major factors which play a major role Recognition, Company Policy and Compensation in which in turn enhance the revenue of the company.

Keywords: Recognition, Promotion, Training Opportunity, Safety and Security

**Determinants of Micro and Small Scale Enterprises
Performance: The Case of Gulelle Sub City
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This research aims to identify factors determining the performance/growth of MSEs with a special attention to manufacturing, service, construction, agro industry, urban agriculture and textile and garment in Gulelle sub city. The research approach that was followed in this particular study was quantitative and qualitative. The research design was stratified random sampling. Data were gathered from published and unpublished data and through the questionnaire from a sample of 312 operators and face-to-face interviews were conducted with 12 MSEs owner and with 2 officers working at Gulelle sub city administration office. Data generated using questionnaires are analyzed using statistical techniques such as descriptive and inferential analyses. Results of analysis were presented using tables. The findings revealed that MSEs lacked financial support, infrastructure and management skills in order for them to be competitive and well performed. The findings further revealed that the government was not doing enough in terms of the performance of SMEs in Gulelle sub city as most of the respondents were complaining about the stringency of the government support and regulations pertaining to MSEs.

Keywords: Micro and Small Enterprise (MSEs), performance, Gulelle sub city, Ethiopia

The Effect of Motivation on Employees Performance at Development Bank of Ethiopia
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The purpose of this study paper is to examine the effect of motivation on employee's performance at Development Bank of Ethiopia head office. The study considers three measurements of employee performance. These are direct financial factors, indirect financial factors and non-financial factors that motivate employees to increase their performance. The researcher used both quantitative and qualitative research approach, from this the researcher used both descriptive and explanatory research design to describe and explain the relationship between the independent variable (direct financial factors, indirect financial factors and non-financial factors) with the dependent variable employee performance. From the total population 2380 employees of Development bank of Ethiopia, the researcher selected only 1001 professional employees from trainee junior officers to director level were selected. From this the researcher used 286 employees as a sample respondent and 300 questioner are distributed from this 288 questioner were collected. Also the researcher used an inferential statistics (correlation and multiple regression) analyses to measure the effect of independent variable on the dependent variable. From this the Pearson correlation test conducted between direct, indirect and non-financial factors to the dependent variable of employee performance they are strong, weak and strong correlation respectively. Also the multiple regression analysis result confirmed that, the linear combination of all the component of independent variable except the indirect financial factors consider under the presented study was significantly contribute to the dependent variable which is employee performance. The ANOVA test result also confirmed that, the prediction power of motivation is found to be statistically significant. From the beta coefficient analyses result the researcher obtained that, non-financial factors are the most important and significant variable in predicting the dependent variable employee performance Followed by direct financial factors. Therefore the researcher concludes that non-financial and direct financial factors have a positive and significant effect on employee performance. Thus the development bank should work more on non-financial and direct financial factors rather than the indirect financial factors.

Keywords: direct financial factors, indirect financial factors, non-financial factors and employee performance

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Keywords: direct financial factors, indirect financial factors, non-financial factors and employee performance

**Assessment of Employee Acquisition and Retention Practices in Bank of Abyssinia:
Yordanos G/Egziabher, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this research is to assess employee acquisition and retention practices in bank of Abyssinia a case of head office. Having understood the significant level of employee turnover rate of the organization, the researcher was motivated to assess the employee acquisition and retention practices. The researcher used descriptive research design and analyses were done by using descriptive statistics with frequencies and percentages. The researcher has found and concluded as the absence of fair and appropriate (equitable) salary and payment, frequent promotion, recognition and rewards; unfair and biased employee evaluation system; absence of encourage employee to innovation and continuous; absence of fair and equitable annual salary increment, absence of clear job description and specifications and also un open relationship between the management and the employees. Finally it was recommended that the organization has clear and concise job descriptions and specifications, to make rewards to a large extent depend on the value the employees. The job in the form of education, experience, training, etc, supports flexible working arrangements and creates good relationship between the management and the employee.

Keywords: Employee Acquisition, Employee Retention, Bank of Abyssinia

Factors Affecting Employee Productivity: The Case of Compassion International Ethiopia
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Maintaining healthy employee relationship in an organization is a pre-requisite for organizational success. Strong employee relationship is required for high productivity and human satisfaction. The purpose of this study was to determine factors affecting employee productivity in Compassion International Ethiopia office by assessing the factors(Organizational culture, workplace environment, Trust, Teamwork & Communication) affecting Employee productivity. A review of the literature revealed there is limited research that examined factors affecting employee productivity in Ethiopia context. The research design and approach used for this study is Mixed as it can describe the relationship of dependent and independent variables and a mixed, qualitative and quantitative approach data collection. From the total population of 106 employees working for Compassion International Ethiopia office, a sample for this study included 83 of them which are identified through systematic random sampling. The collected data were analyzed and interpreted using descriptive statistics like tables, frequency, percentage, correlation and regression in order to present the perception of the respondents. The findings of this study revealed that Organizational culture, workplace environment, Trust, Teamwork & Communication has influence on employee productivity and there is a significant relationship between these dimensions and employee productivity. The finding of the research will help the management of Compassion International Ethiopia Office to determine and understand factors affecting employee productivity and how strengthening and maintaining these factors can increase productivity, as well serves a bench mark for future researchers. Compassion International Ethiopia management should continue to sustain the culture of maintaining the practice of employee productivity with all its dimensions and also monitor the extent(Strength) of this dimension.

Keywords: Organizational culture, workplace environment, Trust, Teamwork, Communication & employee *productivity*

**Assessment of Organizational Culture at Commercial Bank of Ethiopia in South Addis
Ababa District Branches**

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The study focuses on assessing organizational culture of CBE south Addis Ababa district branches. The main objective of the study is to determine the prevalent organization's cultural dimensions in the organization. The research design adopted for this study was descriptive research design by which the research sought to collect both quantitative and qualitative data from employees of the bank. The target population comprised 2350 employees from south Addis Ababa district out of which 318 samples were drawn using convenience sampling method. The collected data was coded and analyzed using SPSS20 and Microsoft office tools. The result of the descriptive analysis indicated that the prevalent overall organizational culture of the CBE was not strong. The result also implies that team work, stability and attention to details cultural dimensions have relatively higher existence while innovation and risk taking, people orientation, outcome orientation, and aggressiveness cultural dimensions had lower existence in the organization. The result also shows that, although there are committed employees that add positive value to the culture of the organization there is a high degree of employee turnover that added to negative values to the culture of the organization. Hence, concluding that the overall culture of the bank edges to the negative end of the scale. The study recommends that while it keeps on strengthening the existing positive cultural elements, the institution should also provide effective integration & coordination of systems among departments, continuously develop their employee's skills & capacity and reinforce people orientation. It should also embrace an innovating culture and encourage employees to adhere to culture of outcome orientation.

Keywords: Overriding Culture, Organization culture, innovation and risk taking, people orientation, outcome orientation, aggressiveness, team work, stability and attention to details

Assessment of Challenges and Opportunities of Islamic Banking at Salaam African Bank
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This study was conducted at headquarter of Salaam African Bank in Djibouti. The main purpose of this study was to assess the challenges and opportunities of Islamic at SAB. The research design used was descriptive research design and the research approach employed was quantitative. Quantitative research approach was appropriately used in the study because; mainly primary data was used and collected through questionnaire from the HRD in Salam African Bank. To do so, the researcher selected 111 employees from the total employees of 150 as a sample based on simple random sampling technique using lottery method. After the data were collected, it was analyzed in quantitative method of data analysis through the use of SPSS version 20 and the statistical analysis was made such as descriptive statistics, The findings of the study reveal that , the lack of expert that studies Islamic banking system was the highest challenges among other in Salam African Bank. However the highest opportunity was that Islamic financial industry is growing with the entrance of new Islamic bank and every conventional bank open Islamic window. The study finding indicated that most employees were not well trained, also findings indicating a weak level of supervisory and government support. The researcher concluded that the lack of expert and lack of awareness inside the society can restrain the growth of Islamic Banking System. Therefore the researcher recommends that: employees must be well trained to attract more users of Islamic Banking and they must be well known expert to studies Islamic Banking System.

Key Word: Islam, Challenge, Opportunity, Training, Employees, Government, Supervisory

**Assessment of Credit Risk Management: The Case of Nib
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Credit Risk management becomes major discussion issues in the financial institutions because of uncertainty related to borrower's business. The aim of this study is to assess credit risk management on how identify measure, monitor, evaluate and control of credit risk and to what extent the current performance of the bank is supported by proper credit policy, procedure and strategy. The study design is descriptive. The research applies quantitative research method and both primary data (questionnaire) and secondary data were collected to meet the objective of the study. 121 samples were involved at head office and branches who works on credit to get reliable and valid information about the study subject. The data was analyzed using descriptive statistics technique and frequency, percentage, table mean standard deviation, pie chart and graph used to analyzed and present data. From the findings the study concludes that the bank has well organized credit policy that counter to credit risk they are exposed and techniques including loan follow-up, risk identification, measuring, evaluating, monitoring and controlling mechanism. However, the study also concluded that the bank has pitfalls such as absence of independent credit risk management policy and procedure, absence of training for customers which results to loan diversion that predict the risk level of the business and the priority sectors of the bank in terms of credit facility are highly exposed to credit risk which directly contribute to the increment of NPL. Thus, it is recommended that Nib international bank should develop independent risk management policy and procedure from credit policy and procedure to overcome those problems and to take measure on the spot.

Keywords: Credit Risk, Credit Risk Management, NIB

**Assessment of Purchasing Practice and Its Challenges:
The Case of Ethiopian Construction Works Corporation
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Purchasing is a means by which an organization acquire good and services in a scientific manner. In ECWC More than two third of the organization annual budget is spend through Purchasing. Every activity of the corporation is highly attached with the performance of procurement and property administration. Thus, failure of the purchasing activity has a direct impact on the failure of all other sectors performance. This study focused on the assessment of purchasing practice and its challenges in the case of ECWC. The purpose of the study was to assess the performance of procurement main department, the satisfaction level of the end users and the challenges that affect the practice of purchasing. For the accomplishment of this, the study was employed through descriptive design in which the selection of respondents is carried out by using simple random sampling technique. 89 respondents are considered as a sample unit. Both primary and secondary data are used. For primary data, both structured and unstructured type questionnaires were prepared. The performance of the purchasing activity is poor. The workflow is too long and has bureaucratic nature which is not flexible for generation of new idea. The section or the department that is very responsible for the performance of procurement is not fully authorized to make decision in every purchasing stage and method. Besides, the qualification of the staff and training held is not well enough to fill the gap. The negotiation, specification and contract management are also too poor. However, some of the observed gaps should be filled. This needs commitment from leaders of the corporation to improve the purchasing practice and resolve challenges for sound purchasing performance.

Keywords: Purchasing, procurement, right quality, right quantity, right price, right time, right source

**The Effect of Training on Employees' Performance:
The Case of Tekleberhan Ambaye Construction Plc (Tacon)
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Training helps meet specific skill deficits in employees' performance. Successful organizations and managers realize the importance of human resources; trained human resources are key to maintaining a competitive advantage in today's constantly changing global environment. An efficiently implemented training program leads to better employee performance. The objective of the study was to assess the effect of training on employee performance in Teklebrhan Ambaye construction plc. There are two broad training types, on-the- job and off-the-job training. The effect of all types of training and methods cannot be addressed in this study. Therefore, the research mainly focused on training process, induction/orientation training and on-the-job training. The company has employees working in different areas/regions in different projects and geographically only the head offices and in Addis Ababa projects. The research is based on primary and secondary data. The primary data was collected using self-administered questionnaire distributed to 327 respondents taken as non probability sampling of purposive sample size from head office and Addis Ababa city projects/site. The research design and approach is Descriptive and Quantitative respectively. The researcher used SPSS 20, descriptive statistics, correlation and regression analysis to analyze the data collected and to evaluate the relationship between the two variables. The result of the study signifies that there is a positive and significant relationship between training and employee performance in the context of Teklebrhan Ambaye construction plc. The study also recommends that in order to improve employee performance the organization should continue its training program so that it can support employee's competencies.

Keywords: Training, Employees Performance

**Performance Effect of Interest Free Banking Service:
The Case of Commercial Bank of Ethiopia (West Addis Ababa District)
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The main objective of this study is to empirically examine performance effect on Interest free banking services in Ethiopia with particular reference to the commercial bank of Ethiopia. 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 100 sample respondents were taken through multistage sampling. Of the total sample interest free banking customers and staffs of the bank constitutes 60 and 40 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 performance effects to IFB services as: lack of commitment of the bank, lack of Shariah advisor, lack of supportive regulatory directives , Problem related to Ethiopian Commodity Exchange (ECX) law, lack of capacity to deliver IFB product at full rage, lackof awareness of customer about IFB products, lack of trust and confidence of customers, inadequate marketing and promotion, double taxation, nature of IFB products, unavailability of IFB products in all of its branches and the IFB being delivered in a Window model. 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 the expected services attached to the products, the bank has to have Shariah advisor, give the required attention and focus for the business and the bank has to be transparent in its IFB business undertaking, in addition to these NBE directives, tax and ECX law shall include exceptions for IFB business undertaking

Keywords: Interest free banking, Islamic banking, financial service board, investment deposit

**The Effect of Structure on Organizational Performance:
The Case of Civil Society Organizations Agency
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In a dynamically changing world, organizational structure of Organizations (public or private owned) has drawn attention over the past few years. This paper aimed to examine the effect of structure on organizational performance in Federal Democratic Republic of Ethiopia Civil Society Organizations Agency. Which has three specific objectives that were; to assess the perception level of employees and managers towards organizational structure, to investigate the level of organizational performance, and to evaluate which organizational structure dimension affect most on performance of the organization. To achieve its objective and to critically asses the available information the study has used explanatory research design and employ mixed research methodology in order to triangulate the data's (Quantitative and Qualitative). The study used census population (128 employees) by setting two criteria's that are employees whose educational background was above diploma level and at least have one year job experience at CSOA. And data were collected by using self-administered questionnaire and interviewing key informants. Then data was analyzed using descriptive statistics (frequency and percentage) to measure the perception level of employees' about the structure and performance level of the organization and inferential statistics (correlation and regression) to understand the relationship between structure and performance. The findings revealed that from the six organizational structure variables; task routine and decision making change in the same direction (having a positive relationship) with organizational performance statistically significance respectively at the 0.01 level implicating a 99 degree of confidence but even if span of control was significance it has a negative relationship with organizational performance in the case of CSOA and the other variables formalization, standardization, professionalism were less significant. The key findings were obtained, the effect of the independent factors varies having decision making has the highest effect while task routine has a medium size impact on organizational performance, while span of control were found to be negatively impacting organizational performance. On the other hand, formalization, standardization and professionalism variables of organizational structure found to be having less effect on organizational performance. All the variables of organizational structure variables (professionalism, formalization, decision making, task routine, standardization, and span of control) found to be having an impact on organizational performance according to the analyzed interview data. Finally, study recommends Civil Society organizations Agency needs to focus on improving to those organizational structure variables so as to increase the organizations' performance.

Key Word: Organizational structure dimensions, public organization, organizational performance, Civil Society Organizations Agency

Risk Management Practice: The Case of Commercial Bank of Ethiopia
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The purpose of this study was assessing the risk management practice including financial and non-financial risks in the case of commercial bank of Ethiopia. The financial risks are credit, liquidity, Market and the non-financial risks are operational, Strategic, reputational risk. In doing this descriptive research design, qualitative research approach was used. Data were collected from 26 risk department employees, 23 strategic department employees, 15 communication department employees, 20 marketing department employees. The study relied on primary and secondary data. The primary data collected using questionnaires. The secondary data collected from NBE guidelines and internets, Data analyzed with descriptive statistics such as frequencies, Percentage, mean and standard deviation through statistical tool SPSS version 20. The data presented in tables. The study found out that the average mean of all variables are above the mid-point this indicates that the credit, market, liquidity, operational, strategic and reputational risk management practice of commercial bank of Ethiopia is at good stage. The study recommends that the bank or the responsible person think about money market and capital market in addition to deposit or remittance collection for contingency issue, the bank should ensure good work place environment and employees satisfaction to minimize reputational risk, the strategic and reputational risks are highly affect the banks industry so it will be better the bank consider as a risk type and set rules and regulations.

Keywords: Credit risk, Liquidity risk, Market risk, Operational risk, strategic risk and reputational risk.

**The Effect of Human Resource Development Practices on Employees' Satisfaction:
The Case Study on Ethiopian Intellectual Property Office
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Emphasis on HRD results into several positive individual and organizational outcome. HRD needs investment in training, development and education programs. Thus, this research is designed to assess employees' satisfaction with HRD practices in Ethiopian Intellectual Property Office (EIPO) and forward possible recommendation. The main objective of the study is to identify the level of employees' satisfaction with: The Organization commitment to HRD, appropriateness of HRD practices, opportunity for growth and development, management's guidance and encouragements and other dimensions of HRD practices. The research is designed as a descriptive. Both secondary and primary data were used in the research. A survey questionnaire with five point Likert scale is a main tool for gathering primary data about employees' satisfaction with human resource development practices of the organization. About 118 participants in the Head office under Addis Ababa district were taken using systematic sampling technique as an actual source of information in filling the questionnaires. An interview was also made with officials of training and development team of the organization and document analysis were used to collect the necessary information. Data obtained were analyzed by using percentage, frequency and mean and standard deviation. The findings of the study indicated that respondents perceived the HRD practices of the organization are too low. Respondents also indicated their dissatisfaction with the promotional opportunities and the knowledge to gain from the work they do for the Organization. Moreover, majority of respondents indicated that they don't think that the Organization is the best place to develop them. Finally, the study recommends that in order to raise employees' satisfaction and commitment; giving employees a sense of purpose in the workplace, granting employees opportunities to act upon their commitment, and offering practical support to learning are very important.

Keywords: Human resource development, Training, Development, Learning, Job satisfaction, Organizational learning

The Impact of Currency Devaluation on Economic Growth: Its Benefits and Costs on Ethiopian Economy

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In recent times, Ethiopia has experienced far-reaching economic growth and development changes. Despite this growth, the country has been chronically running a trade deficit. Devaluation is one of the most important but controversial trade policies recommended by the IMF for most of the developing countries in restoring the trade balance and increasing real GDP growth. To this end, this study identifies and analyzes impact of currency devaluation on Ethiopian economic growth with the intervening role of five major macroeconomic indicators namely export, import, inflation rate, FDI, and interest rate using mediation analysis with multiple regression using 27 years' time series data through SPSS software. Because of the quantifiable behavior of the variables, this research paper has used quantitative approach to fulfill the major objectives of the research. In addition to this; the overall frame word of the research was designed with causal or explanatory method in order to test the cause and effect relationship between the variables. The result showed that devaluation brought high inflation rate which adversely affected both domestic and international market of the country. Moreover, it increased the rate of growth of imports and decreased the rate of growth of exports; this indicated that devaluation does not have a significant impact on Ethiopian economy. Based on the findings, this paper suggests a quick structural economic policy reformation in order to tackle the existed problems of the country. Moreover, there is an obvious need to combine monetary policy measures with fiscal policy in order to promote sustained economic development.

Keywords: currency devaluation, exchange rate system, GDP, export, import, inflation rate, FDI, interest rate

**Factors Affecting Adoption of Mobile Banking: The case of Nib International Bank S.C,
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Banking industry is one of the critical economic institutions in the economic development of a country. However, the majority of Ethiopians' do not have access to the banking services. Even most of the existing banks operate in cities and towns where significant customers exist to secure financial viability since all commercial banks operate for profit. Thanks to the advancement of information and communications technology in the banking sector commercial banks can provide banking services through mobile banking technology. However, in spite of the implementation of mobile banking technology in Ethiopia through commercial Banks the numbers of users of the services are very small as compared to other countries like Kenya. This research paper aims to understand the factors that affect the adoption of mobile banking technology in the case of Nib International Bank S.C. five selected branch customers using technology acceptance model developed by Davis with additional variable namely perceived risk. Understanding the factors that will affect customers' adoption behavior of mobile banking will help the NIB'S effort to increase the penetration and growth of mobile banking service. To address the research objective 425 sample customers are selected based on purposive and convenient sampling method and questionnaire is distributed from which 368 sample respondents replied appropriately to the questionnaire. Data gathered are analyzed using descriptive statistics such as frequency, percentage, mean, and standard deviation. Besides binary logistic regression analysis is conducted to understand the relationship of mobile banking adoption and perceived usefulness, perceived ease of use and perceived risk. As result the study found out that perceived usefulness have positive relationship with the adoption of mobile banking whereas perceived ease of use and perceived risk has negative relationship with the adoption of mobile banking. NIB and its selected five branches in particular shall promote mobile banking services to its customers using various promotional tools appropriate to the target market so that it can increase the awareness and perception of potential customers about the technology's usefulness, ease of use as well as its risk.

Keywords: TAM, Mobile banking, perceived usefulness, perceived ease of use and perceived risk

**Assessment of Budgeting for Training and Performance Evaluation:
The Case of Ethio Telecom Head Quarter Finance Division
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This study evaluates budgeting for training and performance evaluation. (The case of Ethio Telecom head quarter finance division). It studies to identify the fundamental causes of management of budget and control or monitoring weaknesses observed in the division. It investigates budgeting practice, the performance assessment, the budgeting process techniques to be apply and the capability and experience of employees. The study adopts a combination of questionnaire & interview to achieve the research goal and to respond research questions. It specifically used questionnaire and in-depth interview. The study also employs a descriptive analysis of the data. The questionnaires designed to be filled by budget section, technical, commercial and support divisions staffs including accountants, account specialists & supervisors, who are under budget holder divisions staffs. In addition, individual interview was made with budget manager of the organization and other managers selected from support and commercial divisions. With these research methods the findings conclusively indicates that though the budget preparation method or approach in the organization is bottom-up (i.e. from lower level manager/staff to top/higher level manager) and managers in lower level has been preparing their budget at the early stage; including the final budget approval most of the budgeting activities: consideration of strategic plan in annual budget preparation, participation of lower level managers/staffs in budget preparation, budget utilization, investigation of factors leading budget variance and budget reporting method has a problem. In the end, the study suggests and forwards the possible actions or measures to be taken by the organization to mitigate problems in budgeting for training and performance evaluation of the division and in the budget holders of the organization then.

Keywords: Budgeting, Training and Performance, Evaluation, Ethio Telecom Head Quarter, Finance Division

**The Effect of Organizational Culture on Employee Commitment:
The Case of Hilltops Academy,
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The main purpose of the study was to evaluate the effect of organizational culture on employee commitment in Hilltops Academy with respect to organizational culture of innovation and risk taking, outcome orientation, people orientation and, team orientation. Descriptive statistics was used to present the demographic characteristics of the respondents and explanatory study design was used to examine the effect of organizational culture on employee commitment of the organization. Both quantitative and qualitative approaches were used in the study. Target population of the study was 115 permanent employees of Hilltops Academy working in Addis Ababa and Ashewa Meda campuses. Census sample size was used for the study. Primary and secondary data were also used as a source. Questionnaires were distributed to 115 employees of the organization and interview was conducted with HR manger, administrative manager and one employee representative 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. All the independent variables of organizational culture were found to have a positive and significant correlation with the dependent variable which is employee commitment. The multiple linear regression analysis revealed that, all the independent variables (innovation and risk taking, outcome orientation, people orientation and team orientation) have statistically significant effect to predict employee commitment. Innovation and risk taking and outcome orientation account the largest share to explain the variation of employee commitment. Therefore the study recommends that the organization should enhance it organizational culture especially (innovation and risk taking, outcome orientation, people orientation and team orientation) in order to become more effective in its employee commitment and overall productivity.

Keywords: Organizational Culture, Employee commitment and Hilltops Academy.

The Effect of Compensation on Employee Motivation: The Case of Awash Wine S.C
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The general objective of the study was to determine the effect of compensation on employee motivation at Awash Wine S.C. The study used descriptive research design and followed quantitative research approach. A sample of 243 respondents was selected out of the population of 610 employees using Simple random sampling technique. A structured questionnaire was used to collect data from the respondents. The data was analyzed using the Statistical Package for Social Sciences (SPSS). The study found that many of the respondents were not very familiar with the practice of compensation at Awash Wine S.C. With regard, to the extent to which financial payments affect employee's motivation, the respondents were impressively aware of all entitlements both basic and other contingent payments. The level of motivation was relatively low, and the respondents felt that their motivation levels would be boosted if their basic pay was to be increased. In conclusion the study demonstrated that a proper compensation plan was lacking, and employees lacked some of the key information in employee compensation determination. The study also concluded that although the employees were highly motivated by basic pay and were aware of their compensation entitlements, the motivation was not driven by the basic employee motivators. The study recommends a system of compensation plan be developed, feedback mechanism should also be developed, and staff encouraged to use them. Further recommendation is that management should clearly document pay structures and effectively communicate the same to all.

Keywords: Compensation, Benefit, Employees Motivation

Assessment of Factors that Affect Job Satisfaction: The Case of Unilever Ethiopia
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The manufacturing industry the one of the early started but which is becoming one of the major industries this day for our country's economic development. The main objective of this study is to assess the factors which are responsible for influencing employee job satisfaction in selected manufacturing company Unilever Ethiopia in Eastern Industrial zone Dukum. The study concerns the application of Herzberg's two-Factor Theory as well as different similar articles to determine the influence of intrinsic and extrinsic job satisfaction factors. This paper, therefore, aims to identify the main factors which have significance influence on employee's job satisfaction among Extrinsic (Pay & promotion, Working Environment, Nature of the job, Team Cooperation and Job Security) and Intrinsic factors (Task Significance, Job feedback, Responsibility, Recognition, Training & Development). To achieve the objective, information was gathered using Spector Standardize Questionnaire. 98 participants were randomly selected. 84 Participants responded to questioner which includes demographic and 11 Subscale and 1 general job satisfaction questions. The data was analyzed using the statistical package for the Social Science (SPSS) tools such as Frequency, Percentage, Unstructured and structured coefficient as well as significance. Result is presented in the form of Graph and tables. The finding shows that out of the 11 factors assessed, 6 factors have positive effect (have direct relationship) on job satisfaction. Pay and promotion, working environment and job security from extrinsic and respect and Training and development from intrinsic. On the other hand, the result shows that Working Environment and Job security have significant effect on job satisfaction. From the finding the researcher conclude that employees were very satisfied with working condition and Training and Development given to them by the company compared to other factors. On the other hand, they were not happy with salary (pay) and promotion criteria set and followed by the company. Finally, Recommendations were given by the researcher on ways to enhance Unilever Ethiopia employee job satisfaction.

Keywords: Factors Affect Job Satisfaction, Unilever Ethiopia

**The Effects of Dimensions of Service Quality on Customer
Service Quality with a Particular Reference in Nile Insurance Company S.C
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The main purpose of the study was to evaluate the effect of service quality dimensions on customer service quality in Nile insurance company with respect to: tangibility, reliability, responsiveness, assurance and empathy. Descriptive statistics was used to present the gap between customer expectation of service quality versus customer perception of service quality and the demographic characteristics of the respondents and Explanatory study design was used to examine the relationship between service quality dimensions and customer service quality of the case organization. Quantitative study approach was used in the study. Target population of the study was 4,973 customers of Nile insurance company found in four branches of Addis Ababa. Simple random sampling was used for the study. Primary data and secondary data were used as a source. Questionnaires were distributed to 370 customers of the Nile Insurance Company. 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. All the independent variables of service quality dimensions were found to have a positive and significant correlation with the dependent variable which is customer service quality. The ANOVA test result showed that, the model fit significantly and the value of R and R² obtained under the model summary was statistically significant. The multiple linear regression analysis revealed that, all the independent variables (tangibility, reliability, responsiveness, assurance and empathy) have statistically significant relationship to predict customer service quality. Tangibility and reliability accounts the largest share to explain the variation of Customer service quality. This study was limited to the effect of service quality dimensions on customer service quality in one organization and four branches. The study is recommended for further study include branches and other financial institutions which do not considered in this study order to become more efficient in their customer service quality.

Keywords: Dimensions of service Quality, Customer Service quality and Nile insurance Company

The Role of Key Performance Indicators for Performance Management: The Case of DHL Worldwide Express Ethiopia Plc.

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Most successful organizations nowadays implement a performance measurement system within their companies. This is done to give them true attentions to results, responsibilities and targets. In order for the organization to have control and improve processes, the organization needs to measure and identify the performance indicators. The aim of this study was to examine the Use of Key Performance Indicators In DHL Worldwide Express Ethiopia Plc and analyze how the company measures its performances. Given there is deficiency of information available regarding how companies use KPIs, the researcher believed that collaboration with DHL Worldwide Express Ethiopia leads to useful information within the subject. The research design for this study was a descriptive research design that sets out to describe the use of Key Performance Indicator in DHL Worldwide Express Ethiopia Plc. Primary data which was directly gathered from respondents was used for the study. The data was collected by using self-administered questionnaire, interview targeting all managerial and non-managerial employees working in DHL Worldwide Express Ethiopia plc Operation and Customer Service department. The questionnaire was distributed to the employees on the basis of a non-probability method of samplings (based on purposive or judgmental) sampling method and the data collected were analyzed using SPSS software and using descriptive statistical methods. Narrative data analysis method used to analyze interview data. The finding revealed that the company manages its performance effectively using KPI. All employees use KPI in their respective departments. The KPIs are set in line with the company's strategies and goals. KPI helps the company improve service quality/performance by tracking progress, focus on service standards, indicating developmental area and service breakdowns and ensuring efficiency and consistency. However, their study revealed that the use of KPI encounters ethical problems of employees, employees focusing on meeting targets only and not caring for service quality, poor internet connection and failure related to indicator equipment as well as wrong data entry or system usage. Finally the researcher has recommended the Company to shape a clear direction for the employees about the importance of the set targets. Reflecting actual performance and the impact should be clearly communicated to the employees.

Keywords: Key Performance Indicators, Performance Management, Organizational objective & goal (Effectiveness), Employees productivity (Efficiency), Service quality

Factors Affecting Satisfaction Level of Healthcare Professionals: The Case of Addis Ababa City Administration, Zewuditu Memorial Hospital
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Relationships have been reported between Job Satisfaction, Productivity, Absenteeism and turnover among healthcare employees and as Such it affects Employees' Organizational Commitment and the Quality of Healthcare Services. The aim of the study was to determine the factors influencing Job Satisfaction among healthcare professionals At Zewuditu Memorial Hospital; the Study was conducted among 282 participants. Self-Administered questionnaires were used to collect data from the participants. Data was then analyzed using Statistical Software SPSS20 Version. The results showed relatively medium level of job satisfaction. Nearly 55.7% of participants were satisfied with their Jobs, and there was association between Job Satisfaction and socio-demographic characteristics. Variables such as opportunity to develop, time pressure, staff relations were found to be significantly influencing job satisfaction and also there was a significant positive association between job satisfaction and responsibility and patient care for the professionals. Satisfaction with one's job can affect not only motivation at work but also career decisions, relationship with others and personal health. Those who are working in a profession that is extremely demanding and sometimes unpredictable can be susceptible to feelings of uncertainty and reduced job satisfaction. Job satisfaction is also an essential part of ensuring high quality care. dissatisfied healthcare providers give poor quality, less efficient care. Interventions need to be implemented in order to Improve the level of job satisfaction among the professionals.

Keywords: Satisfaction Level, Healthcare Professionals, Addis Ababa City Administration, Zewuditu Memorial Hospital

Assessment on Challenges of Multinational Pharmaceutical Companies Operating in Ethiopia, Dawit Teklu, St. Mary's University, Email:rakmo.smu@gmail.com

Multinational company is a company engages in international business when it conducts any business functions beyond its domestic borders. These multinational drug manufacturing company are operating through local import agents which manage the import and distribution process of pharmaceutical products that cover a wide ranges of therapeutic area including infection, diabetes, cardio vascular and others. The General objective of the study was to assess challenges of multinational pharmaceutical companies operating in Ethiopia. The study used both primary data and secondary data that were collected through a semi-structured questionnaire, & interview for quantitative and qualitative analysis. The study found that there are five challenges facing the companies like shortage of foreign exchange, import regulation, registration, licensing and inspection and custom control. Finally from the study it can be concluded there is Insufficient of foreign exchange for importation of pharmaceutical products, weak government support for pharmaceutical importation, bureaucratic procedure and extended paper work in banks during importation, illegal competitors are involved in import and distribution to the medicine outlets, The government is lacking adequate regulatory measure/enforcement on violations of the licensing rules and the inspection procedure is lacking transparency and exposed to corruption, complex document and more than a year is required during the registration process, the custom clearance authority takes a long period of time to process the shipments, and generic drug producer with low price strategy affect the marketing activities of MNPC. Based on these findings, the study recommends that give forex priority for pharmaceutical importers, minimizing bureaucratic approaches, increase quality of service in custom and conduct a random testing of products to find counterfeit product.

Keywords: multinational pharmaceutical companies, challenges, pharmaceutical marketing

Challenges of Deposit Mobilization in Bunna International Bank S.C
Case study in Addis Ababa Branches
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The focus of this research is assessing challenges of deposit mobilization in Bunna international bank s,c in Addis Ababa Branches. Deposit mobilization is an integral part of banking activity. Mobilization of savings through intensive deposit collection has been regarded as the major task of banking in Ethiopia. This paper was assessed the performance, challenges and activities of deposit mobilization in Bunna International bank s.c. Most of the challenges for deposit mobilization in BIB challenges of political unrest with in the country, challenges of bank management administration, challenges of promotion, challenges of banking ethics, challenges of working hour, challenges on increment of consumption, challenges of employees experience sharing, challenges of attitude and beliefs of customer, challenges of bank service standard and challenges of adapting new technology. The method of the study used descriptive analysis method with probable and none probable sampling techniques. This study data collection depended on city branch managers; employee and shareholder. The findings of the study show that BIB, poor management administration for branch location and lack of product announcement, inaugurating working hours is not enough, low service quality, ATM and POSS machine services charge is higher and not easily adopted by customer, there is no incentive program for new depositor, there is no implementation of interest free banking. Finally BIB were recommended to extend evening hours to provide excellent customer service, evaluate the existing products and develop new product with aggressive promotion for different types of product which customized to the needs of different target groups, to make efforts and awareness creation campaigns to have well informed society, increase its branch number with convenience location to create new technology that is easily adopted by customer with less cost service charge, to arrange and apply incentive program for new depositor and apply interest free banking.

Keywords: Deposit Mobilization, Bank, Challenges

Practices of Credit Eligibility Assessment and its Perceived Relationship with Operational Efficiency: The Case of Dashen Bank S.C
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Maintaining proudest credit lending process is a prerequisite for any financial institutions so as to effectively process the given loan. Time oriented loan processing has its own remarkable impact in terms of increasing operational efficiency and customer's satisfaction. This research paper is intended to assess the practice of credit eligibility assessment and its perceived relationship with operational efficiency in the case of Dashen Bank particularly its contribution in terms of increasing service quality and customer satisfaction, to see how the bank is using the evaluation criteria during loan processing and challenges faced by the bank on its credit lending process due to application of eligibility criteria. For the purpose of the study both primary and secondary data were collected and used. The primary data were collected using structured questionnaire and interview. The secondary data were also collected from the bank's policy, procedure, different reports, training materials, directives which are issued by National Bank of Ethiopia. Based on the nature of the study, the research design is descriptive with quantitative and qualitative research method. Descriptive statistical tools are used to analyze the data collected. Hence, the nature of the Study is descriptive, the researcher found that the credit lending process of the bank is not fully supported by system, knowledge gaps also observed in understanding and using the credit analysis and appraisal procedure of the bank. The researcher also found relationship between risk grading and creditworthiness, loan processing time, service quality and customer satisfaction. Finally, based on the data analysis recommendations were given. These include, the bank has to arrange training and development session in relation to the credit lending process to fill created knowledge gap, exhaustively see the variables included in the eligibility criteria so as to mitigate the level of customer dissatisfaction and refine the criteria considering the changing situations, design room of providing work around solution for dissatisfied customer bank level in order to decrease migration of customers to other banks, systematize the credit lending process using prudent loan origination modules in order to optimize the operational efficiency and the bank has to pay due attention to partially use relationship based financing other than highly sticking on the analysis based financing.

Key Word: Practices of Credit Eligibility Assessment and its Perceived Relationship with Operational Efficiency: The Case of Dashen Bank S.C

An Assessment of Succession Planning Practices in Norwegian Refugee Council (Ethiopia)
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In today's globally competitive and modern environments, organizational plans often fail due to lack of succession planning. However, numerous organizations often fail to prepare for the inevitable departure of employees, especially in strategically high-level positions. Succession planning is a means of identifying critical management positions starting at lower level management and extending up to the highest position in an organization. In this regard, the succession planning current practices of Norwegian Refugee Council are assessed from varied dimensions. The main reason that motivated the researcher to focus on this study is reflections on the organization employee exit interview reports for above four consecutive years shows a big gap in relation to succession planning practice implementation. The research adopted a qualitative and quantitative approach to get in-depth examination of practices. The study targeted a population of all on and above coordinator level staffs in Addis Ababa and all five field offices. Data was collected using questionnaires and interviews. Data were analyzed with the Statistical Package for Social Sciences (SPSS) version 20. The Cronbach's alpha coefficients of the various sections of the measuring instrument were computed to establish construct validity. Content validity of the scale was ascertained by pre-testing the questionnaire with employees in the Norwegian Refugee Council Addis Ababa office. The result of the research work revealed that many aspects of the succession planning practices of the Norwegian Refugee Council are not exercised. Due to this, so many of the respondents testify that, the existing practices of the organization fail to satisfy the needs of the employees. This makes them less motivated and dissatisfied in the organization to work. Finally, in order to successfully implement the current succession planning system of the organization some main recommendations: open communication channel, opportunities for carrier development, linkage of performance management system with succession planning, identifying internal barriers and others were drawn based on the findings of the study.

Keywords: Succession planning, employees, motivation

**An Investigation on the Relationship between Brand Equity and Customer Loyalty:
The Case of Zemen Bank, S.C Desta Negussie, St. Mary's University,
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Zemen Bank plays a significant role in the economy, making up one of the big financial services provider in Ethiopian economy and introducing the new era of banking. Hence, providing better quality is vital as banks have to compete for customers. The general objective of the study was to investigate the relationship between brand equity and customer loyalty the case of Zemen Bank S.Co. Primary data was obtained through structured questionnaire from customers of three branches namely (Main Branch, Bole Banking Center and CMC Banking Center). Simple random sampling technique was used to sample branches. The researcher proportionally distributed 384 questionnaires to customers of the three selected branches and 303 of the questionnaires were returned, properly filled. The questionnaires were analyzed using SPSS version 20. Pearson Correlation and multiple regressions were used to establish the relationship between the independent and dependent constructs of the research. The findings revealed that the four independent variables (i.e. Customer Experience with company, External Brand Communications, Company's Presented Brand and Brand Awareness) are statistically important determinants of customer loyalty in Zemen Bank whereas Brand Meaning had no impact on customer loyalty of the bank. But has a strong positive relationship with customer loyalty. A conclusion was drawn to the effect that since factor influencing customer loyalty has been established, the bank has to note these and emphasize them in their marketing strategy.

Keywords: Customer loyalty, Brand awareness, Brand meaning, Company's presented brand, External brand communications, Customer experience with company

**An Assessment of Compensation and Benefit Package Practices of Enat Bank S.C:
The Case of City Branches, EHITE WALTENGUS, St. Mary's University,
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This research paper focuses on assessing the compensation & benefit package practices of Enat Bank S.C. In order to achieve its purpose, the researcher used a descriptive research design to obtain rich data & to have a systematic collection & presentation of data. The study adopted both quantitative & qualitative research approaches. Quantitative approach was used since it enabled the researcher to analyze numerical data that were gathered from the responses of the questionnaire & qualitative approach was used to interpret the data that were collected from interview & open-ended questions of the questionnaire. In addition, document analysis technique was also used to strengthen & support the research and also to illustrate the gap with regards to the Bank's policy and its compensation and benefit package practice. Out of the total population of 470, the study selected a sample of 150 respondents through proportionate Stratified Sampling Technique since this technique would give each stratum to have an equal chance of being selected. Relevant data were collected from employees of the bank through distribution of survey questionnaire & interview was also conducted with the HR Manager of the Department. The collected data were analyzed using frequency, means and percentage method by means of (SPSS) version 22. The major findings of the research revealed employees' dissatisfaction with the existing compensation & benefit package practices of the company. Among the many ones, inadequate compensation & benefits provision, poor reward & compensation administration system, lack of job promotion opportunity, absence of management-employee discussion towards compensation planning, moderate level of staff turnover rate due to insufficient and undesirable benefit provision, and inequitable payment of salary & benefits as compared to other banks that are performing in the industry were the major causes of employees' dissatisfaction. Thus, it was recommended that the Bank revises its compensation and benefit package system by critically investigating those compensations and benefit packages that need fundamental improvement so as to meet its employees' expectations & satisfaction.

Keywords: An Assessment of Compensation and Benefit Package Practices of Enat Bank S.C:
The Case of City Branches

**Assessment of Non-Financial Reward System Practice:
The Case of Awash Bank S.C, Emmet Gadissa, St. Mary's University,
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The study was designed to assess the Non-financial reward practice of Awash Bank .Typically there are various types of non-financial rewards but for this study training, Performance management, career development, supervision, recognition and quality of work life were selected. To achieve the stated objective study data were collected from employees working at the head quarter through questionnaire and for issues that cannot be addressed using questionnaire a structured interview conducted with the Manager Training and Development Division and HR Senior staffs. The validity of the questionnaire was checked by communicating with the advisor and to measure the reliability of the questionnaire Cronbach Alpha were used. The total number of the target population was 1018 out of this 125 were chosen as a sample respondents .The developed questionnaire was distributed to the sample respondents using stratified sampling, from the distributed questionnaire 95% (119) were collected. Descriptive statistics and frequencies were utilized to analyze the data and Interpretation is made by mean and percentage. The findings of the study demonstrated that even if the Bank is giving job related training it doesn't have the power to retain the employees. Concerning the performance appraisal, it is not linked with promotion and also the banks promotional policy lacks transparency, fairness and equitability due to this the employees are not motivated to perform their tasks. Besides this the result shows that the recognition practice of Awash Bank is not effective on satisfying and retaining its employees. Therefore, the researcher generally recommends Awash Bank to give high emphasis and work on the non-financial rewards practices to enhance satisfaction, motivation and retention of employees.

Keywords: Non-financial reward, employees, satisfaction, motivation, retention

**Factors Determining Procurement Performance:
The Case of Addis Ababa Police Commission
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The study sought to examine Factors Determining Procurement Performance and how procurement is currently undertaken and whether the department is effective in discharging its procurement responsibilities to the police service. Addis Ababa Police Commission typically are responsible for maintaining public order and safety, enforcing law, and preventing, detecting, and investigating criminal and traffic related issues. To conduct this study descriptive and explanatory research design was adopted where the primary instrument for data collection was the questionnaire.³⁴⁶ Addis Ababa City Administration Police Commission head office different staffs and procurement officers were chosen using stratified random for staffs and purposive for higher officers and inferential statistics was used Descriptive statistics were used to analyze the demographic data which was then presented in tables and figures. The main findings of the study were: procurement the goods/services or works not being procured on time and poor quality of goods purchased because the safety and security affected by procurement planning i.e. incomplete procurement plan and urgent/unplanned procurement requisitions, unrealistic budgets and inadequacy of skills of procurement staff are influenced the procurement performance of AAPC. The study concludes that procurement planning, staff qualification; procurement procedures, market condition and tender processing positively affect procurement performance at AAPC. The most important factor was found to be procurement planning followed by procurement procedures as pointed out by statistical result. Based on these findings, the researcher recommended that The procurement process should be administered by qualified and experienced procurement professionals and also the procurement unit of AAPC shall sort out frequently requested items and handle them separately; the purchasing unit establish long term mutually benefiting relationship with reliable suppliers since this will reduce suppliers cheating problem, to a certain extent tackle low quality purchases, delayed deliveries and minimize the purchasing quantity approval period, establishing systematic ways of expediting and follow up of the purchasing process.

Keywords: public procurement, procurement Performance, procurement procedures, procurement planning, Addis Ababa Police Commission

Factors Affecting Customer Loyalty within Beer Industry: The Case of Addis Ababa City
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The purpose of this study was to examine factors that affecting customer loyalty within beer industry in case of Addis Ababa City. The study focused on four determinants namely; advertising influence, consumer's situational variation, product quality and reference group's influence which affect customer loyalty in beer industries. The study used quantitative research approach to have a better insight and gain a richer understanding about the effect of those factors on customer loyalty in beer industry and the researcher has employed explanatory research design to objectively answer the research questions. Both probability and non-probability sampling were used in the sampling technique. Purposive sampling, which are of non-probability sampling, were used to select out lets among the total number of out lets legally registered in Addis Ababa city. Simple random sampling technique, which is of probability sampling, was used to select the respondents among the total number consumers found from the selected out lets. For achieving the study objective, 384 sample respondents were selected and out of these 313 respondents were properly respond the questioner data and collected in 5-point Likert scale questionnaire with closer assistance of the researcher. The data, then, analyzed through descriptive and inferential statistics using linear regression. By the findings, out of the proposed four factors in affecting customer loyalty in beer industry in case of Addis Ababa city, the four factors namely; advertising influence, consumer's situational variation, product quality and reference group's influence were found to be statistically significant. Furthermore, on the basis of the research findings, appropriate recommendations along with implications for further studies have been forwarded.

Keywords: Beer industry, advertising influence, situational variation, product quality, group influence and Customer loyalty

**Assessment of the Challenges and Benefits of ATM Banking Service:
The Case of Commercial Bank of Ethiopia
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Despite the growth of ATM banking users worldwide, commercial bank of Ethiopia customers continue to conduct most of their banking transactions using traditional methods. The general objective of the study is to examine ATM-banking service in the Commercial Bank of Ethiopia with respect to the challenges which restrict customers from taking advantage of ATM-banking system and expected benefits derived from the system. From the general objective four specific issues were explored such as to assess the current status of CBE with regard to ATM banking technology, to assess customers attitude towards ATM banking, to assess the major challenges of ATM banking and to assess the benefits realized from the technology. To acquire the intended information the researcher used different data collection instruments. The major source of primary data for conducting this paper are ATM banking customers of selected three CBE branches located in Addis Ababa administration zone via questionnaires that were both objective and close ended in nature. And CBE management information system department used as a main source of secondary data. The secondary data was mainly used to assess and see the status of ATM banking service in CBE whereas the primary data was used to address the challenge and benefits of ATM- banking technologies from the customer's perspective. The target population of the study was 18,300 active ATM-banking customers from three branches; from this number 156 samples were used. Convenience sampling technique was used for data collection. The collected data was analyzed by using descriptive method of data analysis such as tables, charts, graphs, percentages and mean. With regard to validity and reliability test the researcher provide supporting evidence that a measuring instrument does in fact measure what it appears to measure. Preparing questionnaires to customer of CBE will be a way of maintaining validity. The Cronbach's alpha was 0.826 closer to cronbach's alpha coefficient value of 1.0 which is high and showing strong internal consistency among the measuring items. Based on the finding the challenges for the adoption of ATM banking include lack of awareness in the society, poor telecommunication infrastructure, frequent power interruption, machine break down and being out of service, lower limit of cash withdrawal, debit of balance from account with no cash payment and some other challenges are stated. Among the different benefits, cost saving, time saving, 24/7 service, conveniences, ease of use, availability of ATM machines, trend of organizations paying of salary through bank etc. are listed by their rank from the most to the least opportunity. Based on the finding of the study the recommendations listed were the bank should have use diesel generators to avoid minimize power interruption, the Bank should work with Ethio-telecom to resolve service interruptions and minimize the brunt of the consequences of unreliable internet services or the bank management should provide an additional telecommunication network to the branch so that it can rely on that network when the present network goes offline. also should have to create awareness about the technology, should have to redesign and upgrade their ATM machines to avoid challenges faced by customers because of TM machines, the bank should have take fast response and corrective action to customers dispute because on today's strong computation among banks the customer need no to waste time,

Keywords: ATM-banking adoption, challenge and opportunity

**Assessment of Ownership Structure and Corporate Governance Practice;
The Case of Hidasie Telecom Share Company
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It is the separation of ownership and control that produced the concept of corporate governance. As a result, this research paper was prepared with the objective of assessing and understanding the level of ownership structure and corporate governance practice in HTSC, so as to improve the understanding of various stakeholders and also to shed light on the adoption of best practices and principles into the HTSC's corporate governance system. For the purposes of this study, I applied a descriptive and exploratory research design. A descriptive study is concerned with determining the frequency with which something occurs or the relationship between variables and explanatory research design for qualitative data presentation. Primary and Secondary data collected from one head of the various departments and districts. In order to establish the relationship between corporate governance and ownership structure for HTSC, self-administered drop and pick questionnaires was distributed among 100 sampled employees currently employed by HTSC. Quantitative data collected and analyzed by used of descriptive statistics using SPSS to do analysis and presented through percentages, means, standard deviations and frequencies. In order to get relevant data from the target population questionnaire and interviews were used the qualitative data (data from interview) were analyzed together with the quantitative one to triangulate the results found from the questionnaire. The finding of the study also disclosed that the board and the management of the HTSC are not effective in discharging their roles and responsibilities. In addition weak legal controls and law enforcement within the industry and weak relationship between executive's managements and employees of the HTSC are possible barriers for the implementation of good corporate governance within the company. As a result, based on the major findings, the study reached a certain conclusion and presented some possible recommendations so as to alleviate the problems.

Keywords: Corporate Governance, Ownership Structure, Organization of Economic Cooperation and Development, Disclosure and Transparency

**The Effect of Management Practice on Operational Performance:
The Case of Cadila Pharmaceuticals (Ethiopia) Plc
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The purpose of this study is to investigate the influence of management practice on Cadila Pharmaceuticals operational Performance. It investigates the effect of management practice elements in Cadila pharmaceuticals on its operational performance components. The study surveyed the employees and managers working at Cadila pharmaceuticals plc. Practical data were collected from 186 employees and 5 managers by means of a questionnaire and interview respectively. And also this study conducted using a probability random sampling using lottery method by dividing into strata based on departments, so some of the population involved in the study. Statistical techniques such as descriptive and inferential statistics, correlation, and multiple regressions were employed to find out the extent of management practice and operational performance in addition the relationship between management practice and operational performance also the influence of management practice on operational performance. The results of the study indicated a positive significant relationship between management practice variables (shop floor operation, performance monitoring, target setting and incentive setting) and operational performance variables (compliance with regulation, waste reduction and productivity). The results also indicated that the employees in Cadila pharmaceuticals plc agree that shop floor operations, performance setting, Target setting and incentive setting are very important for better operational performance (compliance with regulation, waste reduction and productivity). of the company. The results also showed that there is a strong relationship between management practice and operational performance. Results indicated that the each components of management practice(shop floor operation, performance monitoring, target setting and incentive setting)was having the highest effect on operational performance, Finally, the study recommended to improve the four components of management practices(shop floor operation, performance monitoring, target setting and incentive setting) because they are strongly interrelated and have influence on the productivity, waste reduction and compliance with regulation of the company.

Keywords: Management practices, operational performance, shop floor operations, performance monitoring, target setting, incentive setting, compliance with regulation, waste reduction, increased productivity.

**Assessment of Dry Port Performance Management Practices in Ethiopia: The Case Study
of Modjo Dry Port, Haimanot Webeshet, St. Mary's University,
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Dry ports promote regional development and which are especially useful in land-locked countries whose shipments come through a neighboring sea port. Ethiopia has started constructing dry ports in its hinterland along the transit corridors. And this move has helped the country to save the foreign currency and increased its efficiency in import and export operation. Among the constructed dry ports, Modjo has been identified by the government as the key node for the emerging Ethiopian intermodal trade logistics system. Thus, the efficiency of the whole logistics supply chain largely depends on dry ports as they act as the integrating and coordinating mechanism between different components. To reap the maximum benefit from those dry ports, the efficient and effective performance of the dry ports is very crucial and to do that it is important to assess the performance of dry ports. Hence the objective of this research was to assess the performance of dry port operation management practices based on port performance indicators and ranking factors based on their level of importance. In order to achieve this objective, the researcher has used quantitative and qualitative research methods, Data was collected from 129 employees out of 192 sample frame and 50 customers. The data was collected using questionnaire and interview, and data was analyzed using descriptive statistics and interpretation with the support of secondary data. The result of the study was indicated that backward of custom clearance process, poor Infrastructure and equipment management practice, discontented service provided situation, poor cargo handling efficiency in terms of container throughput, and incidents, delay and waiting time was recorded, and these were factors of the overall dry port performance whereas showed poor performance regarding the management practices, according to the study result recommended severely that the need to improvement of the dry port operational management practices.

Keywords: custom clearance, infrastructure and equipment, service, handling efficiency, incidents, delay and waiting time

The Impact of Transformational Leadership on Organizational Performance: The Case of Ethiopian Shipping and Logistics Enterprise
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This study has investigated the leadership practice specifically on the transformational leadership style. The main objective of this paper was to investigate the impact of transformational leadership styles on the organizational performance in the case of Ethiopian shipping and logistics service enterprise. While the four components of transformational leadership that is idealized influence, inspirational motivation, intellectual stimulation and individual consideration are studied in depth. The study was done using both descriptive and causal research design. A stratified sampling was used to select the total population sample and to select samples from different department simple random sampling was used. To conduct the research primary and secondary data source were deployed. Whereas primary data generated through questionnaires and which was developed by adapting the five Likert scale questions. From the total distributed 131 questionnaires, 103 questionnaires were properly filled and returned. Descriptive, correlation and multiple linear regression analysis were specified, estimated and evaluated. Furthermore, interview was conducted for the selected middle and top level managers. The result showed that transformational leadership styles had significant positive effect on the performance of the enterprise. The study concluded that transformational leadership styles were appropriate in inducing the performance of the enterprise and, therefore, recommended to practice the transformational leadership styles specifically inspirational consideration characteristics according to the regression result consequently on time the decision making process for the critical issues can be improved, effective communication ground could be available and increase the satisfaction of employees.

Keywords: Leadership, Transformational Leadership, Organizational Performance.

Assessment of Employee Training Practices in United Bank S.C
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The study aimed at assessing employee training practices in United Bank S.C with due emphasis on the link of Business strategic Objectives and Training, analyzing training needs, training objectives& design, ,training delivery, evaluation of trainings and the overall effectiveness of training. All the necessary data was gathered from primary and secondary sources such as questionnaires and interview. Interview was made with Learning & Development department head and branch managers. Once the data was gathered analysis was made using the SPSS version 24 software. Simple random sampling technique was used and 180 questionnaires were distributed comprising of clerical staffs that are working in Addis Ababa region only from the randomly selected seventeen branches. Descriptive method of data analysis with the help of tables, frequencies, percentages, mean and standard deviation was used to analyze the data. The major finding of the study was that there was a poor link with training and the bank's business strategic objectives. In addition to, findings showed that training need assessments are conducted poorly. The other finding was related with absence of a strong and committed evaluation practice before and after training programs. The overall training practice of United Bank S.C is deemed to be ineffective, this is believed to be due to gaps that are seen in each training practices and these in return decrease the effectiveness of the training program of the bank. It should be noted that the existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by organized and structured training process. Therefore the training unit must understand the organization's strategic direction and design as well as implement creative ways and play a great role by being a change agent. Since each training activities are interrelated they need to be conducted with due care and delivered on-time. Hence, the bank needs to keep up with its strengths and improve its weaknesses by adopting a systematic approach of training practices.

Keywords: Training practices, Strategic Objectives, Training Need Assessment, Training Design, Training Delivery, Training Evaluation and Effectiveness of Training

**Factors Affecting Micro and Small Enterprises Growth: The Case of Kolfe-Keraniyo
Sub-City Micro and Small Enterprises, Addis Ababa, Ethiopia
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This research tray to investigate factors that affecting the growth of MSEs in kolfe-keraniyo sub-city, Addis Ababa. In order to meet the objective of the study, data collected through questionnaires. The sample operators were selected by using stratified random sampling techniques. The information was gathered through questionnaires for the sample 180 micro and small enterprises. The dada was analyzed by using descriptive statistics mean and percentage. The study was bring out eight major factors that affecting the growth MSEs in kolfe keraniyo sub-city included entrepreneurial, management, financial, technology, legal and political, marketing, working place and infrastructure factors. The finding indicates that financial and political & legal factors the biggest potential to the growth of MSEs, followed by marketing, management, technology, entrepreneurial, working place and infrastructures factor. Based on the finding it was recommended that the micro finance institution should review & simplify loan application procedure the level of collateral and interest rates that can be easily accessed and affordably utilized by MSEs. Federal government should pay attention to improve infrastructures such as, road, electricity, water and information dissemination. Hard work is expected from government and MSE leaders to change MSE sectors and their product at all.

Keywords: Factors Affecting Micro and Small Enterprises Growth: The Case of Kolfe-Keraniyo Sub-City Micro and Small Enterprises, Addis Ababa, Ethiopia.

Causes of Employee Turnover: The Case of Global Insurance Company
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The purpose of the study was to assess the causes of employee turnover at Global insurance company. Questionnaire and interview were used for data collection. Data were collected from two different groups' current and former employees. Data were collected from 85 current Professional employees using census sampling technique and 16 ex-employees of GIC were selected using convenient sampling technique. Descriptive statistics were employed for data analysis. Data collected through questionnaire were analyzed using SPSS version 20. Data collected through interview were described verbally. The findings of the study revealed that overall employees of GIC perceived that employee turnover in GIC was high due to low salary, poor working environment and poor performance of management bodies. Furthermore, equipped with qualified employees were the main strength of the organization; whereas, low effort to retain employees and nepotism was the main weakness of GIC. Pay, benefit and work environment were also the anticipated factors of employee turnover generally. The analysis further revealed that payment, benefit, and promotion were the first ranked reasons of turnover, secondly employee turnover were aggravated due to lack of job satisfaction, job scope, quality of supervision and working environments; due to those reasons the majority of the employees intended to leave the organization within a short period of time. The findings of the study further revealed that employee turnover had a significant association with payment, benefit, promotion, job satisfaction, and working environment. From the findings of the study the researcher concluded that pay, benefit, promotion, working environment and job satisfaction are the main causes of turnover in GIC. The researcher recommended that in order to address the problem of turnover and retain employees the organization shall revise its pay and benefit procedure, employees should be given equal opportunities for promotion. Furthermore the management of GIC shall work a lot in creating conducive working environment.

Keywords: Employee, Turnover, Global Insurance Company

**Effect of Reward Management on Employee Motivation in Commercial Bank of Ethiopia
Head Office, Kebere Tessema, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study is to examine the effect of reward on employee motivation in Commercial Bank of Ethiopia head office. There is a gap between what employees perceive as most significant rewards and the reward practices which managers consider to be the most motivating. The reward scheme is not tailored with employee need. The target population of this study includes commercial bank of Ethiopia head office employee in Addis Ababa. This office has 3240 employee and management staffs and from this office the population of clerical employee size is 2630. Total sample population taken was 340 from the population size of 2630. In this study simple random sampling was used to select respondents from commercial bank of Ethiopia head office. Simple random sampling method was used because employees are available and this sampling technique gives equal chance for all respondents to be included in the sample. 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 job security and indirect benefit the other eight independent variables which are basic salary, bonus, retirement, interesting and challenging job, career advancement, job related training, recognition and feedback, participation in decision making are significantly affect the employee motivation in Commercial Bank of Ethiopia head office. They can design effective compensation package to motivate their competent employees. Based on the findings CBE is required to revise the current reward scheme and procedure of the bank in accordance with employees need and a number of recommendations and direction for future research are provided.

Keywords: Reward, Motivation

Credit Management Practice of United Bank S.Co
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Bank promote economic growth by offering credit to borrowers, which is essential for the economic development of the country, this study intends to assess credit management practice of United Bank S.co based on four basic dimensions namely credit follow up and monitoring system after it has been advanced, Bank's Non-performing Loans (NPLs) and its workout strategy so far, causes for increment of Bank's loan provision for anticipated loan loss, and sectoral distribution of bank's loan portfolio. For the purpose of the study descriptive survey design method was applied. Sources of both primary and secondary data were used. Questionnaire was used as a main instrument to collect primary data while secondary data were collected from Bank's audited annual reports, NBE directives, and bulletin of the bank, furthermore the researches employed Proportionate Stratified Sampling (PSS) approach to select the number of respondents from each section, to analyzing the collected data descriptive statistical tools were used. Data was analyzed using SPSS 21 version and results are described based on statistical mean and standard deviation values. The study found that the bank has insufficient credit monitoring and administration practice, lack of confirming the end use of loan, insufficient rapid remedial on NPL, low quality of lending practice and weak control over the credit causes high provision, uneven distribution of bank's loan portfolio to different economic sector. Finally, based on the findings possible recommendations are given. These include both branches and credit portfolio department of the bank should build strong and efficient credit management practice, the bank should check and confirm the end use of funds to reduce risk of default, the bank should have diversified loan portfolio composition in all aspects to manage the credit risk.

Keywords: loan portfolio, Provision

**The Impact of Service Quality on Customers' Satisfaction:
The Case of ATM Services in United Bank S.C
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Currently the banking service is well equipped with innovations and as the application of the technology in the banking industry is becoming so significant. Thus the objective of the study was to examine the effect of ATM Service quality dimensions on customer satisfaction of ATM in the case of UB. With a high emphasis, a quantitative approach based on a convenience sampling technique was used, in which a structured survey questionnaire was employed to collect data from the customers. Also with less emphasis a qualitative method which is a structured interview was used to collect data from the bank. For data analysis a descriptive and inferential statistics were used while to aid computation SPSS was applied. The results of the study reveal that the effect of service quality dimensions on customer satisfaction of ATM is direct and significant. Also the results show that the effect of customer satisfaction ATM is direct and significant. More than 60% of respondents signed on positively showing that customers have interest and found out convenient to use the banking technology instead of having interaction with human tellers. It also allows customers to transact their banking service quickly, it saves time, their personal information is not misused by their bank, and support service is good. Hence it can be concluded that the overall application of UB ATM banking has a bright future in the Ethiopian banking industry and UB has a chance to mobilize the potential customers and reap more profits through provision of quality service using the banking technology as an interface. To improve the service delivery and thereby standardize the service offering the bank has to work hard more on the technology based banking.

Keywords: ATM-banking, customer satisfaction, ATM service quality, techno-based banking service and E-banking, SERVQUAL

The Effect of Service Quality on Customer Satisfaction: The Case of Main Department of Immigration and Nationality Affairs in Addis Ababa Bole International Airport Branch, Mariyamawit Alemseged, St. Mary's University, Email:rakmo.smu@gmail.com

International travel is becoming the order of the day. People these days are crossing borders for a wide variety of reasons: be it business, vacation, educational tours and lots of others. The provision of various services that traveler customers receive at entry point's influence their impression of the destination countries, positive or negative, to a greater extent. Excellent customer service coupled with utmost efficiency is what service providers, public or private, should strive. The study was aimed at the effect of service quality delivery on customer satisfaction at Immigration Department, Addis Ababa Bole International Airport. To serve the purpose of the study and achieve the main objective, explanatory and descriptive study design was employed and 304 incoming passengers selected through convenience sampling method were consulted. The data collection instrument used was questionnaire and interview. The collected data was analyzed by using statistical tools such as mean, standard deviation, correlation and regression tests. The results of this study indicate that, most satisfied with the tangibility dimensions of service quality. To the contrary, however, customers were less satisfied with responsiveness dimensions of service quality. The findings also revealed that the overall satisfaction level of the customers with the five SERVEQUAL rates on mean of 2.197. Moreover, the outcomes of correlation and regression analysis indict Empathy, tangibility and responsiveness has a high relationship & Reliability and assurance dimension has moderate relationship. Also responsiveness has a higher beta coefficient. Finally, based on the findings of the study, The researcher recommends that, the more the department invests on enhancing its employee's ability to help customers and be responsive to customer's enquiry, the more the customer will satisfy. The management also should pay adequate attention to address the acute shortage of manpower and to constantly train the existing workforce in the areas of service quality in general and customer handling in particular which in turn enable them to cope with the existing realities of the current world.

Keywords: Service Quality, Service quality dimension, Customer Satisfaction, SERVIQUAL Model, MDINA, Department.

The Effect of Work Situation on Employees' job Satisfaction: The Case of Audit Services Corporation, Meron Girma Sebsebie, St. Mary's University, Email:rakmo.smu@gmail.com

The main aim of this study was to examine the effect of work situation on employees' Job satisfaction on Audit Services Corporation. In this study work situations like performance feedback, workplace incentives, job safety, job security, promotion, supervisor support and relation with co-workers were used as independent variables which have an effect on employees' job satisfaction. The research design used in this study was descriptive and explanatory. The study used both primary and secondary data sources. Questionnaire in a five likert scale was developed from different sources. Questionnaires were distributed to all available employees Addis Ababa and convenience sampling was used to distribute the questionnaires. To analyze the data Statistical package for social science (SPSS) version 16.0 for windows was used and the data is presented using a descriptive and inferential statistics. The findings in this study indicated that there is a positive and significant effect between work situation and employees' job satisfaction. The work situations are also found to affect employees' job satisfaction significantly except supervisor support and workplace incentive. Furthermore, promotion is found to have the highest effect on the satisfaction of employees. The study also showed that there is a statistically significant difference on performance feedback, workplace incentive, job safety, supervisor support, promotion and relation with co-workers between the different positions of employees. It was also found that the respondents with different experience have statistically significant difference on performance feedback, workplace incentive, job safety, supervisor support and relation with co-workers. The organization is recommended to improve the selected work situations.

Keywords: Performance Feedback, Workplace Incentive, Job Safety, Job Security, Supervisor Support, Promotion, Relation with co-workers, Job satisfaction

The Effect of Supply Chain Management Practices on the Competitive Positioning of Tea Marketing: The Case of Tea Processing and Packing Factory
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This study was conducted mainly to assess and analyze the effect of supply chain management practices on competitive positioning of Tea processing and packing Factory so as to make them more competitive in the local and global market place. The research used primary data through distributing questionnaire to Tea processing and packing factory employees. Causal and quantitative research design and approach was used. So, questionnaire for the descriptive statistics were distributed in person to respondents. From the distributed questionnaires 120 (95.2 %) respondents completed and returned the questionnaire. The quantitative data was coded and analyzed using SPSS 20 statistical tools including descriptive and inferential statistics done both Pearson's correlation and Regression analysis were used. The findings of the study explained on this research through descriptive, correlation and regression analysis. The detail of these results: the mean value of supplier partnership, customer relationship, internal operation efficiency and information sharing 3.667, 3.4389, 3.4383, 3.4954 and 3.6083 respectively. And the correlation result of each independent variables with respect to dependent variables produced on this study: these are Strategic supplier with Competitive position ($r=0.586$), Customer relationship with Competitive position ($r=0.701$), Internal Operation efficiency ($r=0.582$), and Information sharing with Competitive position ($r=0.596$). At the end regression analysis of coefficients presented and the result of β value of Supplier partnership, Customer relation, Internal operation and Information sharing are 0.149, 0.365, 0.123, and 0.207 respectively; this shows as β value of all independent variables are positive this implies that independent variable significant effect on competitive positioning and also the Hypothesis result of this study show all independent variables accepted and the significant value less than 0.05 with the exception of internal operation efficiency. Generally this report would identify the general issues of supply chain management practices mainly strategic supplier partnership, customer relationship, information sharing, internal operations efficiency and their level of effects and relationships on the competitive positioning of tea processing and packing Factory.

Keywords: Supply Chain, Supply Chain Management, Competitive Positioning, Tea Marketing, Strategic Supplier Partnership, Customer Relationship, Information Sharing, and Internal Operation Efficiency.

Assessment of Workplace Ethics in Lion International Bank S.C
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It is essential for insurance companies to understand the critical factors that influence customer loyalty in order to be successful in this competitive marketing environment. The general objective of this study was to assess the workplace ethical practice in Lion International Bank S.C. More specifically, the study tried to see the to assess the overall workplace ethical practice of the bank, the awareness and implementation of code of conduct and the alignment of code of conduct to the current lifestyle of employee. Primary data was obtained through structured questionnaire and secondary data was obtained from different published documents of the bank. The sample size of the research was 282 and convenience proportionate stratified sampling technique was used to sample branches and head office employees. Questionnaires were distributed three times to replace unreturned questionnaires and total 282 questionnaires were collected. The questionnaires were analyzed using SPSS version 20. The findings relate various issues including practice of the bank employee, management and the bank itself, awareness on code of conduct, implementation of the existing code of conduct, levels of ethical management, ethical training, alignment of the bank code of conduct with the current lifestyle of its employee. The result shows that, there is an existence of ethical practice in the level of employee, management and organization moderately. And employees awarded the existence of code of conduct but there is problem on implementation and alignment in the current scenario of employee. Based on the finding for the research, conclusions and recommendations are forwarded.

Keywords: Ethics, Workplace, Workplace ethics, code of conduct and Ethics training

Perception of Employees on Training Practice at Development Bank of Ethiopia
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Every organization operates in different and dynamic environments. Hence, to cope up with this changing environment and to be competitive the organization should provide training programs to their employees to fill the gap and this should be evaluated accordingly. Moreover human resource is the most valuable asset of any organization. Nothing is done without labor and it is important resource for the achievement of organizations objectives to be competent in the dynamic business environment. Hence, the need for training is no question and every organization should conduct it in effective and efficient manner. By taking this into consideration, this study is conducted to assess the training practice of Development Bank of Ethiopia. The research design is descriptive research design with mixed method approach. Quantitative research method used by sending questionnaire to the employees and analyze with the help of statistical package for social science (SPSS) and qualitative research is used for personal interview with the human resource management members of the Bank. For this purpose 273 respondents were participated. The analysis is discussed with table descriptions. Practice of employee training with its four phases, employees' perception about the training program management members' response are the pillar points of the analysis. Based on this analysis the research finding indicates that there is communication gap between the employees with the HR management staff members about the training policy and majority of respondents are unsatisfied starting from need assessment which is prerequisite for effective training program up to evaluation practice. Hence the Bank being responsible for all process and to be effective the Bank should revise the training process with involvements of all concerned parties.

Keywords: Training practice, Need assessment, training policy, evaluation practice

Assessment of Employee Training Practice in Nib International Bank S.C
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Employee is a blood stream of any business. The accomplishment or disaster of the firm depends on its employee performance. Training is a motivational factor which enhances the knowledge of the employee towards the job by which employees become proficient in their jobs and they become able to give better results. In addition, training is seen as a useful means of coping with changes fostered by technological innovation, market competition, organizational structuring and most importantly it plays a key role to enhance employee performance. In particular, this study was designed to assess the employee training practice in Nib International Bank S.C. The methodology used to undertake the study was descriptive method. Both primary and secondary data were employed for the study. Simple random sampling method was used to select samples from the target population. In order to assess the existing training practice of the bank, the study emphasized on the four steps of the training process. These are training needs assessment, design, delivery method and evaluation practices. And all of them were checked separately on the analysis. After the required data were collected descriptive statistics (frequency, percentage and mean) were used to analyze the data using SPSS version 20. The results of this study revealed that each of the training processes is not conduct properly in the Bank. As a recommendation it is suggested that the bank should properly conduct the training processes starting from need assessment to evaluation practice in order to fill the gap.

Keywords: Training, Training Policy, Need Assessment, Nib International Bank S.C.

**The Effect of Service Quality on Customer Satisfaction:
The Case of Sheger Mass Transport
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A mass transportation system facilitates movement of society with less costly in the developing country. It provides a different type of public transportation services with the flexibility to serve a variety of access-needs. It services the public with fair price, with less amount of fuel, more safely and environmental friendly as compared to the private cars, small and mini bus taxi. In context of transportation, customer satisfaction is created by the comparison of pre-travel expectations and post-travel experiences. Briefly, when experiences of a passenger compared to the expectation results in feeling of gratification, then satisfaction is created. In described that Service Quality and Customer Satisfaction have been conceptualized as a distinct, but closely related constructs. The main aim of this study was to examine the effect of service quality on customer satisfaction: the case of sheger mass transport. Methods used in collecting required information for the study were questionnaires, interview and observation. The data were analyzed using descriptive, correlation and regression analysis. The results confirm that there is a good relationship between service quality dimensions and customer satisfaction. One main finding reported that customers are satisfied yet with public transport service. Safety, availability acceptability, sustainability and accessibility have a significant positive effect on the customer satisfaction. This research result also stressed safety with strongest impact on customer satisfaction($r=.595$). The way company Willingness to help passengers, handling passengers problems, using nearest stop for the customer where they live, increase availability of seat on the travel time, maintain the bus which are out of service with few technical problem are the areas that need agent action towards improvement. This study will help the management of the organization to take the corrective action that need to be improved as far as satisfying customer, for the policy makers to make comprehensive planning and strategy how to serve mass transport better; it will also help for the overall Sheger bus mass transportation service.

Keywords: customer satisfaction, safety, Availability, acceptability, sustainability and accessibility

Relationship between Leadership Styles and Nurses' Turnover Intention in Public Hospitals: The Case of Public Hospitals in Addis Ababa, Ethiopia
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Nurse is a trained person which provides care to the sick and injured people especially in the hospital. Leaders have the responsibility of ensuring that nursing staff are engaged and perform their duties to the best of their abilities. The research design of the study was conducted by using both explanatory and descriptive research design. The target populations of the study was nurses working in 5 purposively selected public hospitals from a total of 13 public hospitals found in Addis Ababa. The result show that the majority of the nurses' argued that their leaders mostly exhibit autocratic leadership style or behavior with an average mean of 3.63, followed by democratic leadership style with a mean score of 3.4235.

Keywords: democratic leadership style, autocratic leadership style

Kaizen Implementation and Practice at Nifas Silk Tvet College
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The purpose of this research was to analyze kaizen implementation on Nifas Silk TVET College using a descriptive research design; particularly, this research was designed to answer the level of successfulness of kaizen implementation and examine whether the implementation of kaizen brings better performance. Data were collected from 92 randomly selected trainers. The findings of the study revealed that the practice and implementation of kaizen was not at expected level; meaning that the overall kaizen implementation was not well organized and didn't include an effective level of participation and involvement. The finding further, revealed that, although, the principle of kaizen analyze and thoroughly understand the situation before making decisions, however, it is constrained by resistant to accept kaizen concepts, doesn't involve employees in providing planning, employees and trainers didn't know their role & responsibility; trainers are not committed to give feedback, and etc. In principle majority of the trainers believed that kaizen have an effect on organizational performance such as productivity and quality improvement, Elimination of waste, and improvement of health and safety records; however, in practice this was not at place. Since kaizen is a continuous improvement continuous follow up and supervision is required till the implementation reached at standardized level and adopted by the college community. And the management body should concerned and assign entities who follow and supervise the implementation of kaizen.

Keywords: Kaizen Nifas Silk, Implementation

**Employee's Perception towards Compensation and Benefit Schemes:
The Case of United Bank S.C
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This study examined the perception of employee's towards compensation and benefit schemes: the case of United Bank S.C in Addis Ababa. The research was guided by the following questions: What was the perception of employees towards the existing compensation and benefit scheme of the bank, to what extent the compensation and benefit scheme updated and communicated periodically, to what extent the bank offers compensation and benefit schemes based on employee performance, and to what extent the compensation and benefit scheme satisfy the criteria of fairness. And also the study had the following specific objectives: to assess the perception of employees towards the existing compensation and benefit scheme, to assess the extent to which compensation and benefit schemes are updated and communicated periodically, to identify the extent to which compensation and benefit offering is based on employee performance, to identify the fairness of compensation and benefit scheme. The population was 150 employees from 6 branches namely Birramba, Bomb tera, Wenber tera, Military Tera, Tana and Cinema Ras. The sample size was 110 by using published table.. The data presented with descriptive statistics using Statistical package for social science (SPSS) version 20. Number and percentage were used to present the perception of the respondents. The study demonstrates high internal consistency and the total Cronbach alpha coefficient was 0.91. Findings showed that employees perceived the current compensation and benefits were not fair, employees did not participate in compensation and benefits decision, it is not periodically updated and communicated to employees. Moreover, it was perceived that the effectiveness of compensation and benefits was not evaluated. It was recommended that the compensation and benefit scheme to be periodically updated and communicated and it is recommended the bank to link its compensation and benefits schemes to its organizational goals and objectives.

Keywords: Compensation, Benefit scheme, Employees perception, United Bank

**Assessing Supply Chain Management Practices in Ethiopian Leather Industries:
The Case of Batu Tannery Plc
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The objective of this study was to assess supply chain management practices (supply chain integration, strategic supplier partnership, customer relationship management, information sharing, and operations management) of Batu tannery plc. The study used descriptive research designs. In this study, census survey was adopted for quantitative and qualitative research approach. Primary type of data was collected with the help of questionnaires with structured questions distributed to tannery's internal departments and an interview with marketing manager of the supplier and procurement managers of tannery's customers was conducted with unstructured question. SPSS was used to analyze data from the questionnaires quantitatively and narrative method was used to analyze data gathered from interview. In order to examine the variables, frequency, percentage and mean were used. The research came up with the following findings. The data analysis from questionnaire showed that the case company has adopted most of supply chain management practices at the highest level and two of the proposed practices were the least implemented, these practices were information sharing and customer relationship management. Based on the findings, the following recommendations have been drawn in this study; Batu tannery should continuously seek for effective implementation of information sharing into their supply chain activities with suppliers and customers, and their internal operations, should build and continuously improve their employees' skills and capability in facing changing competitive environment, tannery was also advised to view supply chain management as a strategic activity, rather than just mere operational activity. And they were recommended to engage in employment of appropriate professionals with the expertise requisite to manage the chain at every stage of the process. And finally, tannery was recommended to involve its supplier in its production and new product development.

Keywords: supply chain management practices, supply chain integration, strategic supplier partnership, customer relationship management, information sharing, operations management

**Factors Affecting Employee Productivity in Construction Sector:
The Case of Defense Construction Enterprise
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Labor productivity is one measure of the efficiency with which the human labor is assessed. Any variations in labor productivity will affect the construction project. A decline in productivity causes an increase in the time necessary to complete the project and the total cost of the project. The main objective of this study was to assess the influence of design and specification related factors, technological related factors, labor related factors, and organizational related factors on labor productivity in construction building projects in Defense Construction Enterprise as a case study. The research was primarily based on primary data collected through a structured questionnaire. To this respect, a total of 114 questionnaires were distributed to purposively selected employee of defense construction enterprise, which constituted response rate of (77) or 68% and this was adequate for statistical generalization of the study findings. The information was displayed by use of charts and tables. Major design and specification related factors that affect labor productivity at projects are delay in preparation and delivery of drawings, incomplete and inaccurate drawings, and design changes at building projects. Major construction technological related factors that affect labor productivity at projects are lack of construction equipment and tools, an absence of technological advancements for machineries, and frequent damage of equipment. Major labor related factor that affects labor productivity at projects is incompetence of labors at projects. Major organizational related factors that affect labor productivity at projects were cash flow and financial difficulties, poor resources management, absence of working plan, lack of employee motivation, and poor communication in the enterprise. The researcher further employed a multiple linear regression model to analyze the relationship between factors affecting labor productivity and level of labor productivity in building projects. The regression result reveals technological and organizational related factors are positively and significantly influence the labor productivity. On other hand, labor and design and specification related factors were found positive but not significant factor influencing the productivity of labor. The results of the study may suggest that the enterprise need to give more emphasis on technological and organizational related factors to enhance labor productivity in building projects.

Keywords: Project, Labor Productivity, Construction Industry, Ethiopia

**Assessment of Supply Chain Management Practices:
The Case of Hilina Enriched Foods Plc.
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Supply chain management (SCM) is the means by which firms engaged in creating, distributing, and selling products, can join forces to establish a supply network with an unbeatable competitive advantage-has emerged as one of the most powerful business-improvement tools around. Companies all over the world are pursuing supply chain as the latest methodology to reduce costs, increase customer satisfaction, better utilize assets, and build new revenues. The purpose of this paper is to study the practices of supply chain management from the five SCM practices perspectives i.e Supplier and customer relationship, internal operations, information sharing, information technology and training and to see the integrations among SC partners i.e integration with supplier integration with customer integration with in the company. For the accomplishment of this, the study have employed through descriptive design in which the selections of the respondents were carried out by using judgmental, purposive and convenience sampling techniques. The total numbers of Hilina enrich food employees are 209 out these, 50 employees was considered as a sample unit furthermore, customers were interviewed. Both primary and secondary sources of data were used for this study. Likert scaled questionnaire and interviews were used as instruments for data collection. The data was analyzed by using descriptive statistics and presented in tables. The major findings indicate that, most SCM practices are moderately practiced with in Hilina Enrich Food company. Sales forecast information sharing with customers is poor that convey 2.7 mean value. Based on both quantitative and qualitative analysis the case company has poor relationship with its customers and suppliers and poor customers' services.

Keywords: Supplier and customer relationship, internal operations, information sharing
Integration /collaboration with customer, with supplier and within the company.

**“Assessment Of Supply Chain Management Practices:
The Case Study on KO J J Food Processing Complex Plc”
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Supply Chain Management (SCM) is the means by which firms engaged in creating, distributing, and selling products, can join forces to establish a supply network with an unbeatable competitive advantage-has emerged as one of the most powerful business improvement tools around. Companies all over the world are pursuing supply chain as the latest methodology to reduce costs, increase customer satisfaction, better utilize assets and build new revenues. The purpose of this paper was to examine the practices of supply chain management from the five SCM practices perspectives i.e. Supplier and customer relationship, Internal operations, Information sharing, Information technology and Training and to see the integrations among SC partners. For the accomplishment of this, the study employed descriptive design. Both primary and secondary sources of data were used for this study. The selections of the respondents were carried out by using judgmental, purposive and convenience sampling techniques. The total numbers of K O J J Food Processing Complex PLC employees are 456 of these, 35 employees were considered as a sample unit. Furthermore, 40 customers were interviewed. Likert scaled questionnaire and interviews were used as instruments for data collection. The data was analysed by using descriptive statistics and presented in tables. The major findings indicated that, most SCM practices are moderately practiced with in the K O J J Food Processing Complex PLC’s SC. whereas IT and training practices are poorly applied. Sales forecast information sharing with customers is not good that convey 2.22 mean value. Based on both quantitative and qualitative analysis the case company has not that much good relationship with its customers and suppliers and poor customers’ services. Manufacturing, supply and demand uncertainties which conveys almost moderate mean values are the major headaches or challenges of the case company’s SC which prohibits effective implementation of SCM. Hence, the case company is suggested to improve its relationship with suppliers from simply buy-sale relationship to a modern supply chain relationship through establishing strategic or long term relationship, contract, and continuous information sharing in order to minimize supply uncertainty which resulted in demand and supply unmatched and dissatisfaction of customers.

Keywords: Supply Chain Management (SCM), SCM practices, Barriers/Challenges of SCM, Supply Chain Performance

Assessment of Management Practices: The Case of Ethio-Telecom (Head Office)
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As the world moves towards a globalized service dominant economy system with experiencing rapid growth, many nations shift from a manufacturing –based economy to service economy, the major factor for this change is the invention of computer technology and advancement in telecommunication. This research was conducted with the objective of assessing management practices and problems in Ethio telecom, It is an exploration of the issues concerning management practices in terms of how change needs were assessed, and how the program is evaluated and the strategic position and roles of management and giving suggestions to improve the effectiveness these activities. The research has adopted a qualitative and quantities approach. The data were gathered through a survey questionnaire was distributed for managers and employees additionally the company policy and procedure were used as a secondary source of data. The study reveals that, there were absences of systematic management training needs assessment and of effective procedures for evaluation. Regularly the company provided training for managers whenever the mangers up graded to fill new position. Management practice faces many problems: lack of long term plan, poor quality management training program, inaccurate development need assessment, difficulty to evaluate training and development out comes. Then I recommended that, management practice program needs to be a systematic function, linked and derived from the overall organizational strategies, plans and policies, rather than being piecemeal, standalone activities, designed to react to the current organizational conditions. In terms of management practice need assessment, this process needs to be systematic; training needs should be assessed based on objective systematic techniques rather than being subjective to the mangers direct viewpoints and personal aspects and it should be for all managerial level by emphasizing the need to be on performance appraisal records and job descriptions. When assessing training needs, the analyses should include individual, organizational training needs rather than only individual's needs.

Keywords: Management Practices, Ethio-Telecom

**Human Resource Planning Practices and Challenge at Ethiopian Construction Works Corporation, Tesmeyiki Simreteab Ktsela, St. Mary's University,
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This study was carried out to examine human resource planning practices and challenges at Ethiopian construction Works Corporation. The research design used for this study is descriptive survey. The target population in this study was 96 those who are in management position and the researcher used census inquired the whole population in the study. Data gathering instruments were used questionnaire that were filled by all section and department heads to find out how is the human resource planning process carried out in Ethiopian Construction Works Corporation? to what extent is the human resource plan of the Corporation linked of human resource planning?. The results of the study reveal that most of the management staff do not have in-depth knowledge on human resource planning; the main determinant factors such as skill inventory, job Analysis and human resource information system weren't applied satisfactorily and the linkage of human resource plan with strategic business plan were given less attention.. Thus, it is recommended that ECWC shall be better to give attention and priority fully computerize its HRIS to provide HR information timely and help to take action decision in surplus and shortage condition. The corporation should be develop viable plans, the strategic need information and forecast requirements on the available of personnel through integrative linkage both strategic business planning and human resource planning to become effective.

Keywords: Human Resource Planning, Challenge of Human Resource Practices, Human Resource Information System

**Success Factors of Enterprise Resource Planning (ERP) Implementation:
The Case of Ethiopia Postal Service Enterprise, Tewodros Berihun, St. Mary's University,
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Enterprise Resource Planning (ERP) systems are software systems for business management, encompassing modules supporting functional areas such as planning, manufacturing, sales, marketing, distribution, accounting, financial, human resource management, project management, inventory management, service and maintenance, transportation and e-business. When implementing an integrated and ERP packages in to an organization, assessing the factors that affect the implementation and sharing experience is very important. Because ERP systems are complex and need huge budget investment, company re-arrangements and the implementation, success depends on various technological, organizational and individual factors of the companies and countries. Ethiopia postal service enterprise is implementing the ERP into its organization. Focusing on this company, the purpose of this study is to identify and analyze the organizational, external and internal factors and their benefits and limitation of ERP implementation. Based on detail review of literatures, the researcher selected and used research model for the study that consists of major constraints of implementation in the organization, internal and external and also the benefits and limitation of factors of ERP implementation of ERP system. The data were obtained through questionnaires that were distributed to 159 employees of the EPSE at head office in which 113 were fully completed and returned. The questionnaire was distributed to the employees based on the census method to get the perspective of the ERP implementation participant. The findings of the study indicated that ERP implementation supported the Organization by reducing the financial cycle time, decision making cycle time and procurement lead time. On the other hand, there are challenges related to, lack of appropriate training for all system users, high resistance from employee to use ERP, lack of Leadership commitment and support regarding to arrange effective project management methodology Finally, the reporting formats as per the user friendly nature of the system has been identified as a major challenge in relation to the decision making activity and other stakeholders usage.

Keywords: Enterprise resource planning (ERP), ERP Implementation

**Service Quality and its Impact on Customer
Satisfaction: The Case of Commercial Bank of Ethiopia (Cbe)
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The banking sector plays a vigorous role in the development of one country's economy. The growth of banking sector depends upon the services provided by them to the customers in various aspects. The growing trend of banking services is found significant saving culture promoted by banks in Ethiopia. Today, Ethiopia has a fairly developed banking system with different grades and services. The big challenge of banking industry is delivering satisfactory services for its customers with minimum cost that increase the benefits of company. This research tried to answer the questions what are the trends of bank growth and service delivery, level of customer satisfaction and impact of service quality on customer satisfaction. Thus the main objective of this study was to evaluate the service quality and its impact on customers' satisfaction by Commercial Bank of Ethiopia. The study targeted to find out the relationship between service quality dimensions and customer satisfaction by using SERVQUAL model. The research was carried out mixed methods research that included the qualitative and quantitative research methods. The primary and secondary sources of data were collected through questionnaire, interview and written material revision. Out of the total population 304 respondents were selected as sample of the study. The collected data were analyzed by using SPSS Version 24 and presented by simple tabulations and figures. The results of trend analysis indicated that the number of branches, customer number, capital and reserve and Profit before Tax of CBE showing fast growth. The service delivery and technology used by CBE depicting fast growth and improvements towards customer satisfaction. However, trends of foreign currency indicated that there is severe shortage of foreign currency that dissatisfy the customers of CBE specifically business men that exacerbate the inflation in Ethiopia. The level of customers satisfaction result indicated that the customers were satisfied with all service quality dimensions (reliability, responsiveness, tangibility and assurance) except empathy. This result indicated that there is a gap of service quality and customer satisfaction that affect good relationship of customer and banks. The impacts of service quality and customers satisfaction was measured through statistical analysis. Thus the Pearson's correlation result indicated that there is a positive and significant relationship between the service quality dimensions and customer satisfaction. The overall result from Regression model R² value is 0.886 i.e. independent variable (service quality) accounted for 88.60% of the variance in customer satisfaction and the rest 11.4 percentages was other unexplored variables. Consequently the service quality has great impact on customers' satisfaction. Since the empathy does not meet the interests' of customers, it is suggested that better the CBE improve the services provided under empty dimensions of service quality and to fulfill the interest of the customers. Again the National Bank and CBE better to work seriously on solving the foreign currency shortage.

Keywords: Commercial Bank of Ethiopia, Customer Satisfaction and Service Quality

**Assessment of Employee Training Practice at Ethio Telecom,
Waganeh Wassie Ayele, St. Mary's University, Email:rakmo.smu@gmail.com**

The objective of this study is to assess the training practice at Ethio Telecom. To this end the researcher has studied the training practice of Ethio Telecom using training practice variables that includes training need assessment, training design, training implementation & evaluation. 100 employees were taken from head office located in Addis Ababa as sample size by using Simple random sampling technique. A questionnaire with 5 point Likert scale and self-structured interview was designed based on the variables in order to collect the data by conducting survey to examine all the variables of training practice in Ethio telecom. Data has been analyzed by using Descriptive statistics, SPSS software and Excel program. Descriptive statistics method was used for analyzing data obtained through interview while the data obtained from questionnaire are presented using tables, percentage and mean. The researcher gives conclusion & recommendation to solve the stated problems shown in the analysis. The findings of the study revealed that some of employees (slightly below average employees) are satisfied with Ethio Telecom training service delivery; this implies that there is unquestionable number of employees who get dissatisfied with the Ethio Telecom training services delivering. It is inclusively concluded that employees of Ethio telecom are not satisfied with the perceived training practice and it warns Ethio telecom to focus on employees' expectations of; Need assessment, training design, training implementation and evaluation. Managers should train employees, improve visually attractive facilities and coordinate all people and departments in the EthioTelecom. Among the causes of employee's low level of training practice poor training design, low level of need assessment, lack of critical evaluation mechanisms, margin of finance and system of training delivery process are the most important.

The researcher concluded that Ethio telecom shall better to understand and respond to expectations of Employees when judging training design of its service offering.

Keywords: Training, Performance, Need Assessment, Training Design, Training implementation& Evaluation

**Assessment of the Practices and Challenges of Saving Mobilization: The Case of
Specialized Financial & Promotional Institution
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The objective of this study was to assess the practice & challenges of saving mobilization of Micro Finance Institutions in the case of Specialized Financial & promotional institution (SFPI). The lending activity of the micro finance institution is made possible by mobilizing enough funds from their customers. Specific objectives of this study are to assess saving mobilization practices of SFPI, to evaluate the current deposit mobilization performance of SFPI, to identify the major challenges on mobilizing of voluntary saving. The target population for the study include branch managers, operation supervisors and saving & credit officers those having two years and above experience & potential saving clients involved in deposit mobilization. Data collected through primary data such as questionnaire, interview and secondary data from the annual reports of SFPI. The sampling method in the branches staff for the study used census method & the sampling size was 125 from all operational staffs while a multi staged stratified random sampling technique used to select a total of 160 active saving clients. Descriptive method was adopted for the study to analyze the data. The analysis was carried out using statistical package for social sciences (SPSS) version 20 to accommodate analysis. The researcher used structured questionnaire for employees and customers of SFPI and structured interview discussion for the management of the institution and reviewed five year annual report. The findings have shown that, SFPI has not conducted regular promotion, poor branch expansion trend, poor incentive system to staff and customers, provided of poor training to staff. Challenges that face microfinance institutions are Poor saving habits or cultures in the society, inflation & political instability & unstable economic conditions, unavailability of appropriate organizational structure, competition, Lack of management information system and loan default. The study, therefore, the researcher recommend that the management of the SFPI has to consider expanding of branches, conducting of regular promotion, apply management information system, capacity building for frontline staff, and develop incentive system to staff & potential client to make more saving mobilization.

Keywords: MFI, saving mobilization, challenges of saving mobilization, specialized financial & promotional institution, Addis Ababa, Ethiopia

**Assessment on Occupational Safety and Health Management Practices:
The Case of Chemical Industry Corporation
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Occupational safety and health management practices are activities regarding in protecting the life of employees and safeguarding working machineries from hazards arising in their working areas. Chemical processing sites are seen to be very hazardous areas because of the products, inputs materials and machines they are using for operation. Companies most often downplay on the safety and health of workers at the workplace. Occupational safety and health is one issues of concern in manufacturing factories. The study aims to assess OSH practices of CIC based on its four chemical processing factories, which all are located in Oromia region. To undertake this research the researcher used convenient random sampling technique, the data was analyzed using descriptive statistics and scale ranking. Delegates of company OSH department and general managers in each factory were interviewed and 247 workers from the target of 300 employees in the production department responded to questionnaires with regard to safety and health practices of the company. The study findings are mainly of the company occupational safety practices, occupational health practices, effectiveness of OSH practice and challenges of OSH practices. The findings indicate the studied company is not effective in properly implementing both occupational safety and health activities. That is the current occupational safety and health practices at the company were not adequate. Mainly, training to create awareness on policies and procedures of OSH, absence in first-aid and emergency equipment's in worksites, inadequate and unsuited or under quality provision of personal protection equipment (PPE), absence of regular workplace and worker safety monitoring and controlling, lack in proper inspection of working machineries, minimal level of management commitment to OSH issues are identified. Absence of effective OSH implementation have a negative effect on the organization and workforce performance, so, it is recommended tothe company to give proper attention for both occupational safety and health issues, OSH should be the top agenda of the company, also management of the company should develop & make effective OSH committee & make them more functional to accelerate the practice, so as to maintain regular monitoring, inspection, evaluation and conduct reviews the implementation of OSH practices.

Keywords: Occupational safety, Occupational health, Effectiveness of OSH, Challenges of OSH

**The Impact of Leadership Styles on Employees' Turnover Intention: The Case of
Ethiopian Road Authority, Zenebe Mechal Chaka, St. Mary's University,
Email:rakmo.smu@gmail.com**

This study was conducted to examine the impact of leadership styles on employees' turnover intention in the case of Ethiopian Road Authority. An explanatory research design and quantitative research approach were used. Data were collected from primary and secondary sources. For primary data (questionnaires) secondary data (related literatures and different documents) were used. Statistical tools such as mean, standard deviations, Pearson correlation, multiple regression, tables and charts were used to analyze the data. According to the finding, laissez-faire and transactional leadership styles have negative and significant relation with employees' turnover intention. The transformational leadership style has also negative relation with employees' turnover intention, but it was not statistically such significant. Employees have less intention to quit when laissez-faire leadership style was exhibited. This means laissez-faire leadership was the dominant leadership style in ERA. Then transactional leadership was the second dominant leadership style and lastly transformational leadership style was the least leadership style of the three. Overall, leadership styles have negative impact on employees' turnover intention in the case of ERA. Even though employees have less intention to leave the organization, managers and HR officers of the organization should work exhaustively to retain the employees in the organization more. The organization should also try to exhibit transformational type of leadership and this might help to have employees with high commitment. The management group should also work on attracting new staffs to have more skills and talents that would in turn help to own innovative employees.

Keywords: Leadership style, Laissez-faire Leadership, Transactional Leadership, Transformational Leadership and Turnover Intention

**Compensation Practice of Public Employees Transport Service Enterprise and its
Implication on Employees Performance**
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The purpose of this study was to investigate compensation and benefit practice and its implication on employee performance. The study was guided by the following research objectives: The general objective of this study is to investigate the impact /effect of compensation and benefit on employee performance. The specific objectives are to identify the compensation and benefit packages available at PETSE, to investigate the current practice, problems and challenges associated with the system. The methodology used for the study is primary and secondary. The primary data was collected by means of questionnaires to be distributed to the selected employees of the enterprise. The secondary sources of data are the human resource manual available in the enterprise which were reviewed and refereed The survey found out that there is significant and positively relationship between Independent variables and dependent variable. The key findings of this research shows that there is a significant and positive correlation exist between independent variable (Non-Financial Benefit, Direct and Indirect benefit and compensation and management administration) and dependent variable (employee performance). In conclusion demonstrated that direct and indirect benefit, non-financial benefit and compensation and benefit administration to employees enhances job performance. From the study it can be recommended that PETSE management should carry out a bench marking activity against the best players in the country as a way of improving their employee performance.

Keywords: compensation, benefit, public employees transport service enterprise, employee performance.

**The Effectiveness of Warehouse Management:
The Case of (3F) Finfine Furniture Factory Plc,
Demelash Shimels, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this research is to assess the existing warehousing Effectiveness of Finfine Furniture Factory plc (3F). The researcher prefers to use a descriptive research type, which helps to use both qualitative and quantitative data analysis. The target population is 59 employees and they were taken using census sampling methods. Questionnaires, as well as observation were used to collect primary data. The researcher validated the research by pilot testing of the questionnaires through distributing the questionnaires for some staff members of the company who involved in warehousing effectiveness. Then, the collected data were analyzed by using IBM SPSS statistics 20, such as percentages, frequencies, mean and standard deviation and the analyzed data were presented in tables. The findings showed that, in its current form, the warehousing effectiveness of the case company can be divided according to the five warehousing activity which is: Receiving, unloading, Storage, Order processing, and delivery. Moreover, results of the study revealed that even though respondents rating as a moderate or a little bit above the company overall warehousing effectiveness, there are also so many various challenges in performing those warehousing activity: lack of adequate warehousing facility, lack of information technology infrastructures, lack of training, lack of manpower (labor) and warehousing personnel's. Despite the limitation, the study is believed to create awareness about the concept, principle and Effectiveness of warehouse management in the case company. It is thus recommended that the company should have effective warehouse management training and try to improve the listed five ware housing activities of the company.

Keywords: Warehousing Effectiveness, Warehousing Management, Warehousing Activity

**Analysis of Promotion Practice in Relation to Sales Performance of Private Pharmaceutical Importers in Addis Ababa, Ermias Ergete, St. Mary's University,
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This study was set out to investigate the effectiveness of promotional tools on sales in the private pharmaceutical importers companies in Addis Ababa. The objectives of this study were to investigate the promotional practice used by private pharmaceutical importers companies in Addis Ababa and to determine the extent to which the promotional tools affect sales in the private pharmaceutical importers companies. The study employed quantitative and qualitative research design methods. The study population consisted of all 60 private pharmaceutical importers based in Addis, from which systematic sampling of random sampling technique was applied. Data were analyzed using descriptive statistics. The statistical package for social scientists (SPSS) for tabulation and statistical analysis were utilized. The tests involved frequency distribution, descriptive statistics, Pearson Correlation Coefficient, ANOVA and Regression. The result of the descriptive statistics indicated that commercial detailing, sampling, and continuous medical education (CME) are the three most important promotion tools in the pharmaceutical industry. They were drivers in the promotion and adoption of new products in the market. The correlation result showed that all the promotional tools factors except influential key opinion leaders (KOL) have a negative relationship with sales of pharmaceuticals products. As per the result of regression analysis promotional tools with commercial detailing, sampling, and continuous medical education (CME) are positively related with sales of pharmaceuticals products; this three promotional tools factors have a significant impact on sales of pharmaceuticals products. Based on the findings result, it is advisable that the success of promotional tools adopted should be measured to determine their level of effectiveness. These three promotional tools are very influential on prescribing practices of doctors and in some cases, they serve as key source of drug information, in addition to providing information, drug reps are also in a position where they can employ subtle influence to encourage medical practitioners to change their prescribing practices. The researcher recommends customer satisfaction and increase in sales as ways of determining the success of the strategies adopted.

Keywords: promotional tools, commercial detailing, drug sampling, continuous medical education (CME), influential key opinion leaders (KOL) and sales

**Assessment of Training and Development Practice in Ethio Telecom at Addis Ababa,
Girum Worku, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of the study would be to Acquaint employees with enterprise resource planning system in ethio telecom at Addis Ababa, thereby training need assessment had been practiced in the organization. The method of data analysis has done by quantitative and qualitative or mixed method approach. The major findings of the study would be done how employees and managers took formal training without partiality. The study sample was mainly focused on Addis Ababa employees and managers, So future researchers can take sample of all regional offices. The majority of respondents agreed that attempts to assess the practice of training and development at ethio telecom Addis Ababa. The study also conducted to determine the demographic categories, training and development challenges, assessment of training as well as attitude of employees against the excellent practice of training and development. After collection of the questionnaire and distribution, the data had been analyzed by using SPSS Version 24 Software.

Keywords: Training and Development, Practice in Ethio Telecom, Addis Ababa

**Assessment of Customer Relationship St. Mary's University
Sment Relationship Marketing Practice: Case of Dashen Bank S.C
Kefiya Sherfedin, St. Mary's University, Email:rakmo.smu@gmail.com**

Relationship marketing is a recent 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 Dashen Bank in terms of relationship marketing dimensions and the levels of relationship marketing strategies. Descriptive research design is used in this research, In order to obtain adequate and detailed information from customers as well as the Customer Relationship marketing manager 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 387 respondents from three branches of the bank that operates in Addis Ababa and 387 questionnaires were distributed to customers, 367 questionnaires were found usable. Descriptive statistics particularly frequency, mean and standard deviation were used to analyze data and to aid computation statistical package for social science (SPSS) software was used. The findings of the study showed that, average mean score of each dimension was categorized under well practiced of Customer 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 marketing manager of the bank, the bank practiced and considered in its marketing strategies the four levels of relationship marketing strategies namely financial, social, structural and customization bonds, whereas, the bank starts recently to implement structural bonds levels of relationship marketing strategies.

Keywords: Relationship Marketing, Transactional Marketing and Customer

Assessments on Marketing Strategies of Selected Hotels in Addis Ababa
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The hotel industry in Ethiopia has a time-honored vibrant history commencing with inns, and lodges, and later growing into hospitality industry. The incredible significant change in hotel and tourism industry around the globe brought many changes within the field of hotel business management. The vast market for hotel industry, especially classified hotels for a developing country like Ethiopia, is closely related with the tourism industry majorly due to the origination of consumers of the sector services, international tourists. This research was conducted to study the marketing strategies effectively and efficiently used by marketing managers and employees for promoting hotels products and services in order to attract loyal customer and new ones. Data collection was conducted through questionnaires for four and five star hotels in Addis Ababa and semi structured interviews with officials of ministry of tourism. Thus Data collected h through interviews was analyzed qualitatively; and for questionnaire it was analyzed quantitatively. A total of 165 questionnaires were administered to 12 four and 4 five star hotels ,customers, marketing managers, employees were interviewed and 150 questionnaires were returned and usable for a comprehensive empirical analysis, Both descriptive and inferential statistics have been used Moreover, the findings revealed that the four and five star have an experience of more than 10 years and also an average of 6-9 years this implies that majority of the respondents have an experience of more than six years. For the profitability of the hotels experience matters. Hotels uses the types of marketing strategy that increases the profitability of the hotels, in product marketing strategy the hotels uses media and internet as best mechanism to advertise their product and service, when we see the price marketing strategy, they have an affordable pricing strategy. Place marketing strategy implies in the study were the location of the hotels not that much affect the profitability of the hotels, at last but not the least the distribution marketing strategy, the hotels have to fulfill the best distribution or selling their services, when the hotels integrate all the marketing strategy with the education of the hotels manager they can be well known and the best competitor in the international market. Hotels must strive to attract new customers, sustain & even delight the current one's and be a better competitor in the industry by using different types of marketing strategies other than mere advertising by nationality programs they should also use social media for instance like telegram,viber which most people are turning to get for simpler information because they are easier to access,in addition some of these big hotels lack educated Ethiopian marketing managers at the higher management position who collaborate with the foreign higher marketing managers so as to employ marketing strategies that are effective , efficient and realistic that attracts/draws customers from inside and outside the country Finally the researcher recommend that hotels should utilize all major forms of marketing strategies thoroughly in order to reach a broad market of consumers, hotels should also stay up-to-date with technology and social media trends to manage web-based marketing to reach more customers.

Keywords: hotel industry, place, price, distribution, and product marketing strategy

**Effect of Workplace Environment on:
The Case of Addis Pharmaceutical Factory Share Company (Iv Solution)
Mesfin Hailu Beshaw, St. Mary's University, Email:rakmo.smu@gmail.com**

The general objectives of this study was to identify the effect of work place environment on employees performance specifically to obtain the extent to which physical, psychosocial and the work life balance factors of Addis pharmaceutical factory share company (iv solution).The population of the study was 100 permanent employees from which all respondents was important and considered for data analysis and the study used quantitative approach and standard questioner implemented. Five point likert scale was used to determine the effect of work place environments on employee performance. SPSS soft ware was used in analyzing the questioner. To achieve the objectives Demographic analysis, validity test, reliability test (cronbaches Alpha), correlation and regression models were presented. Hyphotesis testing was made for each variables. The finding of this study was work life balance work place environment aspects shows has positive association with employee performance ,even though physical aspects have no relationship ,there is only furniture variable which have positively associated with employee performance. Therefore from the finding it is concluded that the physical and psychosocial aspects variables did not have a significant effect on employee performance, however, work life balance factors were significant. It is advisable and suggested for the company to focus on other physical and psychosocial factors which may affect the performance of employees in order to improve and create better work place environment proactively in today's stiff competition and for work life balance strategically focus on work family variable and furniture variable from physical work place environment.

Keywords: Physical work place environment, Psychosocial workplace environment, Work life balance factors, employee performance

Assessment of Job Satisfaction of Customer Service Managers of South District Branches of Commercial Bank of Ethiopia

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Job satisfaction of Customer Service Managers is very vital for banking sectors. It has been a question mark and in debate by researchers since long. It gained much importance due to its significance for the achievement of objectives of any organization. The purpose of this study, therefore, was to assess the level of job satisfaction of Customer Service Managers of the Commercial Bank of Ethiopia. To achieve the objective of this study, descriptive method was used, self-administered questions were distributed to 75 respondents and all respondents returned the questionnaires. The respondents were selected using simple random sampling technique. Secondary data were also extracted from prospectus and other published materials of the Bank. The data collected from the questioner were analyzed using statistical tools such as mean and standard deviation. The result of this study illustrates, the Customer Service Managers were found least satisfied with satisfactions levels of pay, promotion and contingent reward. They have an overall average (ambivalent) level of job satisfaction. However, they were found dissatisfied with pay/salary increments, promotion and rewards. More importantly the study discovers job hygiene factors have strong influence than job motivators on job satisfaction. Besides, from the hygiene factors, pay and working condition are the most influential factors of job satisfaction. There searcher however stresses on the importance of understanding those factors that lead to job satisfaction may not necessarily be the same as those factors that lead to job dissatisfaction. Job security, benefits, and feeling safe cannot increase employee job satisfaction, but if these are not present, they can lead to job dissatisfaction. Based on the findings of the study, the researcher forwarded some recommendations to the management of the CBE to achieve job satisfaction of CSMs by improving pay/salary scales, promote better promotion schemes, and introduce rewards based on the current market for similar skills and professions. Because a satisfied employee is a productive employee and more concerned to the work and the organization itself. The researcher believes that conducting similar research works on other service giving sectors; manufacturing and industrial, may help in identifying established trends or relationships. The results of this study may help policymakers, practitioners and concerned Ministry offices to better understand the issues about employees' job satisfaction and to provide results that may be beneficial as they seek to improve the status.

Keywords: Customer Service Manager, Contingent reward, Job satisfaction, Working condition

**Analyzing the Cause of Failure of Projects Financed by Development Bank of Ethiopia,
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Development Bank of Ethiopia is a bank which provides finance for investment projects. According to the annual performance report of (2017), DBE reported a significant decline in net profit for a second year in a row as the Non-performing Loans(NPLs) ratio of the bank increased from 16% to 25% as June 2017. This indicates public money is in danger. Hence the purpose of this study is to identify the major causes of failure of projects financed by DBE. The study employed descriptive research approaches to achieve the intended objective. The study applied the method of non-probability purposive sampling design to extract sample members from the target population. The non-probability sampling method is suitable to handle the descriptive research with qualitative data. It also helps to choose the respondents that are suitable for the study plan. Analysis was conducted on both primary and secondary data collected. The questionnaires analyzed quantitatively using SPSS version 20 software to determine percentages. The result revealed that diversification of the fund allotted for the project to other unintended purposes by the customer without the knowledge of the bank is found to be the major problem of the bank. Second, the poor follow-up of the projects financed by the bank in other words not having strict and tight control on the progress of the projects where as in some cases not even know site of projects are in fact found to be the other major cause of project failure concluded from the study. Poor project planning leads to wrong credit decision and to unrealistic loan repayment schedule. This means, insufficient funding halts the project progress. Unrealistic loan repayment which the project cannot generate, are main causes of project failure as concluded from the findings. I also conclude from the study that training of credit officers is important factors that enable officers to handle big projects and protect public funds from failed projects.

Keywords: Project Failure, Non-performing Loan, Development Bank of Ethiopia.

Assessment of Recruitment and Selection Practices and Challenges at Bisrat Fm 101.1 Radio Station, Abeba Regassa, St. Mary's University, Email:rakmo.smu@gmail.com

Recruitment and selection are the critical function of Human Resource Management (HRM) that ensures the acquisition of best employees that enhance the competitiveness of an organization. The objectives of the study includes to examine the current recruitment and selection practices adopted at Bisrat fm 101.1 radio station, to identify gaps in recruitment and selection, to assess the ways of staff recruitment and selection improvement and to identify challenges in the recruitment and selection at Bisrat fm 101.1 radio station. To achieve the objective of this study and for the sake of accessing better quality data all 85 permanent staff were selected for the study. Census survey method was used. Descriptive analysis was adopted for the study involving both qualitative and quantitative methods/approaches in order to achieve the research objectives and to answer research questions to distribute 80 questionnaires to employees of radio station where all were filled and returned and the remaining 5, interview was also conducted with management bodies. Specifically, the techniques instruments used to gather data was Likert scale questionnaire were developed and manual analysis was carried out for qualitative aspects. Descriptive statistics such as frequencies and percentages were used to analyze the data. With this research method, major findings related to the human resource management department were, the organization doesn't follow clear policy and procedures, and the company doesn't have pure human resource department and lack of management attention. Recruitment and selection process are not linked with human resource planning and low coordination with departments. The study recommended that, recruitment and selection practices of the organization needs development clear policy and procedure and to realized better human resource management, the company also needs to link their recruitment and selection practice with HRP. The organization shall adopt formal recruitment and selection in a better way to attract competent candidates by using internally and externally sources and methods, the radio station should set the management objective to established in place policy or strategy that was improved and help recruit and select the right employees for the right job at the right time with right cost in the right position to strive towards for the achievement of organizational goal and objective.

Keywords: Recruitment, Selection, Human Resource Management, Permanent Staff, Radio Station

**Factors Affecting Distribution Performance of Fast Moving Goods:
The Case of East Africa Bottling Share Company on Selected Cities in Addis Ababa
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Even though this day direct marketing system grows, most producers still do not sell their products directly to final users. Between them and consumers lie marketing intermediaries which bridges the gap between user and producer, in connecting customers and products. The growth and the increasing importance of distribution channel in recent years and having efficiently performing distribution channels can be considered a competitive advantage for manufacturers. Therefore evaluating performance and efficiency of distribution channels and problems that are or might exist with this regard is very essential. Only limited numbers of studies in Ethiopia are concerned with investigating the performance of distribution channels of FMGs. This study investigates the factors affecting distribution performance of fast moving goods a case of east Africa bottling Share Company. Four determinants: competence and experience, financial and facility capacity, availability and delivery of product and selling capacity have been kept in mind while doing this research. The study used quantitative Methods and descriptive research design techniques in which 144 respondents from Addis Ababa were included. In this study structured questionnaire for key account customers, Sales representative, Area sale manager and Distributors identified through descriptive and explanatory research approach was used. The researcher used Pearson's correlation and regression analysis to analyze the data. The result of the study shows that all four variables; competence and experience, financial and facility capacity, availability and delivery of product and selling capacity has a significant influence on distribution performance of the firm with different degree. The study suggests that focusing on these distribution performance variables could further reduce the probability of default while distribution performance of fast moving goods or coca cola products.

Keywords: Fast Moving Goods, East Africa Bottling Share Company, Distribution Performance, Distribution Channel, Competence and Experience, Financial and Facility Capacity, Availability and Delivery of Product and Selling Capacity.

**An Assessment of Employee Training Practice:
The Case of Enat Bank Share Company
Alem Melaku, St. Mary's University, Email:rakmo.smu@gmail.com**

Human resource is the cornerstone of any organization; either non-profit or profit oriented. Without people, an organization cannot exist. Attention on the people and the meeting of their needs is important to achieve objectives of an organization. In this rapidly changing world, the management and achievement of employee's performance is gradually become more challenging and multi-tasking in an organization. There are continuous efforts and strategies lying down by many organizations to accomplish their objectives and also achievements of excellence by gaining competitive advantage. On the other hand employees are required to be creative, competent, innovative, flexible, and trained enough to handle the information effectively. To improve the knowledge skill and attitude of employees having strong employee training practice is mandatory. This study aim to assess employee training practice case of Enat Bank based on two basic research questions which are What is the current employees training practice of Enat Bank share company?, To what extent are training and development practices aligned with the corporate strategy? The researcher designed and distributed 80 questionnaire form five selected branch of Enat Bank which is found in Addis Ababa. The entire questioners were collected. Survey method strategy was followed in this paper. Because this method allows the researcher to scan wide area about the population and to collect the required data from larger population with single attribute that is training. This research is descriptive in nature. The final result of the study shows that training need assessment conducted for training program of Enat bank is poor. The study also revealed that periodic training evaluation and follow-up is not conducted. The involvement of supervisors and managers in the process of training program is found minimal. The study conclude that designing and developing training programs without knowing the exact training needs might be a problem and leads to inefficiency. In addition, lack regular and proper follow-up an evaluations of the program show the weakness of the program. The data was tested and analyzed through Statistical Package for Social Sciences (SPSS). Training Need Assessment is a prerequisite for effective training program as a result, it must be conducted carefully. Training follow-up and evaluation at each step of the process and the end result of the training program must be conducted. Details could be found in the main body of the study.

Keywords: Training, Training & development, training need assessment, training evaluation, Training implementation

The Role of Leadership in Organizational Change: The Case of Ethiopian Road Authority (Era), Asalifew Amedin, St. Mary's University, Email:rakmo.smu@gmail.com

Leadership is very important while managing organizations or addressing the issue of organizational change. While organizational change is a constant experience, knowledge and awareness about many of the critical issues involved in the management of such change is often lacking in those responsible for its progress. Accordingly this study were examine specifically leadership role in organizational change management at Ethiopian Road Authority (ERA). The general purpose of the research was to assess the Role of Leadership in Organizational Change in Ethiopian Road Authority. Determining the leadership style practiced and success rate of change models implementation in ERA, examining the role of leadership in change implementation models in ERA and diagnosing the challenge encountered by ERA leadership during implementation of change were the objectives of the study. Because of the wildness of change management issues it is difficult to cover the whole content of change management aspects. Thus, this research is constrained on the role of leadership in organizational change management and delimited to ERA. Out of total population (1223), 122 members of the staff were selected randomly as sample for this study which included top management, supervisory and supportive staffs of ERA. Self-structured questionnaire along with semi structured interview were used for the purpose of data collection. The data obtained through questionnaire was processed for analysis by SPSS 24 version. Cross sectional survey research method was employed. The main finding of the study showed that the organizational change management at ERA faced unclear leadership direction and improper change communication. These might be the root causes for prevalence of ineffective organizational change implementation and system which contribute to weak organizational performance. The study also revealed the organizational change management practiced at ERA had limitation in timeliness developed for change implementation, providing timely and proper feedback, insufficient training and lack of adequate knowledge. Consequently, the organization faced resistance and systemic ignorance of change from its staff. Therefore, serious attention should be given by the leadership of ERA for the improvement of leadership capacity to manage change effectively, the change implementation process before and after implementation, effective communication, continuous follow up and feedback of the change process and the implementation of reward mechanisms.

Keywords: Leadership, Change management, Organizational change and Ethiopian Road Authority

**Assessment of Balanced Score Card Practices and Challenges:
The Case of Ethiopian Shipping and Logistic Service Enterprise (ESLSE)
Ashenafi Tadegeew, St. Mary's University, Email:rakmo.smu@gmail.com**

This study main objective was to assess the overall practice and challenges faced while implementing the balanced scorecard system in Ethiopian Shipping Logistic Service Enterprise. In regard to this, the specific objective of the study was to analyze the ESLSE BSC's implementation practices and to assess challenges that the enterprise faces while implementing BSC, to investigate major contribution from balanced scorecard implementation on four perspectives, and to analyze employee's perception about BSC as performance evaluation system; thereby, propose solutions for the identified challenges. Hence, the study used descriptive method analysis and mixed approach to collected the data by designing five-point likert scale questionnaires and semi-structured interview questions respectively. The total population size of the study was 704 involving department managers, team managers and non-management senior officers of the Enterprise. The study adopted non-probability stratified sampling technique to select 255 respondents and the usable responses of 217 respondents were returned and analyzed. Common implementation challenges such as limited understanding of BSC, lack of executive sponsorship, lack of BSC education and training, inadequate IT support, inadequate project team and organizational participation, inadequate key performance indicators (KPIs) and lack of planning and communication were the major challenges identified in the Enterprise. Thereby, The study recommended the Enterprise to conduct intensive awareness creation activities, ensure organizational level participation, develop strong implementation and monitoring mechanism and back the system with relevant IT system to effectively take advantage of the Balanced Scorecard system.

Keywords: Balanced scorecard, challenges, business perspectives, Key Performance Indicators (KPIs), performance measurement

**Procurement Practices and Challenges in Ethiopia:
Evidence from the Ethiopian Agricultural Transformation Agency
Belachew Damte, St. Mary's University, Email:rakmo.smu@gmail.com**

Public procurement is ultimately built upon four basic pillars: procurement laws and regulations, procurement workforce, procurement process and methods, and procurement organizational structure. Ideally, procurement laws and regulations should be clear, consistent, comprehensive, and flexible. The objective of this study is to assess the regulatory framework, practices and challenges of public procurement by considering the Ethiopian Agricultural Transformation Agency as a case. The study used mixed research approaches. Data were collected through questionnaire and in-depth interview and were analyzed using both qualitative and quantitative tools. According to the findings of the study, some procurement practices of the Agency were found and observed to be non-compliance with the public procurement rules and regulations. As the study revealed, the reasons for non-compliance were inefficiency, non-transparent procurement processes, and lack of knowledge of rules and regulations. Therefore, it needs commitment from ATA senior management authorities to improve those specific areas of deficiencies in the procurement practice of the Agency by focusing on the challenges hindering for sound public procurement practice.

Keywords: Public procurement, procurement procedures, procurement performance, procurement specifications, ATA, Ethiopia.

**Training Practice and Its Effect on Employees
Performance: The Case of Dashen Bank Share Company
Beselam Gizaw Tesema, St. Mary's University, Email:rakmo.smu@gmail.com**

Amongst the important function of human resource management, one of the crucial function is employee development through proper training, and development programs. Employee development refers to the capacity and capability building on an employee, and thus as of whole organization, to meet the standard performance level (Elena P. 2000). Effective training programs helps in constructing a more conducive learning environment for the workforce and train them to cope with the upcoming challenges more easily and in time (Wei-Tai, 2006). The main purpose of this research is to see training practice and its effect on employees performance in Dashen Bank S.C. The study has raised to see how the training process is managed at Dashen Bank, to what extent are training programs organized and guided by a well-designed training policy and what is the effect of training programs organized by the bank on employee performance as a basic research question. The researcher used simple random sampling technique and 200 employees were selected from Head Office to participate in this study. Questionnaires were distributed to sample respondents and all questionnaires were returned. Interview questions were also developed for Dashen Bank employee's learning and development department manager. After the required data are collected descriptive (i.e. frequency, percentage and mean) analysis were used to analyze the data using SPSS version 20. Because, descriptive allow to use both qualitative and quantitative data as a means to determine and describe, "What is "of a topic, and inferential statistics tries to examine the direct effect of training on employees to improve their performance. The finding in the correlation analysis indicates all relationship between the independent variables (training policy, training need assessment, training design, training implementation, evaluation) and dependent variable (knowledge, skill, and attitude) are positively and significantly correlate. Based on the findings of the study, the researcher recommend the bank to keep constant review of its training practices to identify its effectiveness on its employee's performance regularly.

Keywords Training, Training policy, training management and employee performance

**Determinants of Users Attitudes and Behavior toward Online Social Network Advertising:
The A Case of Private University Students in Addis Ababa
Bethlehem Mikru, St. Mary's University, Email:rakmo.smu@gmail.com**

Social network sites (SNSs) have rapidly grown in popularity and user acceptance globally since last few years. They have become the main place for social interaction, discussion and communication. Today, many businesses advertise their products on social network sites. The current study aims to assess the effects of social network sites on Ethiopian university students beliefs and concerns of social network advertising (SNA) on their attitudes toward social network advertising and social network sites banner ad-clicking behavior. Data was collected from a sample of 337 university students of five private universities in Addis Ababa Ethiopia. Results show the beliefs of social network advertising as informative and entertaining have positive effects on user attitudes toward social network advertising and their ad-clicking behavior. Similarly, user concern of social network advertising as irritating has a positive effects on both their attitudes toward social network advertising and ad-clicking behavior. Good for economy is an important socioeconomic belief which affects user attitudes toward social network advertising positively. Further irritation and intrusively were found to be positively impacting ad clicking behavior of Ethiopian higher institution students. The overall results indicate that useful and interesting aspects of social network advertising in Ethiopian perspective were indicated to make social network sites banner ads effective.

Keywords: Social network sites; Social network advertising; Beliefs; Concerns; Attitudes; Ad-clicking behavior, University students, Addis Ababa, Ethiopia

**Assessment of Factors Influencing Brand Preference: The Case of Meta Beer,
Ephrem Tizazu Gebreselassie, St. Mary's University, Email:rakmo.smu@gmail.com**

The purpose of this study is to investigate factors influencing the brand preference of Meta Beer. The target populations of this study are Meta beer final consumers who are located in Addis Ababa and the employees of Diageo Meta beer share company. The study has adopted both quantitative and qualitative research approach. The study has adopted quantitative research approach mainly to scrutinize the effects of pricing, packaging, promotion, product availability, perceived quality and competitor's environment on brand preference of Meta beer . On the other hand, the researcher has used qualitative research approach mainly to identify the major challenges encountered for the decline of the market share of Meta beer in Ethiopia beer industry in general and in Addis Ababa in particular. Moreover, the study adopted descriptive research design to assess the cause and effect relationship between variables. Questionnaires were developed in five point Likert scale ranging from five to one. A total of 196 questionnaires were distributed through convenience non probability sampling technique to Meta beer consumers located in Addis Ababa and out of the 196 distributed questionnaires, 187 (95%) were obtained valid and used for analysis. The result indicated that pricing is important factor in influencing the brand preference of Meta beer. The result also suggested that packaging and promotion has splendid impact in positively influencing the brand preference of Meta beer. The interview result suggested that Meta beer distribution is low in Addis Ababa mainly due to less penetration in key outlets of Addis Ababa, weak distribution channel, bad attitude of the distributors and product shortage. Finally, the researcher suggested that Diageo Meta beer should invest in promotional activities, pricing, packaging, perceived quality and product availability.

Keywords: Pricing, Packaging, Promotion, Brand Preference

**Determinates of Work Force Turnover Intention at Ethiopian Federal Democratic
Republic of House of Federation
Fekadu Tumsido Oremo, St. Mary's University, Email:rakmo.smu@gmail.com**

The organization (House of Federation) under the study registered high employee turnover during last six years. This specific study tries to identify the main factors/reasons of this high employee turnover. In doing so, the study used both primary and secondary data sources and for the purpose of collecting data, it used different instruments such as questionnaire both for the current employees and ex-employees and interview for the human resource management staffs. In order to analyze the collected data, descriptive statistics like frequency count, number, and percentage was used. The findings of the study revealed that, since 2013-2018 there is continuous high, medium and low employee turnover which is at 2013 it was 8% at 2018 raised to 30%, increased by 22% causing high cost to the organization. Dissatisfaction of the employees with the salary and other benefits they received, dissatisfaction with the recognition that the employees receive from the management, lack of fair treatment and justice by the management to employees, information gap (lack of orientation for newly entrant employees) between the management and employee, unsecured /risky working environment, dissatisfaction with the promotion given and related benefit received, and lack of recognizing/rewarding hard working employees are the main causes of the employee turnover. Employee turnover is so serious to HOF causing for experienced and skilled professionals to leave HOF, resulting high cost of outsourcing, announcing vacancy, recruiting, interviewing and hiring and made the HOF not to accomplish its constitutional mandates effectively and efficiently. Regarding retention strategy, no effort was made. To conclude the House of Federation should improve the working conditions of the environment, should narrow the information gap between management and the employees. It should limit the scope of political interference with professional works. Merit and skill based job placement should be practiced in the organization. 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 are some of the recommendations given in order to solve the problem.

Keywords: Employee's turnover, HRM, HOF

Assessment of Inventory Management Practices: The Case of Habesha Steel Mills Private Limited Company
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This research sought to examine the assessment of inventory management practices of Habesha Steel Mills PLC. The study is applied descriptive survey design and mixed research approach. The target population was employees of Habesha Steel Mills PLC. And the total number of respondents undergoes in this study was 127. Primary data were gathered using semi structured questionnaires and interview. A statistical package for the social sciences version 23 is applied for the purpose of processing and analyzing the results. The study result revealed that the information technology and internal control system of Habesha Steel Mills PLC is highly effective in managing the inventory level and meeting the customer demands. However; further improve is required in areas like inventory physical counting inspection, handling of overstocking and under stocking of inventories, data accuracy and real time report preparation. Moreover, the Company is mainly used ABC inventory techniques to determine the materials demand of the customers. More importantly, lack of management support, insufficient qualified staffs and shortage of training are the major problems for assessment of inventory management practices. Based on the findings, it can concluded that the inventory management practice sat Habesha Steel Mills PLC has a contribution in improving the company's overall accomplishments in terms of service delivery, reducing damages and wastages, customer service, supplier relationship, inventory planning and scheduling and management of information reports. Finally, the study recommends that the managements of the company should work hard to keep on the its superior inventory management activities and try to overcome the shortcomings which were identified by this survey.

Keywords: Habesha Steel Mills PLC, Inventory management, Assessment

**Assessment of Customer Relationship Management Practice:
The Case Study of Ethiopian Shipping and Logistics Service Enterprises
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Recent trends on customer relationship management show that as a result of highly competitive market, managing customer relationships turn out to be number one job for most businesses and Customer Relationship Management (CRM) systems help to ensure that this process runs effectively and efficiently. Customer Relationship Management is at the center of logistics firms' strategy. Firms spend huge amounts of resources in Customer Relationship Management (CRM) related activities for the acquisition, retention and development of long term relationships with customers. The objective of the study is to examine the level of CRM practice in Ethiopian Shipping & logistics Services Enterprise by select model of CRM Pyne s Five process model. The study has incorporated both primary and secondary data; furthermore this study uses both qualitative and quantitative research methods as a primary source of data. Qualitative data was collected from an in-depth interview made with the responsible parties of Ethiopian Shipping & Logistics Services Enterprise; the quantitative data is gathered from questionnaire distributed to 199 sample customer respondents that are selected by convenience sampling technique. The study is descriptive in nature; Descriptive data analysis method through the use of statistical package for social science (SPSS) version 20 software was used to analyze the data. Using purposive sampling method the researcher select 12 management member around customer's relationship areas and strategy development areas was selected for interview. the findings of the research , the strategy development process is in slack both in creating sound customer strategy and integrating business strategy with customer strategy. performance level is low in receiving value from customers and its performance is middling in delivering value to customers. In multichannel integration process, the performance of the Enterprise is at par ,performance as to establish IT systems is estimable and in relation to analytical tools or data mining the performance is at low level. performance level is low and conventional customer relationship wise. the mission , vision ,objectives and values of ESLSE needs further refinement at the area of customer relationship .

Keywords: Customer relationship management (CRM), logistics, Service

**Marketing Challenges and Opportunities of Micro and Small Scale Manufacturing
Enterprises in Kolfe-Keraneo Sub City Addis Ababa**
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Micro and Small (MSEs) play an important economic role in many countries. In Ethiopia, for example the MSE sector contributes over 50 percent of new jobs created but despite their significance. The purpose of this study was to analyze marketing opportunities and challenges Micro and Small Enterprises in accessing Market Opportunities and Challenges in Kolfe-keraneo sub-city Addis Ababa City Administration, Ethiopia. The study used descriptive research design. The study targeted Manufacturing MSEs that are based in Addis Ababa, Ethiopia. Stratified random sampling utilized in selecting the respondents for the study. Primary data were collected from the study respondents using questionnaires which were self-administered and others researcher administered. Data were analyzed descriptively and presented through figures, tables, percentages, bar charts, arithmetic means, standard deviations, pie charts and tabulation to show differences in frequencies. Statistical Package for Social Sciences (SPSS) version 21.0 was used to aid in coding, entry and analysis of quantitative data obtained from the closed ended questions.

Keywords: Market Challenges, Opportunities, MSE and Manufacturing Companies.

**Practices and Challenges of Employees' Performance Appraisal:
The Case of Niham International Business Plc
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The purpose of this study was to assess the practices and challenges of performance appraisal of Niham International business PLC. A descriptive research design was used and data were collected using semi-structured questionnaires and interviews. The questionnaire is subdivided in to four parts. The questionnaire tries to touch every aspect of performance appraisal practice and challenges in Niham International business PLC. The findings of the study revealed that to some extent, the performance practice has been performed in the organization, but employees were not well informed about the standards of measurement in the appraisal process, and they were not given a chance to participate as well as review their ratings. Further, the practice is currently constrained by long and complex forms, excluding of importance aspects of performance appraisal practice and lack of adequate evaluators skill. In addition to these, the assessments of employee's performance appraisal practice did not have clear standards for appraisal. In due effect, employees faced challenges such as they are unable to identify their strength and weaknesses throughout the development. Based on the research the company should make the PA process to have a proper feedback method to employees and it must be done scientifically using appropriate standards.

Keywords: Performance Appraisal, Performance Process, Performance Standard, Performance Practice, Performance Practice and Challenge

The Impact of Private Sector Credit on Economic Growth in Ethiopia
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This study investigated the impact of bank credit to the private sector on the economic growth in Ethiopia. The sources of data for this research are mainly from secondary sources, but for the purpose of supporting the finding of the research, primary data were used to some extent. The study has applied Johansen co-integration approach, Vector Error Correction Model and Pairwise Granger Causality test using the quarterly time series data for the period of 1989/90-2016/17. Real gross domestic product (GDP) is the dependent variable and proxy for economic growth while bank credit to the private sector (BCPV) is proxy for financial indicator. The stationarity of the variables is tested using the Augmented Dickey-Fuller (ADF) unit root test. All the variables were integrated of order one i.e., $I(1)$. A major finding is that there is a significant positive relationship between bank credit to the private sector and economic growth. The pairwise granger causality test result indicates a unidirectional causal relationship running from gross domestic product to bank credit to the private sector. The result supports the growth-led finance hypothesis that financial development follows economic growth which is “demand following”. Hence, the Government needs to continue to promote the real sector and that would serve to propel economic expansion, and thereby translate into employment and engineer credit growth. From the primary data analysis we can conclude that Access to finance is the main obstacle for private business in Ethiopia particularly, for small and medium enterprises. We recommend that the government has to implement policy measures to improve access to finance.

Keywords: Private sector credit, Bank credit, Economic growth, Cointegration, Causality

**The Effect of Promotion Mix on Consumer Purchase Decision:
The Case of Ethiopia Telecommunication Addis Ababa
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Promotion is a very relevant factor that influences the purchase decision of customer. The aim of this study was to evaluate the effect of promotion mix on customer purchase decision in case of Ethiopia telecommunication. Descriptive and explanatory research design was used to examine the effect of promotion mix on customer purchase decision. Out of customer of the company, 403 responded giving response rate of 95%. A Likert scale type of questionnaire was used to collect the necessary data from respondent. Data was analyzed by using SPSS version 23. Appropriate statistical tools including Pearson correlation and multiple linear regression analysis were utilized. The results of this study showed that sales promotion, advertising, personal selling, public relation, and direct marketing effect purchase decision by the value of 35.8%, 17.6%, 14%, 0.67%, and 0.50% respectively. In conclusion, the study indicates advertising, personal selling, sales promotion have significant effect on consumer purchase decision. This indicates that ETC should work on the promotion to stimulate the purchase decision of customer to increase its sales.

Keywords: Effects, promotion mix and consumer purchase decision.

**Causes for the Expiry of Essential Drug in Addis Ababa Administration:
The Case Study of Kolfekeranosub City Health Centers
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This study was conducted to identify the factors associated with the expiry of essential drugs in health facilities of Addis Ababa (kolfe keranio sub city health centers). Kolfe keranio sub-city health center have eleven health centers under it. A descriptive and causal type research design was employed to achieve the objective of the study. In order to get relevant data from the target population and answer the research questions, quantitative method was used .so instrument which was used to collect the data from the sample subjects was a semi structured questionnaire which was analyzed by regression. Due to purposive criteria and small size existence, a total of 77 target population were taken as a sample. Participants were all the pharmacists, store keepers, druggist and the head pharmacists. As a result, it was identifying that irrational essential drug use in the health center of kolfe keranio sub- city was one of the causes for the expiry of essential drugs. This study found standard treatment guideline was not distributed in the health centers and appropriate pharmaceutical treatments were not selected from the standard treatment guideline. In addition donation drug from the country in which they will be used are not properly labeled.

Keywords: Expiry of Essential Drug, Addis Ababa Administration, Kolfekeranosub City Health Centers

**The Effect of Supervision on Employees' Performance:
The Case of Fine General Service Share Company
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The purpose of this study was to analyze the effect of supervision on employee performance at Fine General Service Share Company. The study was highlighted the need for effective supervision in an organization. The study looked at what constitutes effective supervision administration on organizations and the benefits that are to be obtained thereof. The study adopted descriptive research design and a mixed research approach which include the distribution of a well -designed research instrument questionnaire out of the total population of 150 to 109 respondent (employee) in fine general service using simple random sampling and interview for the client of Fine General Service by using purposive sampling the researcher tried to find out nature of supervision carried out by fine general service and to what extent does supervision have effect on employee performance, accordingly we identify if this appear to affect the performance of employees' in Fine General Service with the help of supervision dimension like organizational culture, job character, personnel difference and team work .The data was analyzed using SPSS (version 21),while the document are tabulated, analyzed and interpreted using frequency count and percentage, while relation is determined based on correlation analysis and the effect of supervision on employee performance was determined using regression analysis .The finding of the study will be expected to indicate the effective supervision has a positive bearing on employee performance. The finding of this study was a helpful tools which could be used to provide solution to individual dissatisfaction to work process and employee performance, for management decision to improve supervision activities to ensure the performance of the employee and a bench mark for further researchers The researcher try to recommend that organizational problem are internal not external and therefore the implementation of supervision must be accompanied mechanism or policies that create the opportunity to harness performance. Therefore the main aim and focus of the management should be on augmenting the supervision activities and its corresponding dimensions, so as to aggravate the performance of the employee.

Keywords: Supervision, employee performance

**An Assessment of Customer Satisfaction with Broadband Internet Service of Ethio telecom:
The Case of Enterprise Key Account Customer in Addis Ababa
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This study was conducted to investigate the overall satisfaction level of key Account customer in Addis Ababa Towards broadband internet services provided by Ethio telecom. To execute the research objective, 193(90%) 174 Ethio telecom key account customers located in Addis Ababa are selected using simple random sampling technique. The parameters used to assess the satisfaction level of customer were Tangibility, Reliability, Responsiveness, Assurance, Empathy, Network, Convenience and Maintenance. To attain the objective, and this research used quantitative research method. The population is those Ethio telecom key account customer of broadband internet service in Addis Ababa the survey questions were developed based on likert scale and customers were asked to rate their level of satisfaction across the parameters identified. Primary and secondary data are used for conducting the study and Statistical Package for Social Sciences IBM SPSS version25software was utilized for analyzing the obtained data at descriptive statistics. The result of the study shows that reliability, empathy and assurance are better practiced but networking and responsiveness are least practiced in BBI service in ET. Respondents are dissatisfied on both overall satisfactions in addition overall SERVQUAL was rated poor Key account customers are dissatisfied more on the network quality and responsiveness of broadband internet service than the other service quality dimensions. Generally, the research supposed that ethio telecom should work hard to improve its customer's satisfaction by increasing the broadband internet consistent speed and its quality.

Keywords: SERVQUAL: Service Quality, ET: Ethio Telecom, BBI: broadband Internet, KAC: key account customer

**Assessment of Internal Control Effectiveness in Selected International Ngo's Operating
In Addis Ababa
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Effective internal control system plays a vital role in every organization to achieve their objectives and it is the priority to operations and adherence to rules and regulation. The purpose of this research is to assess the effectiveness of internal control practice of international NGOs operating in Addis Ababa. The study used quantitative and qualitative research approach and cross sectional survey using questionnaires to a sample of 50 employees from ten international NGOs and interview with 9 government desk officials. These included project managers, project coordinators, project finance and admin officers, compliance officer /internal auditors, procurement officers, NGO support officers, and section heads. The quantitative result indicates that internal control in the selected NGO's is not effective (i.e. mean of 3.59) on five point Likert-scale and similarly, the qualitative result informed that internal control system in the NGOs is not well designed and practiced. Mainly the risk assessment (with mean of 3.17) and monitoring (with mean of 3.46) component of internal control are not practiced very well in the NGOs. Whereas control environment (with mean of 4.0), control activities (with mean 3.79), and information and communication (with mean 3.54) relatively seem to be better practiced in those international NGOs. Hence, it needs commitment from NGO's senior management, the responsible government authorities and the Donors to improve those specific areas of weakness in internal control.

Keywords: Internal control, Effective internal control, Government supervision, International NGOs

**Implementation of Erp System and Assessment of Operational Performance:
The Case Study on 54 Capital Ltd Companies
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This paper aimed at studying operation performance difference from implementing ERP in 54 Capital companies and describing stakeholder's perception about ERP. The researcher collected both primary and secondary data from the companies. Quantitative and Qualitative data on operational performance of the companies were collected from reports, and primary data were collected from 73 research participants using structured questionnaire on a range of different variables. The results of the descriptive analysis for the ERP construct items showed that improved performance, more than 110% increment of efficiency and Effectiveness were the major achievements based on their descriptive analyses results. The overall mean of the ERP construct was 3.57. The result showed that management support was the most dominant determinant of operation performance followed by supplier management of resource utilization. The result of the t test for comparing the mean difference in operation performance before and after ERP deployment showed that the operational performance of the companies was significantly higher after the deployment of ERP. The researcher recommends that identifying and understanding the operation processes strategies is necessary before ERP implementation. There is also clear indication of a positive relationship that an appropriate determinants of performance measurements is vital to the successfully use of ERP.

Keywords: ERP system, Operation performance, Integration, Implementation, 54 capital companies, Addis Ababa, Ethiopia

**Assessment of Human Resource Development Practices:
The Case Study of Ethiopian Electric Power Corporation
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Human Resource Development (HRD) is a planned and systematic approach to development of employees for both organizations' and employees' benefit. Thus, this research is designed to assess employees' satisfaction with HRD practices in Ethiopian Electric Power Corporation (EEPC). HRD results into several positive individual organizational outcomes HRD needs investment in training development education programs developing and effective HRD system's difficult tasks since it needs to align both company & employees need Both secondary and primary data were used in the research. A survey questionnaire with five point Likert scale is a main tool for gathering data with human resource development practices of the corporation. 81 participants in the Head office operational and management employees were participated in filling the questionnaires. An interview was also made with officials of training and development team of the Corporation. The findings of the study indicated that respondents perceived the HRD practices of the corporation as unfairly focused on some work units only. Respondents also indicated their dissatisfaction with the promotional opportunities and the knowledge to gain from the work they do for the Corporation. Moreover, majority of respondents indicated that they don't think that the Corporation is the best place to develop themselves. In general beyond meeting the Corporation's HR need, the HRD practices should focus on individuals and satisfying their needs for career growth and development. HRD is not all about providing training rather it should aimed at matching the organizational need for HR with the individual needs for career growth and development. Secondly, HRD practices must necessarily focus on individuals since all the strength of Teams and the organization must first embed into individual employees.

Keywords: Assessment of Human Resource Development Practices The Case Study of Ethiopian Electric Power Corporation

Assessment of Employee Motivational Factors and Practices in United Bank S.C
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The purpose of the study was to investigate the practice of motivational technique in banking industry by considering UNITED BANK as a case study. It is a greater concern for united bank to identify which motivational factors affects employees more. This paper used qualitative research methodology, and analyzed and discusses the findings based on Herzberg's motivational frame work, hygiene and satisfiers. From this framework researcher designed six major components named as payment and benefits, working environment, recognition, company itself and matters, training and development, and supervision and leadership. These major components are decomposed further in to 35 items and a five scale Likert based questioner is distributed to 370 employees who work in the head office and four branches which are located in different direction of Addis Ababa, which in turn found to be significant to avoid biases The main findings of this study show that there is motivational practice in UNITED BANK and the impact of different motivational factors on the organizational performance requires further research and the outcome of such empirical ,explanatory study may result in the identification of which motivational factor greatly contribute to the organizational efficiency. Accordingly the empirical findings shows that more educated, adults beyond the age group of 33, good education background, higher income earners and more experienced employees are more attracted for intrinsic motivational schemes such as recognition and working environment. Whereas those youngsters below the age of 33, less income earners, low education certified, and less experienced (below 1 year) employees are fascinated with extrinsic factors like pay and benefits. Besides, payment and benefits ranked first as compared with the rest of five major factors (working environment, supervision and leadership, recognition, growth and development and, company it and matters).

Keywords: Employees' motivation, Employee motivational factors, and practices

The Cause of Employee Turnover at Ethiopian Standard Agency
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The study aimed to examine the major causes of employee turnover in Ethiopian standard Agency. 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 ex-employees and structured interview for the management staffs and other concerned body. The sample technique was convenience sampling method is used. The reason of selecting convenience sampling method by the researcher is that it is easy accessibility to reach respondents. The quantitative data was analyzed using descriptive statistics like percentage used. The qualitative data obtained through interview was presented through narrative description and was incorporated in the analysis to supplement and substantiate the data available through questionnaire. The main finding of the study reveals that, low salary that is the salary they received were not equal to others doing similar works in other organization, lack of fair benefit for over all employees, the organization did not give recognition for well done work, evaluation didn't reflect their performance, lack of fair promotion and career mechanism based on performance, inputs were not appreciated, experience were not considered for promotion & equal opportunities were not given among employees, the relation between management and employee were not good, the organization management and HRD did not treat employees fairly or equally, managers were not willing to listen to their work- related problems, supervisors did not allow employee to participate in decision making process, supervisors not willing to provide constant feedback for the work, lack of opportunity for long term studies, unattractive working environment, they did not feel secured in their job. The study recommends that management should improve the Salary of employees, should recognize excellent performers , should employ effective employee performance appraisal systems and should create opportunities for career advancement should also appreciate employees input in the organization, should implement qualification and experience to promote career, should reduce non value added jobs, Management and HR, should treat employees fairly, Managers should pay attention for employees work related problems and avoids dissatisfaction in managerial support, Management should involve employees in the decision making process, should provide regular, timely feedback to employees, managers should work on its human resource policies implementation and provide training programs in a fair manner to all levels, should support young professionals with materials to have their own innovative thinking, , should work towards creating smooth and „collegial relationship, treat employee impartially ways of disciplinary handling mechanisms, should provide job security .

Keywords: Employees turnover, .HRD, ESA

**The Effect of Compensation and Reward on Employee Performance:
The Case of Management Sciences for Health-Ethiopia
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The main objective of the study is to examine the effect of compensation/reward system on the performance of employees in MSH Ethiopia. Facility based cross-sectional study was conducted among 100 randomly selected workers from different projects of MSH-Ethiopia and the major approach in the design of the questioner was the use of likert scale -tested for reliability at Cronbach's alpha of ≥ 0.7 . Data were collected by self-administered structured questionnaires for the employees and interviewer administered questionnaires for the senior management staffs; and was analyzed with SPSS software. Several statistical techniques like samples, correlation, regression, mean, and percentages analysis were used for this research study at 95% CI at $P \leq 0.05$ was used to assess associated factors to job satisfaction. This study shows that the overall compensation system/package in MSH-Ethiopia is satisfactory and beyond. 95% of employees at MSH-Ethiopia are generally satisfied and have average satisfaction with the current compensation/reward system of the organization. By saying so we are not meant to say all the staff has equal satisfaction in the system. Some staff has low level of satisfaction with the current compensation system in the organization. Some of the major factors that led to such low level of satisfaction, though not limited to this, are related with lack of transparency from the supervisors in rationally evaluating the subordinates, employee's salary history, supervisor's powerlessness regarding negotiation of salary for their staff, and reduced attention from the HR in implementing MSH's HR policies are frequently mentioned by the respondents.

Keywords: Salary, Compensation, Reward, Employee satisfaction, Employee Performance

Department of General MBA
Effects of Motivational Factors on Employees Performance:
The Case of Ethiopian Electric Utility Addis Ababa, Ethiopia
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The purpose of the study was to investigate the effect of extrinsic and intrinsic factors on employee's performance. The study was conducted in correlation research design. The populations for the study were employees of East Addis Ababa Region. The study population comprised a total of 190 employees from various functions. Simple random sampling technique was used to draw from sample size of 45 respondents. The data collection instrument was a structured questionnaire developed by the researcher. Descriptive statistics including bar graphs, frequency and percentage tables were used to present the results of the study. The hypotheses testing were done with Pearson Product Moment Correlation Coefficient and multiple regressions modal. The result obtained from the analysis showed that extrinsic motivational factors given to workers in an organization has a significant impact on the workers performance. These extrinsic factors include salary, work condition, fringe benefits and bonuses among others. The study also identified intrinsic factors that affect employee performance. These there is relationship existed between intrinsic motivation and employees' performance, the intrinsic factors included in the study training, recognition, and responsibility. The researcher recommended that the organization should adopt extrinsic rewards to increase productivity. The study also recommended that the organization should acknowledge and exploit the extrinsic factors in their human resource management practices particularly in the strategic human resource management to ensure that the employees are well motivated to perform their tasks.

Keywords: Extrinsic factors, intrinsic factors, employee motivation, employee performance, remuneration, staff training, recognition, responsibility.

**Assessments of Non-Performing Loans: A Study on Selected
Commercial Banks in Ethiopia**
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As noted by Sharon (2007), loans have a vital contribution towards development of economy. However, its nonpayment also leads to incidence of huge loss on banks in particular and country in general. Hence, this study was conducted to examine bank specific determinants of NPLs on selected commercial banks in Ethiopia. To this end, the researcher has selected six private commercial banks based on their experience in the sector where can give clear picture in the selected topic. Survey was conducted with professionals engaged in these private owned Banks in Ethiopia holding different positions using a self administered questionnaire. In addition, the study used structured review of documents and records of banks and in-depth interview of senior bank officials in these commercial banks. This study used secondary sources of data, which is panel data in nature, over the period 2010-2015 These data were collected from NBE and CSA. This research is an explanatory research design that identifies the cause and effect relationships between the NPLs and its determinants. The finding of the study shows that poor credit analysis and weak/inadequate follow-up was shared by all six private banks which cause non performing loan. Followed by economic condition, diversion of fund and Absence of wise & sound lending practice ascribe to the causes of loan default. The finding of this study is significant since once identifying the determinants of NPLs might enable management body to make appropriate lending policies that prevent the occurrence of NPLs. Furthermore, the study recommended as bank managers should emphasize the management of current assets and loans than fixed assets in order to reduce the level of nonperforming loans. Besides, it is better for the loan officers to provide financial counseling to the borrowers on the wise use of loan and also to make decision on timely fashion to meet their need.

Keywords: Nonperforming loans, bank specific factors, macroeconomic factors

Assessment of Rewad Management Practice in Ethio Telecom
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Various organizations in this competitive business period are struggling to create an equitable balance between the employee's contribution to the organization and the organization's contribution to their employees. In order to establish this balance between their needs and retain their competent employees, organizations are supposed to design a reward system which is competent and favored by employees. The major aim of this study is to assess the reward management practices of Ethio Telecom. In this regard, the pay, promotion, and benefit practices of the company are assessed from varied reward management dimensions. In doing this, transparency, equity, fairness, compliance, contextual fitness and some other aspects of the existing reward practices are valued based on employees' opinion. . In this study, descriptive research design was employed as it focused on identifying present conditions and finding facts. For this purpose, from the total 1325 population a sample of 265 employees were selected through 10 departments by using stratified quota sampling techniques. Self-administrative questionnaires, interview and document analysis were used to gather data. Data obtained through questionnaire were analyzed with descriptive statics (mean, percentage and frequency). The result of the research work revealed that many aspects of the reward management practices of Ethio Telecom are exercised poorly except some aspects in relation to benefit administration and promotion. Due to this, so many of the respondents testify that, the existing practices of Ethio Telecom fail to satisfy the needs of the employees. This makes them less motivated and a cause of employee turnover in the Ethio Telecom.

Keywords: Assessment of Rewad Management Practice in Ethio Telecom

**Relation of Supply Chain Management Practices with Organizational Competitiveness:
The Case of Ethiopian Pulp and Paper S.C (EPPSC)
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To sustain a competitive advantage, a company should focus on over all practice of supply chain management. That passes on inbound, operation and outbound logistic sections. Therefore, the study is conducted to determine to what extent the supply chain management related with the competitiveness of the organization under study. That is Supply chain management is described by three practices. These are: strategic supplier relationship management, internal supply chain management and customer relationship management with the variable of organizational competitiveness; cost efficiency, technological advancement and demand condition. To achieve the study objective, explanatory research design along with quantitative approach has been employed. The target population of this study is 49 employees in EPPSc including professionals working on the areas of inbound logistics, operations and outbound logistics sections. Both primary and secondary sources of data were used. Primary data was taken from Survey. Statistical package for social sciences (version 20) was used in running the outcomes of the study. The data obtained from primary sources were analyzed descriptively. Pearson's Correlation was used to determine the relationship between two variables. The response of employees showed that the company has loose supply chain practice which affects its competitiveness in the market. The study found a strong, positive and significant relationship between all SCM practices and organizational competitiveness. Among the three supply chain practices (SRM, ISCM and CRM), Strategic Supplier relationship management (SRM) was identified and concluded as the practice with the highest relation with the organizational competitiveness and the lowest practice from the other practices is internal supply chain or the operation system of the company.

Keywords: - Supply chain management, Organizational competitiveness

Employees Perception of Managerial Skills in Lion International Bank S.C
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The research was undertaken to examine the Employees perception of managerial skills in lion international bank S.C. The study was conducted in Lion International Bank to examine and assess the skills of the managers as viewed by their subordinates in Lion International Bank S.C, Using stratified random sampling technique 246 participants (employees) of the target bank-LIB were selected from the total population of 1284. Descriptive analysis tests were applied for data analysis. The descriptive analysis results have shown that there is a moderate agreement of the participant on conceptual and technical skills possessed by their managers and the employee rate human skill possessed by their managers as low compared to the other managerial skills. Based on the results of the study it was concluded that the level of managerial skills possessed by managers is low. Finally this study recommended that the bank should alter its current managerial skill and evaluate the atmosphere of the overall managerial skills.

Keywords: Managerial Skills, Conceptual skills, Human Skills and Technical Skills

**Factors Affecting Non-Performing Loans in Banking Industry in Ethiopia:
The Case of Dashen Bank
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The problem of non-performing loans is seen as a burden on any country's economy or financial institution and putting downward pressure on its growth. This is because the role of banks as financial intermediaries does not function properly due to the problem of non-performing loans (NPLs). In view of that, this study has been tried to examine the factors affecting non-performing loans in Dashen bank Sc. A quantitative research design were used in the methodology and using cross-sectional research design a sample size of 50 respondents of staff of Dashen Bank's credit department were used to collect data. Of which 42 questionnaires have returned; and the collected data has been processed through (SPSS) version 23 software and analyzed by descriptive statistical method. The findings indicated that diversion of funds for unnecessary expansion of business and speculations leading to investing in high risk assets to earn high income and legal environment which reflects the availability or non-availability of foreclosure laws and ownership rights for both domestic and foreign investors have been factors influencing NPLs. The study suggests that much attention should be given to proper credit assessment and risk management techniques, introducing and implementation of an aggressive debt collection policy, and strong loan follow-ups. Besides, the bank should exert additional effort to better manage its NPL position.

Keywords: Banking industry, financial performance, Non performing loans

The Effect of Medical Promotional Activities on Doctors Prescription Habit on a Private Set Up: The Case of Mcm Hospital Addis Ababa, Ethiopia
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This thesis presents the effect of medical promotional activities on doctor's prescription habit in a private set up in the case of MCM hospital in Addis Ababa Ethiopia. In this study qualitative research approach were used. The source of data used in this study was primary which was collected through the application of structured and semi structured questionnaire that were distributed to all 43 medical professionals currently working in the MCM hospital. Ordered logistic regression model or log likelihood and simple descriptive statistics were employed to analyze the data and investigate the effect of medical promotional activities such as medical representative's interaction (MR), promotional materials and medical gifts (PM), free drug samples (FD), and continuing medical educations (CM). According to the findings of the study MR and CM have got positive effect and PM has got negative effect on doctor's prescription habit of doctors working in MCM Hospital. It is important that pharmaceutical companies work hard and help the medical representatives interact with medical doctors at least once in a week, and share relevant information. They should also increase the provision of continuing medical education, reduce the amount of medical promotional materials and medical gifts to be provided, employ any medical representative of any gender and age group without discrimination.

Keywords: medical representatives, prescription habit, promotional materials, doctors

Factors Affecting Freight Transport Efficiency in Ethio-Djibouti Corridor, Ethiopia
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In most of world countries 70% of freight transport is operated by trucks, 20% is transport by rail and other is covered by different modes of transport. In Ethiopia 90% of agricultural products and inputs plus industrial and trade movements from the origin to destination is transported by freight trucks. Identifying and solving transportation problems is one of the core tasks confronting governments in developing countries. Therefore, this study aimed to assess factors affecting road freight transport efficiency among freight transport operators in Ethio-Djibouti Corridor. All 91 transport operators were selected based on purposive sampling as respondents of these 82 (89.13%) collected. Mixed research approach was used for the purpose of triangulation. The data was collected by close ended questioner analyzed by inferential statistics, regression to predict the most powerful factor over freight transport inefficiency and Pierson correlation coefficient was used at a $P^* < 0.05$. Additionally, the data collected by open ended questionnaire was analyzed by in depth narration after the data transcribed. Findings of the study indicated that, the majority of truck numbers was owned by associations and companies. The structure of the market was highly dispersed and the higher amount of trucks are old in their age consequently inefficiency challenges. Associations have no fleet operational management power over trucks registered under their organization, due to different demand between owners, drivers and brokers. The overall operation problems, excluding technological fleet advancement; all the study variables infrastructural facilities, logistic services have significantly positive relationship with freight transport inefficiency. Similarly, the regression analysis of the study indicated technological fleet advancement all other factors had a predictor value of 49% or (adjusted $R^2 = 0.49$, $P < 0.05$) over freight transport inefficiency. In conclusion, between Addis Ababa and Djibouti corridor there was a wide range of problems for the efficient freight transport. Therefore, this study implied that immediate action should be taken towards improving the freight transport operation that ultimately improves the flow and services that transporters are delivering to their respective clients.

Keywords: Demurrage, Inefficiency, Infrastructure, Logistics Services, Technology

Assessment on the Contribution of Customer Relationship Management on Customer Loyalty the Case of Commercial Bank of Ethiopia
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This research studies contribution of customer relationship management in commercial bank of Ethiopia. CRM as a strategy has gained tremendous interest among researchers and practitioners in recent times. Thus, the study tries to assess the contribution of CRM on customer loyalty. In addition, this research considers different CRM dimensions such as trust, reciprocity, empathy, bonding and responsiveness. To achieve the objective of the study, primary data were collected through questionnaire from sample of 259 bank customers of CBE. These respondents were selected using simple random sampling technique. The data collected through questionnaire were analyzed using descriptive statistical analysis method and SPSS as a tool of data analysis. Interviews were also conducted with management bodies of the selected branches of CBE. The result of the study indicated that, there are some loopholes; such as, lack of continuous supervision and monitoring in the quality of bank services, weakness in giving individualized attention to customers and the common challenge is network interruption. The finding also suggests some measures which can be taken in to consideration in order to enhance CRM practices of the bank. The study also clearly revealed that the four CRM dimensions are strongly related. Thus, from customers as well as management bodies of the bank perspective, CRM has a significant influence on customer loyalty in CBE. Based on the findings of the study, the researcher forwards some recommendations as; the bank should make the whole system on work with customers, not in opposite of customers, continuous supervision on the quality of services, provision of training to employees, and also they are expected to invest more on attracting new customers and retaining the existed ones with regard to CRM to increase customer loyalty.

Keywords: Customer Relationship Management, Trust, Reciprocity, Empathy, Bonding and Responsiveness

**Assessment of Service Quality Control Practice of Ethiopian Motorized Equipment
Maintenance and Its Impact on Internal Customer Satisfaction:
The Case Study of Ethiopian Airlines, Addis Ababa, Ethiopia
Sileshi Seifu, St. Mary's University, Email:rakmo.smu@gmail.com**

This study had been conducted in Motorized Equipment Maintenance service of Ethiopian Airlines in Addis Ababa. The main objective of the study was to examine quality control practice of the maintenance service and its impact on its internal customer satisfaction of the Motorized Equipment maintenance service. In order to accomplish this objective the researcher used both primary and secondary sources. The Primary data had been gathered through open ended and close ended questionnaire from unit owners, operators, procurement officers and technicians from maintenance section. The questioners distributed to 90 sample respondents by using proportional stratified sampling, which is favorable to get adequate and suitable data to eliminate time wastage and all questionnaires had been collected completely filled questionnaires for data analysis. The study also used secondary data that had been obtained from the department documents and others. After the data was collected, processed (i.e.-edited, coded, classified and tabulated) and analyzed in relation to each type of question. The result shows that lack of sufficient training both for operators & technicians are the major factors for quality control practice. Moreover the maintenance service quality controlling practice has impact on the internal customer perception about the maintenance service and on time performance. Therefore adequate training and awareness has to be given to operators and technicians.

Keywords: Quality Control

Outsourcing and Its Benefits and Challenges at Development Bank of Ethiopia
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This study was conducted to outsourcing and its benefits and challenges at Development Bank of Ethiopia and to come up with the possible solution to minimize the existing problems. The researcher used both primary and secondary data sources. In order to get relevant data from the target population, questionnaire and interviews were used. The questionnaire was distributed to 252 employees on the basis of stratified random sampling and the data collected were analyzed using descriptively. Results show that due to outsourcing the major reasons and benefits are able to save time and money, helped to save costs and personal work, helps the bank to give more focus to its core functions, helped the bank to focus on more strategies. In the meantime the bank has also faced several challenges such as: poor handling of the Bank's resource and high maintenance costs, problems of controlling outsourced staffs during working hours, problems of quality of services, lack of ownership and belongingness, lack of clear communication. Based on the findings of the study, the research recommended to minimize poor handling of resources and the high maintenance costs, the bank prepared mentally and physically through proper and continuous training and should set up controlling and monitoring actual equipment condition, to decrease service delivery time service provider, DBE should discuss and facilitate a personal transportation mechanism, to understand the value of the bank's document, the bank should give free induction training, in order to increase employee belongingness and ownership, the bank should give gift certificates and intrinsic rewards that are experienced internally. Finally the bank should recruit some effective outsourced workers into permanent workers to increase others' employees moral and belongingness.

Keywords: Outsourcing, Insourcing, offshoring, onshoring, Core functions, non-core functions

**Analysis of Factors Affecting Supply Chain Management Efficiency:
The Case Study on Ethiopian Construction Works Corporation
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The efficiency of supply chain management is very important for the competitiveness and profitability of any organization. Therefore, the purpose of this study was to analyze the factors affecting supply chain management efficiency at Ethiopian Construction Works Corporation. It also aimed at finding out the extent to which the corporation gives focus on such issue in order to enhance its employees' skills to reach its goals and visions as one national organization working on huge and giant projects. Besides, the major problems that hinder the achievement on supply chain management in the company were explored. In this study, mainly explanatory research design and quantitative research approaches were employed as it focused on identifying casual relationship and finding facts. For this purpose, purposively simple random sampling techniques and structured likert scale data collection instruments and interview were used. Self-administrative questionnaires were used to gather data. Out of the total 125 questionnaires distributed to the respondents 104 (83.2%) were filled out properly and returned. Quantitative data obtained through questionnaire were analyzed by using both inferential and descriptive statistical data analysis methods, processed through SPSS. A significant regression model were formulated at $F(7,96) = 196.977, P < 0.000$, the coefficient of determination(R square) value of the model was 0.935 and its adjusted R² was 0.930. The regression results showed that it was found that the first and the most influencing variables were distribution channel, the second supplier selection, the third procurement process, the fourth information sharing, the fifth inventory management, the sixth information technology and finally staff training.

Keywords: Construction, Supply chain management, Supply chain management efficiency.

**Growth Constraints of Micro and Small Enterprises in Addis Ababa:
The Study in Wereda 3 of Gullele Sub City
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In developing countries like Ethiopia, micro and small enterprises comprise the largest part of the industrial sector. They are among the most important economic development agents through creating employee opportunities and contributing a significant share in gross domestic product of a country. The benefits of micro and small enterprises to a country will be maximized if they perform well and grow into medium enterprises leaving their place to the rise of new micro and small enterprises. Growth of micro and small enterprises requires identification and minimization of constraints that hinder their performance through a holistic and effective micro and small enterprises support service. This research tried to identify the main constraints that limit the growth of micro and small enterprises in wereda 3 of Gullele sub city. Eight constraints that limit the growth of micro and small enterprises were selected for the study, quantitative data was collected and analyzed from micro and small enterprises. The results showed financial factors as having the highest influence on growth of micro and small enterprises. High collateral requirement and interest rate from lending institutions, complicated loan application procedures of lending institutions and inadequacy of credit institutions are the major challenges for micro and small Enterprises in wereda 3 of Gullele sub city. The results indicate the demand for improved support service from micro and small enterprises across wereda 3 of Gullele sub city.

Keywords: Growth Constraints, Micro and Small Enterprises, Addis Ababa, Wereda 3 of Gullele Sub City

Investigation of Potential benefit and Risks Resulting from Entry of Foreign Owned Bank in Ethiopian Banking Sector

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Up to now, the Ethiopian banking sector has not been opened up completely for foreign banks. This refers mainly to the still existing restriction to set up branches in the Ethiopia that will even remain in force after the accession to the World Trade Organization. The restrictions due to them have the potential positive effects and risks on the banking sector. Foreign banks have a positive and negative impact on banking sector of Ethiopia. This research paper concerned with investigation of the potential positive effects and risks results from foreign banks entry in Ethiopian banking sector especially on domestic commercial banks. The main objective of this research is to assess the potential positive and negative effects of foreign banks entry on the banking sector of Ethiopia. From total domestic commercial banks 5 (Five) domestic commercial banks were selected through Non probability sampling technique that was judgmental sample based on their total assets and year of establishment. In addition, 100 employees were selected from these domestic commercial banks. From total respondents 97 respondents were considered and 3 respondent's response were missed. For the purpose of this study primary data were collected using questionnaire and. The collected data was analyzed using Explanatory statistics and SPSS software. The result of this study shows that, foreign banks entry in to Ethiopian banking sector has its own positive and negative potential effects on Ethiopian banking sector. The potential negative effect of foreign bank entry on Ethiopian banking sector are Lack of domestic strong supervisor body, fear of foreign bank domination, lack of domestic commitment, and Capital Flight. And, the potential positive effects of foreign bank entry on Ethiopian Banking Sector are introducing new technology and financial innovation, possible economics of scale and scope, improvement of the competitive environment, development of financial market, improve the financial systems infrastructure and attracting foreign direct investments. In addition, the result shows why foreign banks open their representative and factors that attract foreign banks. The study concludes and recommends that domestic commercial banks in Ethiopia should develop their products or service cost and quality. And, update their technology to compute with foreign banks when entry is allowed. And also, they should develop their employee's knowledge and skill. Finally, government should develop supervisory body efficiency to manage the sector efficiently when foreign banks join Ethiopian banking sector.

Keywords: Foreign bank, Domestic bank, Ethiopian banking Sec

**Assessment on Practices and Challenges of Pre-Shipment Export Credit: Evidence from
Commercial Bank of Ethiopia and Awash Bank
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This study assessed and identified the existing practice and challenges of pre-shipment export credit in two giant commercial Banks namely Commercial of Ethiopia and Awash Bank. The total target population of the study was 72 professional employees working under credit processing unit. The data was collected through questionnaire and analysed. The result of the study generally indicated that the pre-shipment export credit utilization as compared to other types of credit service new product and very low share and banks largely rely on the proposal and integrity of the exporters while approving the pre-shipment export credit export. Whereas, lack of effective monitoring, loan diversion, the honesty and integrity of the borrowers and lack of sound credit evaluation method are coined as the main challenges of the pre-shipment export credit and bankrupt of the exporter business, cancellation of the contracts, and refusal of payments and diversion of the loan are factors which divert the pre-shipment export credit to non-performing loan. Therefore, in order to increase utilization of the pre-shipment credit service banks should design a specific program to encourage new and emerging export through delivering the pre-shipment export credit service in main regional districts. To minimize the risk of non-performing loans banks should introduce appropriate decision-making and control mechanisms supported by modern management information system. Finally, to better enhance and promote the export turnover the federal government should consider the establishment of export import (EXIM) bank for providing financial assistance to exporters and importers.

Keywords: Export trade, pre-shipment Export Credit, Loan Diversion and Non-Performing Loan

**Impact of Competition on Capital Structure Decision in
Ethiopian Insurance Companies**
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Capital structure decision is one of the key decisions in strategic financial management. But it is important to be aware of what factor determines this decision and its extent. Industry specific characteristic, competition is one of the factor and the aim of this study is to empirically investigate the impact of this industry specific characteristic, competition on capital structure decision of Ethiopian insurance companies using ten years data (2007-2016) of nine insurance companies in Ethiopia which have started producing financial statements at year 2007. to identify the extent to which completion affects financing decision of Ethiopian insurance companies some significant firm specific and macroeconomic variables (profitability, tangibility, liquidity, firm size and inflation rate) were controlled. The study employed random effects model after Hausman and Breusch and Pagan Lagrangian multiplier test to regress explanatory variables on leverage ratio of Ethiopian insurance companies with the help of STATA software package. The result of this study suggests that competition were affecting financing decision of Ethiopian insurance firms positively with strong significance. In light of a negative relationship between competition and economic profit, the finding of this study which is a strong positive relationship between competition and leverage was in conformity with pecking order theory. Control variables, profitability and firm size were appeared to have a positive and significant relationship with leverage ratio of Ethiopian insurance firms whereas as tangibility, liquidity and inflation rate were appeared to have a negative and significant relationship with leverage ratio of Ethiopian insurance companies.

Keywords: Competition, market share, capital structure, leverage ratio

**Assessments of Earth Moving Machineries and Equipment Management System
The Case of Grade One General Construction Companies in Ethiopia
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The construction sector in Ethiopia is developing at a fast rate and its capital budget is increasing from year to year. All major infrastructure and other development projects like roads, tunnels, dams' Air fields etc. require the use of heavy equipment to assist most of the construction projects, as these major projects are handled by GC-1 construction companies, their demands for import of earth moving machinery and equipment (EMME) has increased. However lack of sufficient information and knowledge on the management system of EMME in construction companies has affected the performance of the equipment hence the GC 1 contractors overall performance. This study was conducted for the purpose of assessing earth moving machineries and equipment management system in Ethiopia by taking GC-1 construction companies into consideration. The descriptive method of research was utilized and survey method was used for gathering data. The questionnaire served as the instrument for collecting data. Purposive sampling was used for sampling design. Equipment managers in 45 GC-1 companies in Ethiopia were the respondents. The findings of this study indicates the management system of EMME in most GC-1 companies in Ethiopia are poor. To improve their management system by doing proper selection of the right fleet of equipment that matches with each other and the job requirements and the best acquisition methods i.e. (purchase, rent and lease), proper planning and follow-up system for maximum equipment utilization and productivity with proper maintenance system, proper record keeping system to provide information for maintenance planning, productivity and cost build up and well thought equipment replacement policy and disposal system.

Keywords: Earth moving machinery and equipment, Selection, Acquisition, Operation, Maintenance, Occupational health and safety, Environmental Protection Measures Replacement, Disposal, Record keeping.

Assessment of Pay Scale Establishment Practices at St. Mary's University
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This study examined how the pay scale of St. Mary's University has been established and to analyze whether the pay scale even serves as a motivational tool. In doing so, both qualitative and quantitative research approaches; where much emphasis is given for the latter and descriptive research design is pursued. Relevant literature on job grading and pay scale techniques were sufficiently reviewed. The study focuses on salary scale (base pay) establishment practices of the University. Due to the distance barrier in questionnaire administration, employees deployed in more than 125 Center Offices of the University are not included in the study. Moreover, due to its enormous applicability nature in most organizations, point rating job evaluation method is applied as litmus test of job samples in the study. Both primary and secondary data were administered. Primary data of the study were collected through questionnaire and key informants interview. Stratified and convenient sampling techniques were employed in administering the questionnaires. Therefore, 74 senior staff members were stratified and 94 copies of questionnaire were distributed. The response rate of the questionnaire was 69%. Validity and reliability tests were conducted to check whether the instrument and factors included are reliable and valid, accordingly result (average Cronbach's alpha 0.790) proven to be both reliable and valid. Data were subjected to simple descriptive statistics such as frequency and percentages, mean, mode and the like. Data analysis was made using SPSS 20 for quantitative data and interpretational and reflective for qualitative data. Results of the study shows that pay scale practices of the University is resulting on intuitive decision of the top management regardless of proper job grading processes and lacking commensuration with internal alignment and external market pressures. Accordingly, the researcher concluded that emphasis should be given to periodically review of the pay policy and scale up on meeting standardized principles and procedures. Furthermore, pay in-equitability and unfairness is also becoming severe. Therefore, the University ought to effort promoting equal pay for work of equal volume and shall seek to provide salaries that attract, retain and motivate competent employees.

Keywords: Pay policy, Pay Scale, Job Grading, Pay Equity, Motivation

**Practice and Challenges of International
Banking Service on Selected Private Commercial Banks in Ethiopia**
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International trade exposes the trading partners to various difficulties and risks due to the physical distance between parties, different time zones and currencies different legal rules applicable to the transaction as well as the fact that the parties may not generally know each other. Banks facilitate international commerce through a variety of products which include managing their international payments, mitigating the risks, and providing working capital. The research, a descriptive study using the survey method, makes an assessment of the trade service practices of selected Ethiopian private commercial banks in order to identify problems, expose any malpractices, indicate instances of noncompliance with international standard banking practices, shed light on risk areas, and identify knowledge gaps among the bank staff. From the research it has been found out that, most of the banks do not automatically effect payment to the remitting bank after releasing the shipping documents sent on documentary collection basis. Secondly, banks are having difficulty managing the level of approved purchase orders due to the fact that outstanding purchase orders are not considered as liabilities of banks under the Open Position directive of the National Bank of Ethiopia. On the other hand, most banks are not examining documents and notifying negotiating banks of discrepancies related to documents presented under letters of credits within the allowed period of five banking days. In addition, it can be concluded that most banks do not make a rigorous assessment of the creditworthiness of the importer and the marketability of the consignment when issuing letters of credit against a less-than 100% margin. In the study, it is recommended that banks should encourage importers to enter into a formal sales contract with sellers. Secondly, the National Bank of Ethiopia should revise its Open Position directive in such a way that banks would be allowed to account for at least 50-60% of their outstanding approved purchase orders as liabilities. Thirdly, banks should properly manage their commitments in foreign exchange so that they will not face liquidity problems when processing settlement of letters of credit and documentary collections.

Keywords: Banking Service on Selected Private Commercial Banks in Ethiopia

**Determinants of Loan Repayment Performance of Industrial Projects: The Case of
Development Bank of Ethiopia**

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Once the loan is extended to establishment of projects, getting back the money is challenging in project financing. To address this problem, various studies have been undertaken on loan repayment performance of agricultural projects at Development Bank of Ethiopia. However, previous studies did not specifically carried out loan repayment performance of industrial projects. To address this research gap, the study outlined general objectives to investigate factors affecting loan repayment performance of industrial projects financed by DBE. From a total of 270 industrial projects, 116 industrial projects were taken as a sample. Linked with objectives, the study employed descriptive analysis to evaluate the statistical association of factors affecting loan repayment performance. On top of this, likelihood maximization logit model as well as Heteroscedasticity and multicollinearity test was applied to analyze the relative importance of factors on loan repayment performance. In doing so, twenty one variables were used in the model. According to the results from the analysis, age of the borrowers, regional distribution of the project location (project location of Oromia and Addis Ababa), and ratio expatriates to local employees, education level of the general manger (Secondary school), work experience of the general manager, and market destination (Both imported and domestic market destinations) and loan scheme, collateral values and loan size are important factors which significantly affect loan repayment performance. Hence, it is recommended that organizing regular discussion mechanism, recruit expatriates for high-tech projects, comprehensive due diligence assessment on educational level and work experience of existing management staffs , design sound and appropriate marking strategy, improve appraisal planning quality, protect strategic default through reasonable collateral coverage ratio, and properly determine the loan size of the project.

Keywords: Determinants of Loan Repayment Performance of Industrial Projects: The Case of Development Bank of Ethiopia

**The Impact of Marketing Mix in Fulfilling Customer Satisfaction:
The Case of St. George Brewery Kalkidan Mersha Ashagrie, St. Mary's University,
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The marketing mix is the means by which marketing objectives of the organization will be achieved and comprises of product, price, promotion, place, people, process and physical evidence of the marketing activities. This study focused on assessing the marketing mix taking product, price, place and promotion in satisfying customers of the St. George Brewery. This study also investigated the influence of the four marketing mixes on customer satisfaction of St. George Brewery. The study is motivated by the need to address the issue in Ethiopian context by providing recent and extensive evidence collected from beer consumers. The study used quantitative and descriptive method of research design. Both primary and secondary data collection instruments are used to collect data. To collect the data for this study, the target population of the study is consumers of the company. The study was taken from customers found in the Addis Abeba city with distributing 400 questionnaires. Quantitative methods of data analysis were used. Information collected from consumers through questionnaire was analyzed quantitatively using percentage, weighted mean correlation and regression techniques using SPSS version 20. Thus in order to assess those factors which influence customer's satisfaction, four variables (price, product, promotion and placement) are taken in to consideration. The finding asserts that all variable are found to be influential to determine customer satisfaction. The researcher recommends that the company to take a close scrutiny in the four marketing mix elements in maintaining its customers. Specifically price of the company product is found to be a variable having detrimental effect on satisfaction of the customer.

Keywords: marketing mix; price, product, promotion, place and customer satisfaction

**Assessment of Trade Facilitation in Ethiopian Revenue and Customs Authority and
Ethiopian Shipping and Logistics Service Enterprise, Modjo Dry Port Warehouse
Administration, Selamawit Alemayehu, St. Mary's University
Email:rakmo.smu@gmail.com**

Ethiopian Revenue and Customs Authority & Ethiopian Shipping and Logistic Service Enterprise, Modjo Dry Port is one of the branches of the dry ports striving to serve the process of imported and exported goods. This research is focused in examining the quality of the system, which is trade facilitation towards giving a satisfactory service to importers. This study is incorporated by primary data collected by random sampling technique from both companies' employees and importers, who used this branch. A sample of 191 employees and 61 importers were studied for this investigation. The study incorporated descriptive statistic to analyze the collected data from participants. And the result shows that the organization do not have sufficient capacity to serve large number of customers at ones and all the tools and equipment used to inspect the status of imported products are not updated and well organized. In addition, the difference in perception of simplicity of the organizations' system has been observed. Employees think that the current is smooth and simple for customers, whereas the customers think that it is not and that they spend too much time to receive the service and leave the system with enthusiasm. The outcome of this study offers an opportunity for further study can investigate more about the satisfaction level of customer related to trade facilitation and dry port warehouse in future. Based on the findings it is recommended that the dry port services should use one window system, provide regular training to employees to improve the ability of the employee, harmonized each sub system, updating the infrastructure and inspection tools and also finally striving to upgrade the capacity of the organizations.

Keywords: Trade Facilitation, Ethiopian Revenue and Customs Authority, Ethiopian Shipping and Logistics

Automated Teller Machine Service Quality and Customer Satisfaction In The Case of United Bank S.C. Tibebe Negash, St. Mary's University, Email:rakmo.smu@gmail.com

In the last few decades, information technology has changed the banking industry. It provided a way for the bank to offer different products and services to their customers. One of the innovative ideas of information technology among others in the banking sector is automated teller machine (ATM). In order to supports customers and reduces cost in the provision of easy services, this machine play a great significant role. Service quality is the major factor for the satisfaction and attracting of the customers. Service quality and customers satisfaction becomes the focal point of every bank in order to attract as many customers as possible. And also Banks gives more attention because it has influential relation with cost, financial performance, customers' retention and profitability. The objective of this study is to assess the level of Automated Teller Machine (ATM) service quality and its effect on customers' satisfaction of ATM users in United Bank. A structured questioner was used to collect the data from the convenience sample of 200 respondents' of ATM users at selected five branches of the Bank. The analysis and findings of this study shows respondents give the lowest satisfaction level to the accessibility and responsiveness. So, relative to the other dimensions accessibility and responsiveness are the most unsatisfied features of the ATM services. Concerning to the reliability and assurance, most of the respondents are relatively gave good response. It is also observed that the dimension of ease of use gets the highest satisfaction level of the respondents relative to all other dimensions. The findings of the analysis in the assessment of suggestion to improve the ATM service indicates that most respondents suggested to increase the number of ATM machines and also to select new ATM locations as the first and the second suggested service quality dimensions for improvement. From the findings, it can be concluded that the management of the bank should focus and gives priority to those service quality dimensions, which gets relatively unsatisfied response from the customers. Therefore it is clearly observed that the Bank should improve and gives priority to the accessibility and responsiveness of the ATM Banking services. And the management should give high priority and focuses on the increasing of the ATM machines and selecting new ATM locations to increase the satisfaction and to retain the customers.

Keywords: ATM Banking service quality, Customers satisfaction, Service Quality.

The Effects of Organizational Culture on Employee Job Performance
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The primary objectives of this research is to investigate the nature and the extent of organizational culture impact on the employee job performance and also to examine the relationship between organizational culture and employee performance in Development Bank of Ethiopia. The study adopted survey research design. The population of the study is the employees of the Development bank of Ethiopia who work at head office. Both primary and secondary data were used for this study, primary data was collected through questioners administered to the selected respondents. Sample size is 25 % of the total population which is N=100. The researcher used organizational cultures variables Power culture, Role culture, Achievement culture, Support culture and other employee performance affecting variables such as performance appraisal, leadership style, remuneration, training and career movements. To analyze the data, the researcher used descriptive statistics and regression analysis (standard multiple regression) and SPSS software was used in analyzing the collected data. The result of the findings shows that the present culture of the Development Bank of Ethiopia is power culture and the preferred culture as is achievement culture. Regression analysis shows organization culture is positively related with employee performance but the effect of the existing culture on employee performance is insignificant. in addition to this, the result of the analysis showed from other employee performance variables leader ship style and remuneration are the major employee performance affecting factors which is significantly affect the performance of employees. Based on the research conclusions made in this study, some recommendations were offered for possible consideration by Development Bank of Ethiopia. Individual employee performance can be improved by strengthening the dimensions of competence as indicators of organizational culture and other employee performance variables. The current organization culture has positive impact on performance but insignificantly effect employees' performance therefore this culture should be changed to preferred culture of the organization (achievement culture) and the Bank should create an effective and good performance appraisal system, remuneration system and leadership style to enhance employee performance of the Bank.

Keywords: The Effects of Organizational Culture on Employee Job Performance

6. Project Management

Assessing Critical Factors of Project Management Affecting the Performance of Ethiopian Railway Projects, the Case of Addis Ababa Light Rail Transit
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Infrastructure development is a significant driver for advancement across the African continent and a critical enabler of economic growth. To track sustainable development one of the facilitator is transportation infrastructures. Mega transportation infrastructure projects need plenty of resources, human capital and knowledge to accomplish their projects successfully. Mostly, projects success is largely being measured by their completion on time, with allocated resources and expected quality. Moreover, managers' efficiencies to handle each and every knowledge area management make the project performance more effective. The purpose of this study is to assess critical project management factors affecting the performance of railway projects in Ethiopia by taking Addis Ababa Light Rail Transit as a case study. The major objective is to analyze the managers' efficiencies to handle the knowledge area management and to examine the critical factors that ensure railway project success based on the empirical evidence of project practitioners in the case study. This dissertation is organized with five chapters. The impact of transportation infrastructure development projects to Ethiopian economy is the researcher main reason to study in this topic and poor project management practices in projects. The research is both descriptive and explanatory type. Data collected by using self-administered questionnaires for 50 respondents. The percentage frequency distribution, relative importance index and regressions were used to analyze data. Among numerous factors, this study found out: Well-defined stakeholder management plan, Estimation of project cost, Determine the required budget, Control cost, Quality checklists, Confirming HR availability and Well-defined cost plan are the most critical factors for effective performance of AALRT project by using both methods. Also, the study revealed that the AALRT success perceived by completing the project on time and cost as planned, the project meet its product technical and operational performance, the customers' needs and expectation by the project are the core success criteria for the project to said effective. Therefore, this paper provides insight into the project management knowledge areas critical factors influencing the performance of railway construction project for different objectives, focusing on the operation and implementation phases in the context of project management.

Keywords: Infrastructure, Project Management Success Factors, Success Criteria, Addis Ababa Light Transit, Ethiopia

**Performance Evaluation of Women for Women Project of Care Ethiopia:
The Case of Ledeta Sub-City, Addis Ababa
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The study sought to examine performance evaluation of Women for Women project of Cooperative for Assistance and Relief Everywhere (CARE) Ethiopia, which was encompassed with the aspects that are showcasing result oriented criteria, relevance centered to target group of women of low income and need to empower and inspire these women into entrepreneurship skill development through trainings offered by CARE project titled Giving Together for Strengthening Women: “Women for Women”: Creating Opportunities for Women in enterprise development in Addis Ababa, sustainability criteria pointing out duration of the businesses through the Village saving group association , effectiveness of the project increased the income of the beneficiaries and access to capital, efficiency highlighting aspect of time management balanced at household and businesses of beneficiaries, the research examined how the beneficiaries have benefited from the project since its establishment in 2016-2018 achieving this study through use of secondary and primary data collection methods with sample size of 130 beneficiaries, that depicted the central success of project. Thus, this research undertaken found out that, women access to financial services are deeply rooted into granting them opportunities to loans and saving group associations, However, monitoring aspect should be deployed to completely help evaluate and track the progress of these initiatives of women for women project.

Keywords: Performance evaluation, Effectiveness, Efficiency, Relevance and Sustainability

An Assessment of the Project Planning Practices of Addis Ababa Housing Project
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Projects are very essential for the economic growth of a country because infrastructures and other developmental activities are executed through projects. Even if projects are this much important, the level of attention given to them in terms of the effective and efficient implementation is very little. There are so many factors that determine the success of projects. One of these factors is preparation of a sound project plan. Projects with a good project plan are the ones that most likely to be successful. Given the importance of project plan for the success of projects, there are limited evidences (especially in Ethiopia) about the practices of project planning such in the case of the Addis Ababa housing sector. Therefore, the main objective of this study is to assess the project planning practices of Addis Ababa housing project in selected four sites. The study employed survey in its descriptive research design. The target population of the study was staffs of the organization in the selected four sites who are project team members and managers. For data collection stratified sampling is applied. A total of 133 questionnaires were distributed and 123 are returned and used by the researcher. SPSS version 20 is applied for processing and analysis purpose. Based on the study conducted the planning practice of the study organization is poor when assessed based on the survey. The result of the analysis shows that the general project planning practice of the study organization is weak but the level of staff awareness regarding the presence of the project plan is good. On the other hand the most widely used project planning tools were work break down structure, Gant chart and project management information system are applicable even if it is not in a satisfactory level. It is recommended that the study organization and other organizations to give due attention for project plan.

Keywords: project plan, components of a project plan, integrated project plan, Addis Ababa housing project Ethiopia

Construction Projects Schedule Management Practice in Ethiopian Airlines
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Construction projects schedule management will have potential benefits for increased efficiency, improved project predictability, increased stakeholder's confidence, improved communication, and increased probability of project success. Proper management of project schedule tools and techniques can help project success with standard expectations. However, in most cases the Ethiopian Airlines construction Projects do not seem meeting their deadlines. The objective of this paper is to identify the scheduling tools and techniques used, to identify the schedule performance and analyze determinants contributed for the delay of Ethiopian Airlines construction projects. The study employed descriptive research design using primary and secondary data. The data for this study was obtained through questionnaires, interviews and the project's document. The survey questions were distributed to 74 Client, Contractor and Consultant professionals working on Ethiopian Airlines construction projects. The respondents were selected using purposive sampling techniques. Interviews were conducted with the Manager of Group Infrastructure Planning and Development section and the Director of the section to triangulate and supplement the data obtained from the questionnaires and Ethiopian Airlines project's document. The responses were analyzed and interpreted using SPSS analytical tools. The results of the study indicated that schedule management tools and techniques are not effectively utilized for Ethiopian Airlines construction projects. The conclusion drawn is the usage of schedule management tools and techniques is low level. Based on the findings it is recommended that construction projects contractors address the constraints to make use of customized schedule management tools and techniques. The results of the study will help Ethiopian Airlines construction projects to improve their level of using Project schedule management tools and techniques and the study lays foundation for further researches.

Keywords: Ethiopia, Ethiopian Airlines, Project schedule management, Schedule management tools and techniques, SPSS analytical tools

**Right of Way Acquisition and Its Influence on Road Construction Project Schedule
Performance: The Case of Projects under Addis Ababa Road Authority
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Right of way acquisition affected schedule road project .The current research study designed to check influence of Right of way to schedule road project in Addis Ababa. The study adopted descriptive, & correlation research design to investigate in what extent the road project schedule performance were affected by right of way components such pre-acquisition public involvement, property management of the acquired parcel & qualified appraisal. And collected both qualitative and quantitative data through interview & review of project performances of 67 Right of way road projects for the year 2014-2019 and descriptive and correlation analysis were adopted. Projects were measured via schedule performance index & schedule key indicators. Accordingly 9%, 28.36%, 9%, 10.45% & 43.3% were successful projects without delay, moderately successful projects with extension of duration and scheduled about 90-75 %, challenged projects with significant extension time and scheduled about 75-50%, failed projects with very significant extension duration and scheduled performance of 50 % and less & impaired projects totally terminated due to sever Right of way acquisition problems respectively. Right of way acquisition components such as public involvement, property management and qualified appraisal had lower average mean 2.53, 2.22 & 2.71 respectively. These represents Right of way road project begin before getting awareness by victim community about project description, objective and benefits. In addition there is also poor property management practices related with promotion, marketing and selling of property with cost efficient price and finally delay happened due to technical performance of appraisal while taking measurement, sketching, computer aided design, narration, encoding and summarized acquisition with summary number six.

Keywords: RoW acquisition, Schedule performance index, Time management, Performance level, Addis Ababa Road Authority, Ethiopia

**Assessing Project Performance Evaluation Practices of Challenged for Construction
Projects Case Study on Mikada Engineering Plc
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The construction industry plays a vital role in developing countries which are highly dependent on the growth and development of physical infrastructures. Performance evaluation can be said as backbone of the organization. The overall objective of this research was assessing project performance evaluation practices of challenged for construction projects case study on mikada Engineering PLC. The Research Approach to be followed for this particular research is Qualitative Research Approach. In this study descriptive research design was used to explore and identify project management practices by assessing the project performance evaluation in MIKADA Engineering and Trading PLC. The researcher used purposive sampling to collect qualitative data from 16 employees that are fully engaged in project works in the organization. In order to sample the population, the researcher used Non probability sampling of Purposive sampling technique. From the finding there is misunderstanding on performance evaluation and lack of knowledge. Because of not conducting performance evaluation, the company lost and put on risk. Also, the organization has standards in conducting performance evaluation with an important element that helps to measure and evaluate the project performance. The findings also show that project performance evaluation is an important tool for the organization to perform in the industry using different important tools of evaluation methods and to check whether they are in profit or loss.

Keywords: Construction, project performance evaluation, cost schedule, Resident Engineer, Key personnel, Finance officers, Sight Manager Engineer and Project Manager

**Assessment of Credit Management Practice: The Case of Development Bank of Ethiopia
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Credit management is one of the most important activities in any financial institution which are engaged to provide a credit service. In the credit financing process sound credit management is the primary task of financiers for the reason to secure organizational sustainability. The study sought to conduct to assess the credit management practice of Development Bank of Ethiopia (DBE). The research was carried out by analyzing different institutional factors that directly or indirectly affect the credit management practice of the bank. Descriptive research design was adopted to prepare the study. Stratified random sampling method was utilized to select respondents from the entire population. 120 respondents were drawn from the credit management directorate and other six directorates which are performed the same role with credit directorate. Both primary and secondary data were used as a source of information. Primary data was collected from respondents using questionnaires where all the issues raised on the questionnaire were addressed. Descriptive statistics methods such as, tables, frequency and percentage were used to analyze the data. The impacts of institutional factors such as, credit approval, credit appraisal, follow up and supervision, credit risk management practices, collection techniques and staffing roles on the credit management process were analyzed and discussed in detail. As the result of the finding indicates the raised factors has its own effect on the credit management practice of the bank. The major findings of the study shows that impeding loan quality is occurred due to absence of adequate controlling and monitoring, inadequate appraisal & approval, poor collection culture, absence of effective risk mitigation strategy are some of the factors raised as a challenge. The bank has gaps regarding with for all factors presented for discussion. The overall credit management practice of the bank has poor and not performed as the expected level and it needs improvements. Finally the study recommends that banks should improve the overall credit management activities through critically assess the existing challenges how to fill it according to the provided recommendation.

Keywords: Credit management, Credit Analysis, Credit Risk, Portfolio quality, Risk Management, Sound lending, Development Bank of Ethiopia

**Implementation Process and Failure Factors Assessment in Metec's Medium Scale Turn:
Key Manufacturing Projects: The Case of Hibret Manufacturing and Machine Building
Industry Project, Bayouline Chane Arage, St. Mary's University
Email:rakmo.smu@gmail.com**

This thesis addresses the project implementation and assessment of failure factors of the regional flexible manufacturing workshop establishment projects. The goal of this research is to show the project implementation process along with stakeholder's roles and contribution, to identify the problems for completion on planned time, to assess the factors that potentially contribute for the failure of the project, suggest a method to safely hand over of the projects, to take lessons learnt. In this work the researcher had identified and analyzed the factors for the failure of the implementation of turnkey projects. To identify these factors brainstorming was utilized. To analyze and prioritize the problems result of questionnaire, interview, observation, and Pareto diagrams were used. From the responses of the questionnaire researcher had concluded that, a remedy solution should be made by the stakeholders based on the intensity of the problem. The lesson learned from these questionnaires, brain storming, critical observation and structured interviews were used intensively. The development project consists of four stages conception, planning, implementation and closeout life cycles and it can assist in evaluating the strength and weakness of their whole system through SWOT analysis, targeting their improvement areas, setting up an action plan for improvements and tailoring a special part to the needs of their attention. Thus it can be used to improve the entire project implementation and control system of the contractor company. Finally a number of recommendations were proposed how to effectively implement the project management practices to complete the project and achieve its initial objectives.

Keywords: Factors Assessment, Metec's Medium Scale Turn, Hibret Manufacturing and Machine, Building Industry Project

**Assessment of Project Management Success Determinants:
The Construction Industry in Addis Abeba
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This study was conducted with an objective of identifying, quantifying, and ranking of construction projects management success determinants. The focus of the study was on the medium level contractors i.e. grade 6, 7 and 8, including both general and building contractor categories. There are 4330 medium level contractors in the study area that provided total population. Therefore taking this population the calculated sample size was 366. The study selected four success criteria that are time, cost, quality, and stakeholder satisfaction. And a total of 66 success factors compiled in six groups (Management, Procurement, Client, Contractor, Project Manager, and Environment Related Success Factors) from literatures. The data collection was conducted using questionnaire having 5 level Likert scale and distributed to 370 respondents (including contractors, consultants & owners) out of which 275 responses were received. The data were analyzed using computer software. The analysis was divided into general characteristics (grade and experience of contractors) and relative importance index analysis. Relative index analysis was selected to rank the factors according to their relative importance. For each success factors group a cumulative mean was calculated to identify the significance level of the success factor group according to the Likert scale. Then by computing the relative importance on the elements of the success factors the ranking of each element was done to identify which of the factors are ranked the highest three in their respective group. Finally the ranking of all the 66 success factors in the six groups was computed together to identify the major 10 significant success factors. The results showed that 50% of the ranked ten major success factors come from the Project Management Related group, 30% are from the Contractor Related group, Environmental and Management Related factors provide 10% each.

Keywords: Project Management, Project Management Success, Determinants in Construction Project Management, Critical Success Factors, Success Criteria, Time, Cost, Quality.

Assessment of Enterprise Resource Planning Implementation: The Case of Commercial Bank of Ethiopia, Betelhem Mengstu, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of the thesis is to assess ERP implementation in Commercial Bank of Ethiopia. The methodology followed to conduct the research is mixed which used questionnaire as an instrument to collect most of the quantitative data and interview to collect most of the qualitative data. The focus of the study was implementation of ERP in the support Divisions in Addis Ababa city. The results of the research process revealed that the theoretically and the empirically proven critical success factors of ERP implementation were fully applied in CBE with the exception of appropriate vendor selection and adherence to schedule. And among the variables which show effectiveness and efficiency of ERP system, information quality, system quality, team impact and organizational impact are in a very good standing showing ERP system in CBE has brought quality of information, quality of work and positive organizational impact as well as team synergy. The study also found out that the empirically proven reasons of implementing ERP are also the reasons of CBE. Overall, the implementation of ERP is more or less successful but there are some modules and some features of some modules which are not implemented as plan.

Keywords: Enterprise Resource Planning (ERP), Commercial Bank of Ethiopia (CBE) Implementation

**An Assessment of Project Implementation Practices of Commercial Bank of Ethiopia Head
Quarter Construction, Bethel Shewafera, St. Mary's University
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Time management, Scheduling and Planning is very important for the efficient and effective completion of construction project. Scheduling which address “when” includes activity schedule, material schedule, equipment schedule, financial schedule and manpower Schedule. For high-rise building construction assigning special equipment and experienced professionals, applying duration reducing work method, using proper and economical design should be considered during the planning stage. In this study different literatures are composed to support the argument of the study. In this study quantitative study had been performed and the data is collected using questionnaires. It uses stratified sampling size and reliability and validity of the study is calculated. In the analysis part of the paper, project integration management, project time and scheduling and project planning were analyzed. Commercial bank of Ethiopia head quarter building construction project was studied to establish the practice of Project Integration, Project time and schedule and project planning, from this information key conclusions and recommendations are drawn for the project and for the other high-rise building constructions to be constructed in the future too.

Keywords: High rise building, Project Integration, Project time and scheduling, Project planning

Assessment of Quality Management Practices of Condominium House Projects in Addis Ababa: The Case of Wastewater Management in Mikililand Site
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General purpose of this research was mainly to assess wastewater quality management of condominium house projects practices and major quality management challenges. In order to achieve this objective, descriptive research method were employed and both primary and secondary data were used. Data collection tools used was questionnaires, interview, and document review. In addition clustered sampling techniques were employed. The survey questionnaire was designed based on the literature and information collected through the document review of the wastewater treatment plant. These questionnaires were distributed to respondents from head office of AAWSA, sewerage treatment and reuse department and Mikililand condominium site sanitation committees. They were clustered by duties and responsibilities on onsite wastewater management, among all 40 distributed questionnaires 33 questionnaires were collected which represent a response rate of 82.5%. The data gathered through the questionnaire were analyzed by Statistical Package for Social Science (SPSS). The generated data were analyzed using tables, frequency and percentage approaches. The result of the study indicated that designing and constructing of the wastewater treatment facility at Mikililand condominium site hasn't fully employed all requirements of quality management process. Mikililand condominium wastewater management project was fully managed by AAHDA the owner instead of AAWSA which exclusively have an adverse effect on quality management. Inspection, process control chart and quality audits are found to be the major quality management tools and techniques used to control quality wastewater management. Qualified and experienced personnel, conformance to specification, processing time & weather patterns and quality of materials and equipment used while construction are identified as the major factors in the determinant of the quality of wastewater management. In the study it is examined that various quality assurance measures were taken starting from defining project objectives and to monitoring operation of the treatment plant by staffs from Mikililand condominium site sanitation committee with the assistance of AAWSA staffs. It was also identified that some barriers of quality management are; sewer line damaging, lack of quality management policy and strategy, in adequate management support, lack of waste management supervision and monitoring, and inefficient resources such as budget, repair & maintenance stuff, chemical dosing, labor were the major once. VIII Additionally the study recommends that AAWSA to have separate quality management policy in order to undertake complete quality management process, enhance management involvement, capacity building on project management skills for effective implementation of wastewater management.

Keywords: Quality, Quality Management, Quality Management Process, Wastewater Management, Wastewater Quality Management in Condominium House Projects

**Assessment of Project Monitoring and Evaluation Practice at Bamacon Engineering Plc
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M&E system is a system that involves continues gathering of information and assessment of it in order to determine whether progress is being made towards the initial goals and objectives of a project. It is an integral part of the project cycle and of good management practice. The overall objective of the study is to assess M&E practices at BamaCon Engineering PLC. The study used a census method of sampling; project managers, onsite office engineers and project coordinators located at the head office, who are the direct participants of the M&E system of the firm, were involved in this study. The study adopted a descriptive research design that used questionnaires and key informant interviews for data gathering. SPSS (Statistical Package for Social Science) version 25 and MS Excel were used for data analysis. In addition, summary tables and charts are used for describing data. According to the findings of the study BamaCon Engineering PLC has well-organized M&E system but it is not entirely systematized one, but it does not have a guide or framework that guides the process as a whole. Physical progress monitoring, technical monitoring, financial monitoring and quality monitoring are applied on projects, but assumption monitoring is not applied on projects. Only a formative evaluation type and performance indicators are used as the M&E tools and techniques applied. The information generated through the M&E system are directly provided to the managing director, the consultant and to stakeholders/client of the project. In addition to that, the data gained is also used in making decisions for projects. Training regarding M&E has never been given to the staff. Data tampering during the gathering and reporting period of the system is also a major problem. Therefore, the firm should prepare a framework and guidelines for the M&E system. All the staff at the firm should be informed about the significance of the system. Training on M&E for direct participants of the system should be provided to avoid the inadequacy of staff and the data tampering issues.

Keywords: Project Monitoring, Evaluation Practice, Bamacon Engineering

**Factors Affecting Performance of Road Project in DCE:
The Case of Dichoto -Galafi Junction -Beleho Road Project
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Infrastructure projects, such as road constructions, are one of the most important projects in Ethiopia. Growth in this sector is critical for growth in national income as it is among the largest sectors that generates employment within the country as well as a key driver for economic development of Ethiopia. Ethiopian Roads Authority has administered many projects at the federal level involving local contractors on the projects. However, projects executed by contractors are facing critical problems with respect to different factors. There are several factors that are contributing to the performance problems of local contractors. Accordingly, this research attempts to identify the major causes or factors affecting the performance of DCE road project, which can serve as the way forward for future work in coping with this performance problem. A thorough literature review and desk study was done, through which a number of performance factors were identified in different construction industry scenarios. To obtain expert opinions from the sector, in total twenty six (26) factors with 04 main groups were identified and made part of the survey questionnaire and the survey was conducted with DCE head office and project staffs. The findings were that all the four factors; skilled manpower, organization structure, client support and timely available of construction resource have influence on performance of road construction in DCE. The conclusion is that skilled manpower, organization structure, client support and timely available of construction resource all had a positive influence on performance of the road construction in DCE. The recommendations is that training and skill up-gradation within construction firms and establishment of more middle level technical colleges in order to improve availability of skilled manpower. Construction firms also need to have a flexible dynamic organizational structure as existence of strong organizational structure was found to be the core from which the successful implementation of road construction projects was founded, client support in form of prompt payments and approvals, involvement of stakeholders, early land acquisition and project coordination are necessary to ensure enhanced performance of road in DCE to ensure timely, cost effective and quality completion of road project

Keywords: ERA, DCE

**The Role of e-payment on Productive safety net Program (PSNP) Implementation
Performance in Ethiopia: The case of M-birr service in Tigray Region
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The study tried to assess the role of electronic payment on the productive safety net program implementation of Ethiopia with a particular reference to Tigray region's M-birr mobile payment. Government of Ethiopia realized the importance of e-payment towards efficient and effective service delivery in the year 2015. This study therefore aimed at assessing what the role of e-payment affected the program's performance by in meeting the expected success factors previously set by the program owners. These success factors namely; convenience, timeliness, protection, cost effectiveness, financial inclusion will allow to see the effectiveness of the implementation & measure the customer's satisfaction on the payment modality of the program. The study covers Tigray Region's PSNP e-payment program addressing hundreds of thousands of beneficiaries. A causal research design is adopted with both qualitative & quantitative research approach. The target population of this research was program beneficiaries, implementing party informants which are 17,170 HHs and simple random sampling was used to select 376HHs for data collected by means of a questionnaire& an interview with 10 key informants representing different implementing parties. The findings of this study revealed that e-payment has had a very positive effect on the program's performance; has improved convenience, timeliness, protection, appropriateness & financial inclusion while enhancing clients' satisfaction but multiple challenges have been faced in the implementation period in attending perfection of the implementation as there is high agent turn over & limited cash holding capacity to meet expected convenience, visibility of pin card exposing clients to potential fraud cases & delays in attendance & payroll preparation to meet timeliness. This study recommends that for e-payment implementation to be effective as expected, stakeholders need to work as a team in achieving timeliness, network accessibility, engaging RuSaCCOs in all kebeles to increase convenience & TSP should come up with a potential security mechanism to overcome the pin risk.

Keywords: E-payment, Productive Safety net Program, Social Cash Transfer

**Factors Affecting The Performance of Women Entrepreneurs: The Case of Wedp
Members, Dagim Animaw, St. Mary's University, Email:rakmo.smu@gmail.com**

This study assesses the major factors affecting the performance of women entrepreneurs in Women Entrepreneurship Development Project. It also addressed the characteristics of women entrepreneurs' and the driving forces behind them to start their own business, supports given to women entrepreneurs by Women Entrepreneurship Development Project and other institutions. A sample of 142 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 enterprises, factors that affect the performance of women entrepreneurs and the supports that women entrepreneurs acquire through Women Entrepreneurship Development Project and other Institutions were designed in a closed ended and likert scales. Interviews were held with top officials of micro finances and Women Entrepreneurship Development Project officers. After the data has been collected, it was analyzed using simple statistical techniques (tables and percentages) and descriptive statistics (mean and percentage). The results of the study indicates the personal characteristics of women entrepreneurs and their enterprises in Women Entrepreneurship Development Project are they have 4-5 family members engaged in trade sector in the form of a sole ownership and also provided opportunity generated by their businesses. It also shows that the driving forces to start their own business are absence of other alternative for income. The major economic factors that affect women entrepreneurs are lack of own premises or land to run their business. The study also found that conflicting gender roles is the major social factors that affect these entrepreneurs. The legal and administrative bodies are required to create an enabling environment for the growth and development of women entrepreneurs, but this study found that access to policy makers, amount of tax levied and request of collaterals were the main factors that affect women entrepreneurs. The study also found that planning and financial reporting training, technology support, raw material supports and financial supports were the main challenges of the entrepreneurs.

Based on the major findings, recommendations were forwarded to Addis Ababa women entrepreneurs, to sectorial associations, to finance institutions, to educational institutions and to concerned government bodies.

Keywords: Characteristic, Factors, Entrepreneurs, Performance

**Practices and Challenges of Prince 2 Methodology in Information Technology Projects
Implementation: The Case of Selected Organization Based in Addis Ababa
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Different literatures are written on the project performance and significance numbers projects particularly in the Information Technology sector failed to meet the predefined specification, cost and schedule. There are different factors that affect project performance. Project management methodology is one of the factors. Intensive literature is done on PRINCE2 methodology implementation however there is a gap in research conducted in this topic in Ethiopia. This research aimed to minimize the gap created by the contextual gap of paper written in the area. The main purpose of the study is to assess the practices and challenges of PRINCE2 implementation on IT projects in the case Information Network Security Agency. To conduct the study successfully, the researcher adopted a descriptive research design to profoundly understand the PRINCE2 implementation in the agency. In addition to this, a quantitative research approach was adopted to explain the implementation in terms of numbers with the intention of identifying the level of the implementation. The study was conducted in closed and ongoing projects and the questionnaire was prepared and distributed for 40 respondents who had participated in the Agency projects. To analyze the information collected from the participants, SPSS version 24 was used for computing the frequency and mean and. In addition to this, the Relative Importance Index (IRR) tool was used to evaluate the waited impacts of factors in the PRINCE2 implementation. The finding shows that the implementation level of PRINCE2 in the Agency is around 45 percent which is very low. Related to the practice, there are challenges faced by the project team while the project implementation. Lack of necessary resource, training, organizational structure and lesson learning from previous projects are the most selected. In addition to this, the RII result shows that organizational structure, communication management and tailoring have high impact on the practice compared to the others. Based on this the researcher recommends that the agency should use the new PRICEN2 Agile framework which is more applicable to IT projects.

Keywords: PRINCE2, Project management methodology, Project success factors

**Assessments of the Practices and Challenges of Vital Events
Registration in Addis Ababa and Main Regional States
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The purpose of the study was to assess the practice and challenges of Vital Registration and get feedback for the problem. The study employed both qualitative and quantitative approach. The participants of the research consisted of Addis Ababa City Administration Vital Registration employee and residents. In addition, stakeholders which are working with the Vital Registration Agency such as Ministry of Foreign Affairs, Justice bodies, Hospitals(Government and Private) were included in the study. Hence, 224 employees of Vital Registration Agency and 487 residents were participated. Both primary and secondary data were collected using structured questionnaires, interviews, Focus Group Discussion and observation. Quantitative data were analyzed by descriptive statistical tools such as frequency distribution and percentage. Qualitative data were obtained through semi-structured interview, FGD, and document reviews. The finding of this study also reveals that, existence of forged certificate and manual recording system almost half percent indicate higher level. Fore instance in Yekatit 12 Hospital they use manual recording system rather than the digital one. This led to influence the activities. Other major finding was lack of coordination work with institution not in efficient way. The major bottleneck were identified, forgery, cultural taboos, manual system, coordination, affordability and budgeting are affect the result getting from Vital Registration System. Therefore on these findings and conclusions the study recommended that, the Agency should give the pertinent focus to the supervision work on forgery, changing manual recording system into digital once, affordability of fees by poor householders need a discussion with residents or reducing fees, or make free the registration, coordination work with stakeholders, and the government also allocate regular budget.

Keywords: Practices And Challenges of Vital Events, Registration, Addis Ababa, Main Regional States

Evaluation of Omo - Kuraz 1 Sugar Factory Project Using OECD Criteria
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These days Ethiopia is building around eight sugar factories that has strategically benefit for the country economy. Even though many peoples are anticipated on the projects, due to different reason the projects are tarry, KURAZ I is one of them. In this research using OECD (Organization for Economic Co-operation and Development) evaluation criteria; the relevance, effectiveness and efficiency aspects of the project is analyzed in detail. Descriptive research approach is selected for this study. Data is collected for the study using document review and semi-structured interview. The collected Data was analyzed and interpreted using descriptive analysis technique and earned value analysis. The study found even though the project is consistent with local community need, country requirement and global priorities, it's failed to achieve cost, quality and schedule requirement of the project, and if these constraints of projects is can't be achieved it can be called 'failed project'(George, 2017). Using semi-structured interview the reason behind the project is classified into two categories; the first internal causes of project failure are: Lack of experience in contractors and sub-contractors, corruption, lack of skills and inexperience of project management knowledge and absence of good contract and procurement management are identified, from external side; Fluctuation of Prices, Political situation of the country and Political economy of Ethiopia are found. Based on this finding, recommendations are made to overcome these challenges. Accordingly, Termination of the contract with METEC must be the first corrective action of the sugar corporation, for further projects; contingency plans to cover the material price escalation and stopping government officials interferences in their work. They should also make contract with project management Consultant because they are helping organization in the project by managing the project and related specific activities. The research findings will be expected to assist the sugar corporation.

Keywords: project evaluation, relevance, effectiveness, efficiency and OMO-KURAZ

Assessment of the Urban Refugee Livelihood in Ethiopia: The Case of Eritrean Refugee in Addis Ababa, Fasika Shiferaw, St. Mary's University, Email:rakmo.smu@gmail.com

The study examines the assessment of the urban refugee livelihood in Ethiopia: The case of Eritrean refugee in Addis Ababa. The study employed both qualitative and quantitative research method and also used structured survey questioner with urban Eritrean refugees and semi structure interviews with Key informant from UNHCR, ARRA, EO-DICAC and NRC were conducted. In addition, FGDs with assisted and non-assisted (OCP) Eritrean refugees were held. Simple random sampling technique was used to select the sample size. The respondents for both interviews and FGDs were selected using simple random sampling technique based on the urban livelihood beneficiary lists found from implementing partner. Descriptive statistics such as percentage, mean value, cross tabulation were employed for data analysis. Data organization followed the data collection. The analysis was made in light of the research questions and objectives. The findings of this study have shown that the majority of the urban refugee status is non-assisted urban refugee (OCP) who relies on the diaspora remittance from families and friends abroad. The urban refugee in Addis Ababa have face challenge to work in formal sectors majority of the refugee provided different vocational skill training but not practicing due to countries work permit. Even those refugees who were engaged in informal sectors are faced work place discrimination through low payment and summery dismissal. The study revel that Ethiopian Refugee proclamation of 409/2004, work permit and engaging in income generating economic activities is prohibited for refugees of any group in the country. On the other hand, the Eritrean refugees perceive the especial treatment provided for them as politically motivated and temporary. The historical and ongoing relations between Ethiopia and Eretria and also the 2010 out of camp policy impacted for the large number of Eritrean refugee to settle in urban area and left in a vulnerable situation with the lack of work permit. In such situation, securing self-reliance is nearly impossible. On the other hand consideration of Ethiopia as country of transit and the subsequent rely on the diaspora remittance the Eritrean refugee lack of motive engaged in livelihood activities.

Keywords: Livelihood, Self-reliant, Urban Refugee, Assisted, Non-assisted (OCP), Formal and Informal sector.

An Assessment of Risk Management Practices: The Case of Ethio telecom Tower Construction Project, Fasile Mekonnen, St. Mary's University, Email: rakmo.smu@gmail.com

This study focused on an assessment of risk management practice in the case of Ethio telecom tower construction project. The descriptive survey design was used for data collection. Data were generated through personal interview and survey questionnaires. The interview and questionnaires were prepared and conducted to Ethio telecom tower construction project department, ZTE and HUAWEI staffs were involved collecting the most common and frequently used of the identified risk factors, to assess risk analysis techniques and risk management techniques on the project. The finding of this study specified that to identify the major risk factors that affect the tower construction project in Ethio telecom tower construction project. So categories of different risk groups and risk factors related to tower construction project was done. 37 types of risk factors, 13 types of risk analysis techniques, 10 types of preventive techniques and 9 types of mitigated techniques were selected under this study. Socio-political risk category was the first higher risk categories from the others of tower construction project and from those categories bribery/corruption risk factor was also affect the project highly from all 37 risk factors. Financial risk category was the second type of higher risk category and from this category increase material cost and availability and fluctuation in foreign exchange was affect the project highly next to bribery/corruption. Risk management department staff highly used expert system, using computer simulation and Delphi techniques type of risk analysis techniques. Purchase technology/software to capture and display critical information, seek out the experts and use them, Hire or assign internal staff and Use hedging budget and labor were practices highly on mitigation techniques of risk management techniques. Recognizing the Identify hazards, Standards on Protective Equipment (Equipment care), Good training program also practices on preventive techniques. The study concludes most of the Ethio telecom tower construction project staff did not have sufficient knowledge about risk management and also, they were new for risk factors and risk management techniques. Based on the findings, a recommendation for Ethio telecom tower construction project, Ethio telecom should give careful attention for risk management practices and techniques. Ethio telecom top management must deal with the contractors frequently about risk before that happened and use standard risk management simulation software. Ethio telecom staffs those involves on the project must be participate and take any type of risk management training program.

Keywords: Risk Management, project management, tower construction project

Practices and Challenges of Compensation System
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This study was undertaken to investigate the practices and challenges of compensation system in Berhan Bank s.c. The literature part of the study provides concepts of compensation and also determinants of compensation system. The researcher used descriptive research design which describes qualitatively the effect of compensation on employee's job satisfaction. Information was gathered from a sample of 222 employees of Berhan Bank through Likert scale questioner method and unstructured interview. After the data was captured the analysis was done through descriptive statistics method which include frequency, mean and aggregate using table format .This study was done for some determinants and types of compensation, which is included in the questioner. Major findings of the study indicates that the bank pays less when compared to other similar banks , there is inequity between employee salary who have similar job positions, there is also inequity in adjustment and bonus allocation across branches ,the bank has no proper salary scale format and when compared to the labor market it pays less. According to the findings the study concluded that BrB employees are working in a state of dissatisfaction. Based on this, the study recommends that the organization should revise its compensation system to create satisfaction among its employees and hence value itself.

Keywords: compensation, compensation system, Equity

**Project Management Practices: The Case Study of Addis Ababa
Water and Sewerage Authority Project Office
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The application of Project Management knowledge areas is gradually becoming an important issue in developing economies, especially in a country like Ethiopia where projects of different size and structures are undertaken. The purpose of this study is to assess the project management practices of Addis Ababa Water and Sewerage Authority Project Office. A descriptive case study design was adopted. While the sampling technique is purposive, Participants of the study are all project management team members of the organization and data is collected through in-depth interview, close and open-ended questionnaires and document analysis. The analysis is done qualitatively by relating the results with literatures and quantitatively using percentage, frequency and mean and for the mean value the researcher adopted previous literature style in order to categorize the mean value. The findings of the study revealed that among knowledge area assessment almost all of them are at low level of mean value except project quality management. In light of other knowledge areas the organization perform project quality management in a better way. The other objective was assessment of project management challenges. Lack of suitable project management methodology and lack of project management practices are the major challenges that the organization faced off during the assessment. Therefore, to alleviate these prevailing implementation challenges the organization should adopt a standard Project Management (PM) methodology for its projects, diversify funding partners, and conduct need assessment of beneficiaries. Change can occur to project scope, deliverables, timescales or resource. These changes must be formally requested furthermore, it needs to adopt well-structured communication strategy and invest more on the capacity building of its staff.

Keywords: project management, project management knowledge areas, project management challenges

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

Keywords: Agent banking project, Project Implementation, project team development, project implementation process

**The Effect of Procurement Management Practice on the Project Performance:
The Case of Commercial Bank of Ethiopia
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This project studies the effect of procurement management practice on the project performance the case of commercial bank of Ethiopia where the concept of procurement management comes a long way in the practice of project undertaking. Thus, the researcher came up with a major research gap which the effectiveness of procurement practices on the project's performance. In addition, the researcher has further assessed the effectiveness of procurement practice in terms of Inventory Management practice, Need Assessment, Supplier sourcing and Contract Management. The methodology was designed as quantitative approach since the data which was gathered through questionnaire is quantitative (numerical). Moreover, this study adopts explanatory research design. In this research design, empirical data are collected for testing the hypotheses. The researcher employs the test-retest reliability test, where the consistency of the questionnaire is evaluated over time by Cronbach's alpha (Using SPSS version 22) and the researcher used Regression Analysis to analyze data presentations. Its general objective included to find out the effect of need assessment, supplier sourcing processes, contract management and inventory management on project performance of CBE. Procurement functions such as need assessment, supplier sourcing, contract management and inventory management play a very important role in the execution of projects. The study recommends that CBE should include the four procurement functions i.e. need assessment, supplier sourcing, contract management and inventory management in their implementation of projects.

Keywords: procurement management, CBE, project performance, need assessment, contract management

**Factors Affecting the Performance of Construction Projects:
The Case of Defense Construction Enterprise Gebremedhin Sebsibe, St. Mary's University,
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The construction industry plays an indispensable role in the Ethiopian economy, and is a significant contributor to economic growth. However, several challenges have been recognized as confronting and influencing the performance, development and growth of Ethiopian construction industry. Construction projects in the Defense Construction Enterprise suffer from many problems and complex issues in performance such as cost, time and quality. The objective of the study was to assess the influence of resource management related factors, stakeholder management related factors, procurement management related factors, and quality management related factors on project performance in Defense Construction Enterprise as a case study. The research was primarily based on primary data collected through a structured questionnaire. To this respect, a total of 89 questionnaires were distributed to purposively selected employee of defense construction enterprise, which constituted response rate of (77) or 87% and this was adequate for statistical generalization of the study findings. The information was displayed by use of charts and tables. The major resource management related factors that affect the performance of the projects are cash flow and financial difficulties, price escalation of construction material in the market, material wastage on projects, breakdown and failure of construction equipment in the enterprise, changes in material types and specifications during construction, and unavailability of construction material in the market. The major procurement management related factors that affect the performance of the projects are lack of an effective and efficient Procurement planning, procurement control mechanism, and contract management in the enterprise. The major stakeholder management related factors that affect the performance of the project are lack of stakeholder attribute assessment, lack of Stakeholders involvement in decision making process, lack of stakeholder identification, and lack of stakeholder communication and engagement. Among quality management related factor that affect the performance of projects, lack of quality management system and lack of management commitment and leadership towards quality were the two most important factors that affect the performance of projects. The researcher further employed a multiple linear regression model to analyze the relationship between factors affecting the performance of projects and project performance. The regression result reveals resource, stakeholder, and procurement related factors are positively and significantly influence the project cost performance but quality management related factors were found positive but not significant factor influencing the cost performance of project. Also, regression result reveals resource and stakeholder management factors are positively and significantly influence the project time performance but quality and procurement management related factors were found positive but not significant factor influencing the time performance of project. On other hand, resource, stakeholder, and quality related factors are positively and significantly influence the project quality performance but procurement management related factors was found positive but not significant factor influencing the quality performance of project. The results of the study may suggest that the enterprise need to give more emphasis on resource and stakeholder management to enhance project performance.

Keywords: Project, Project Performance, Construction Industry, Ethiopia

Assessing the Project Implementation Practices: The Case Study on Bole Airport Expansion Project, Habtamu Gebre, St. Mary's University, Email:rakmo.smu@gmail.com

In project management, best practice is a general term that includes guidelines & international standards. Standards also issued by specialized organizations are usually based on best practices and guidelines given by professional bodies. The main objective of the study is on assessing the project implementation practices in the AABIA Expansion project in terms of the PMBOK areas of the project implementation phase using project integration, quality, resource, risk, communication, procurement & stakeholder management. Primary data collection was done by unstructured interview; and structured questionnaire was collected from employees involved in project work selected in census survey and as to secondary data; related books, articles, journals and publication from the project office & websites were reviewed. Accordingly, descriptive research design and qualitative approach were employed as a methodology of this study. Percentages using frequency distribution table were used to analyze the data obtained. The findings of the study showed that five of the project management knowledge areas of project implementation practices were practiced even though it was not with full extent & formal procedure. From the seven knowledge areas; all knowledge areas except project integration & resource management (mainly HRM) were practiced adequately but not in complete intent. From the five practiced knowledge areas of the project implementation practices, project procurement & communication management were more executed adequately than the others knowledge areas effectively practiced in the project. Generally, the researcher concluded that, the implementation practices of AABIA expansion project are moderately effective except on project human resource & integration management even though they lack some proper practices on the five knowledge areas. Finally, this study suggested for all the project implementation practices which seem to be implemented in the project need to follow in the full extent & the formal procedures of project management.

Keywords: Project management, Project management knowledge areas, Project implementation practices

**Practice of Project Risk Management in Nib International Bank: The Case of Head
Quarter and Hawassa Building Projects, Israel Sisay, St. Mary's University,
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Today many organizations are working in projects and in order for a project to be successful, project risk management is an essential part of project management. This study tries to identify the practice of project risk management in NIB Head Quarter and Hawassa Building projects. The researcher has used descriptive research method. The data collection tools were questionnaires and administrative interview. The sample size of the study was 42 individuals who were selected through purposive sampling. The response rate was 85.7%. the finding of the study showed there is a policy or guideline that is designed as to how to manage risks in the projects. Standard risk management process also does exist within the project. However, relevant stakeholders are not involved the planning process of the projects, and thorough planning is not performed further, the finding reveled that risk identification and analysis is performed for the projects and it is done based on expert Judgment. Team members take into consideration factors such as resource, schedule and budget while responding to risks that occur and that might occur. There is a well-defined strategy that guides on how to respond to risks within the project. The practice of monitoring and control risks is applied within the projects by the team members without giving due attention to the goals and objectives that the projects aim to reach. Generally, the outcome of the research confirmed that risk management practice is implemented to some extent but there is a gap between the theory of project risk management which should be applied and the actual practice that is performed by the two building projects. Therefore, possible recommendations are outlined at the end of this project work on what actions should be taken to improve this practice.

Keywords: project management, Risk management, Risk management practice, and risk factors

**Assessment on Factors that Cause Project Delay:
The Case of Addis Ababa Islamic Affairs Supreme Council
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The AAIASC is one of the major Islamic religion followers' institution found in Ethiopia. It was re-established under the general Assembly of the Ethiopian Islamic Affairs council proclamation 24 S/No. 24.2.2 given by the Authority to re-establish the regional Islamic Affairs councils. It was re-established in September 2006 E.C. through the involvement of general Muslim public from Kebele up to Addis Ababa city Administration with full participation through the process of free public elections. Starting from an assignment of new management and executive members, the institution has been performing several project and non-project activities in the city and sub city Administrative level. In the construction project perspectives, there was prevalence of the projects delays because of clearly unknown reasons. The researcher was aimed to identify the major factors that contributed to this problem. Major objective of this study was to identify the causes of project delay manifested on the project implementation processes of the selected institution. Scope of the study was de-limited to AAIASC led projects. Mixed Research Approaches (both qualitative and quantitative data analysis techniques) is included in the study. An explanatory design of the study was used. Results of study were collected and discussed through the explanatory data analysis methods. Out of the total of available (40) populations (N), all of (40) population (n) were selected, as a result 100% response rate has been achieved. And Out of the total of 40 /forty/ respondents, 34 (85 %) are male, and 6 (15%) are female. The Major findings of the study showed that, the existence of significant impact of project delays has resulted because of the identified five causes of project delay factors. Conclusion, from the questionnaires were developed based on the five point likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) distributed to respondents personally to measure the causes of project delay. Three levels of participants were involved in this study. Among the distributed questionnaires all of them were returned and the data was analysed through SPSS techniques, and finally the results of the study discussed and concluded. Limitations of the study were non voluntary responses, lack of sufficient data, methodological usage, and lack of worked research and etc. Recommendation, the institution must work a lot in order to solve challenges of all causes of the project delays by upgrading technological tools, assigning project manager, Avoidance of being corruptism and establishment of carrot and stick rules and regulations by making an organized and responsibility based supervision and stake holder involvement in the major project works and so forth..

Keywords: AAIASC, Project Delay, Dependent variable, Causes and Effect of Project Delay

Risk Management Practice in Construction Company: The Case of Defense Construction Enterprise, Kidist Zewdu, St. Mary's University, Email:rakmo.smu@gmail.com

Risks have a significant impact on a construction project's performance in terms of cost, time and quality. As the size and complexity of the projects have increased, an ability to manage risks throughout the construction process has become a central element preventing unwanted consequences. The major focus of this research is risk management in defense construction enterprise. Since, different studies show that the overall performance of defense construction enterprise faces financial, material and technical losses, Based on the problem existed in the organization, the general objective of this research is to assess risk management practice in Construction Company at Addis Ababa in case of defense construction enterprise. The objectives of this research have been achieved via primary data using cross-sectional filed survey questionnaire, that independent and dependent variables are measured at the same point in time using each single 30 questionnaire and secondary data from the DCE documents, which was used for data collection. Stata version 12 and relative importance index were employed for analysis. The results of analyzing the 30 questionnaires that were received from 45 professional team and 20 management staff of DCE respondents in Addis Ababa head office. The study finding clearly shows that the application of risk management in DCE is not proportionate with the organizations level of participation on the construction industry since the industry needs high level application of risk management techniques and procedures. In the RM planning stage majority of respondents confirmed that there existed (practiced) careful planning process to execute risk management, environmental consideration, bodies that handle the risks their company and In the identification stage beside the participation of all stakeholder in risk identification it was found that the most common risk were financial risk. Similar with the risk planning and procedures this study also assesses the level of risk management applications like risk analysis, risk response, and finally monitoring stages in the company. However, the respondents understanding about the above stages of risk management is not material i.e most of the respondents were uncertain about their existence and application in the company at all. In conclusion Risk management in the organization is fully accepted theoretically but there is a gap in applying those theoretical criteria's to achieve company's objective. The results of this study recommended that there should be a compensation mechanism in place to create awareness in applying risk management process. The Company should be involved with a competent private construction company and take an experience in applying Risk management.

Keywords: Risk, project Risk, Risk Management, Risk Management Process, Construction Projects

**Factors Affecting Performance of Building Construction Projects at Lideta Sub-City:
The Case of Commercial Building Projects
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The purpose of this study is to examine the factors affecting the performance of commercial building projects at Lideta Sub-city. More specifically, the study aims to identify and describe the relationship between project cost management factors, project time management factors, project quality management factors, project scope management factors, project risk management factors and performance indicators of commercial building construction projects at Lideta Sub-city. The study employed a causal research design and used a quantitative research approach. A survey was conducted by using 174 structured close ended questions which were distributed to 58 contractors, 58 consultants and 58 owners of building construction projects. Descriptive and multiple regression statistical tools were used to examine the causal relationship between factors that affect project performance and project performance indicators (construction cost, construction time, construction quality and construction scope). The findings of the regression analysis showed that project cost management factors, project time management factors, project quality management factors, project scope management factors and project risk management factors are positively and significantly affected performances of building construction projects at Lideta Sub-city. Thus, this study recommended that contractors, consultants and owners should really give emphasis on addressing the correlates of project performances so as to increase the efficiency, effectiveness and quality of building construction projects at the Sub-city.

KeyWords: project cost management factors, project time management factors, project quality management factors, project scope management factors, project risk management factors, project performance indicators, Lideta sub-city, Ethiopia

**Performance Assessments of Public Building Construction Projects: The Case of Arada and Lideta Sub-Cities, Manalebsh Tilahun, St. Mary's University,
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Construction industry has complexity in its nature because it contains large number of parties as clients, contractors, consultants, stakeholders, shareholders, regulatory bodies and others. This research tries to investigate performance of public building construction projects in Addis Ababa, Arada & Lideta sub-cities. A questionnaire survey and secondary data were conducted. A total of 105 questionnaires were distributed to contractors, consultants and clients, 78 questionnaires were returned 15(19%) from clients, 25 (32%) from contractors and 38(49.2%) from consultants. The outcome of these analyses showed that all the respondents agreed that construction projects were influenced by the time and cost factors indicated on the questionnaire. Based on these findings, the study recommended that the sub cities should develop a well-defined work scope for each project, proper project planning is required, professional competency of the contractor should be given prior attention and deployment of effective site management by contractor is mandatory for improvement of cost and time performance of construction projects.

Keywords: Project Performance, Construction Projects, Factors, performance problem

Religious Institutions Social Responsibility toward Sustainable Social Security: The Case of Selected Religious Institutions in Ethiopia, Martha Andualem Bela, St. Mary's University, Email:rakmo.smu@gmail.com

Social security is a serious concern in Ethiopia where about a quarter of the population lives under poverty line. Unless this problem is resolved soon, it may be a cause for social crisis. Such a problem can be resolved by exploiting all possible options. Religious institutions' role in social security seems to have received little attention in this regard. This paper examined religious institutions' social responsibility toward social security in Ethiopia. The study focused on four religious institutions namely Catholic, Mekane Yesus, Muslim and Orthodox Tewahedo. They were selected for the study because they constitute the largest population. Qualitative approach was used to elicit in-depth information about the subject matter. The data were collected using interview from eleven key informants who assumed executive leadership positions in their respective institutions and who are knowledgeable and experienced in social responsibility endeavors of their institutions. The data were then analyzed qualitatively. The major findings indicated that all religious institutions discharged social responsibility through their development wings whose major dependence for finance is on foreign sources. Aside from these development wings, there were social responsibilities efforts done haphazardly, which ignored the bigger part of the religions power to engage. Therefore, it is imperative that the religious institutions exploit the existing culture of the people's responsiveness to religious institutions' calls for helping others in need. While strengthening the development initiatives, it is quite advisable that the religious institutions make the best use of the local resources for better reliability and sustainability of faith-based social responsibility implementation. To make this effective, there should be systematic and formal implementation, follow up, monitoring and communication schemes which in turn help the believers understand the outcomes of their engagement in the same.

Keywords: Social Responsibility, Social Security, Leadership, Development wing and faith-based

**The Effect of Reward on Employees' Performance: The Case of United Bank of Ethiopia,
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The study sought to find out the effect of reward on employees' performance in the United Bank of Ethiopia. The questionnaire was provided based on with the dimension of intrinsic and extrinsic rewards. To achieve the overall objective of the study data collected from employee of United Bank focusing on the head office. Accordingly, 62 respondents were participated in the study using stratified random sampling technique. Explanatory research design with multiple linear regression technique of data analysis was applied. Results revealed that payments, benefit, promotion, supervision, working condition job challenging and recognition have significant positive effect on employees' performance. The overall result of the regression analysis shows that extrinsic and intrinsic rewards have significant and positive effect on employees' performance in the United Bank. Accordingly United Bank management needs to give emphasis and due attention for all total rewards to improve the level of employees' performance.

Keywords: Reward, performance, intrinsic reward, extrinsic reward and United Bank

**Assessment of Project Management Maturity Level of Addis Ababa
Housing Construction Projects: The Case of 20/80 Condominium Projects
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In today's dynamic and complex business environment, organizations find themselves in a need to manage projects whether they are project drive or non-project driven organizations. Thus, the practice of project management has to be improved so as to realize its benefits. The main purpose of this research was to assess the project management maturity level of Addis Ababa Housing Construction Project Office (AAHCPO). The maturity assessment was based on a five level project management maturity model devised by PM Solution. To assess the project management practice of the projects, ten knowledge areas were selected from the project management body of knowledge guide. The research employed quantitative research method to realize the purpose of study. A questionnaire was devised based on reviewed literature to assess the practice of the knowledge areas. The collected data was triangulated with data obtained from other secondary sources and analyzed. Based on the analysis, the researcher concluded that most of the knowledge areas were being practiced informally. The knowledge areas also have lower maturity levels. The difference was traced back to already established processes and practices the project office uses in its operations. But lack of proper integration of these practices with project management practice has lowered the maturity level of the project management practice at the project office. Developing and practicing project management knowledge areas; devising procedures; carefully collecting, compiling and disseminating lessons learned from past project implementation; creating project management standards; and creating awareness among all stakeholders towards projects; strengthening the AAHCPO's human and other resources; and providing trainings have been recommended as a means of improving project management practice and attaining higher maturity.

Keywords: Project Management, Project Maturity Level, Project Management Body of Knowledge, Addis Ababa Housing Project and Addis Ababa.

**Factors Affecting Construction Projects Performance: The Case of Save the Children
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Construction industry has complexity in its nature because it involves large number of parties as clients, contractors, consultants and others. Construction projects suffer from many problems and complex issues in performance such as cost, time, scope and quality. The same is true for save the children construction projects. This thesis tries to identify and evaluate the main factors affecting the performance of construction projects in the organization. A questionnaire survey was conducted using 35 identified factors which are categorized into 7 groups. 117 Questionnaires were distributed, and 104 questionnaires were returned: 18 (100%) from owners and 86 (88.9%) from contractors. The results were analyzed using Relative Importance Index (RII) to determine owners and contractors' perceptions toward the identified performance influencing factors in construction projects. Accordingly, the top most important factors agreed by both parties were: Completion period given for the contract, unavailability of Skillful workers, insufficient supply of materials, escalation of material prices, political environment, physical environment, delay of progress payment to contractors, planning effort, technical skill of the project staffs and project leaders early and continuous involvement in the project. Multiple linear regression analysis was also conducted to see independent variables (the project characteristics related factors, labor and material related factors, contractual relationship, project procedures, external environment, clients' related factors and contractors' related factors) relation on dependent variable (performance of construction project). The study found that independent variables showed significant relation with the dependent variable and the independent variables explain 83.8% of variance of the dependent variable performance of construction projects in save the children. The results of the regression analysis also showed, except for labor and material related factors and contractual relationship, the factors influence the construction performance positively.

Keywords: Contractors, Owners, Performance Multiple Regression Analysis, Save the children, Construction projects

Perceived Reason for Program Delay: The Case of Ethiopian Sanitation and Hygiene Improvement Program, Mesfin Sahele

This study was done to investigate the perceived reasons for program delay and employed census method to collect data from 46 people working in the program from federal and woreda levels. The study mainly used closed ended questionnaire organized in 3-point Likert scale. The study found out that the program had been implemented under the context of low per diem rate, lack of transport facilities, lengthy budget transfer and slow financial settlement environment. Thus, the study concludes that low per diem rate and civil unrest or political instability were the leading internal and external perceived reasons for the program delay. In summary, the study recommends improving per diem, tackle the transport problem including the provision of timely technical support. Moreover, the woreda is advised to prepare contingency plan to reduce impact of AWD and civil unrest. Finally, deploying roving finance helps to speedup financial settlement.

Keywords: ESHIP, Ethiopia, FMoH, NCE, ODF, PCM, sanitation and hygiene

**Assessing Safety and Quality Management Systems in Food Industries in Burayu Town:
The Study of Kebron Food Complex and Booez Pasta and Macaroni Companies
Meskerem Getachew, St. Mary's University, Email:rakmo.smu@gmail.com**

This thesis study was conducted in Burayu town aiming on assessing safety and quality management systems in food industries: a study of kebron food complex and booez pasta and macaroni companies. The study employed Descriptive design which has been used to describe the analysis of the collected data while correlation analysis is concerned to test the research hypothesis, since one of the aims of this research is finding the relationship of safety and quality management system factors with the performance of the company. In this study mixed approach was used with a larger extent of positivists (quantitative). The sampling population of this study was the staff of the two companies who are working directly on pasta, macaroni and flour production and supervision activities. To collect important information the investigator has distributed 166 questionnaires from this 162 were returned and analyzed with a response rate of 97%. Data was analyzed using SPSS software version 20. The descriptive analysis findings demonstrated that the practices level of determining factors such as: Top management leadership and commitment, process control, customer focus, work attitude and employee participation, process management, continuous improvement and safety management respectively have been moderately implemented in these companies. Based on these findings, all the quality and safety management system factors have significant positive relationship with the performance of the companies mentioned. However, it is not strengthened as it is needed to carry out all works properly so that to produce worldwide competitive, safe and quality food staffs. The researcher has recommended that quality influencing factors such as top management leadership and commitment, process control, customer focus, work attitude and employee participation, process management, continuous improvement and safety management activities must be continuously improved. The company's top management should give prime emphasis for Training and development schemes and also they have to focus on customer -Satisfaction improvement activities.

Keywords: Safety and Quality Management, quality influencing factors, Food complex Companies, Burayu-Town

Assessment of Success Factors in Core Banking Software Project Implementation at Bank of Abyssinia, Meskerem Muluge, St. Mary's University, Email:rakmo.smu@gmail.com

This research aims to assess the major success factors in core banking software project implementation at Bank of Abyssinia. For the sake of achieving the objectives of this study, survey questionnaire was designed based on the literature and distributed to all 46 staff members of RMO who participate in CBS project at BOA, Out of the 46 respondents 38 of them responded, which represented a response rate of 83% .besides questionnaires telephone interview was conducted with RMO director, program manager and IT project manager .The data gathered were analyzed using statistical analysis such as descriptive and inferential analysis. Besides, the interview questions were analyzed using descriptive narrations through concurrent triangulation strategy. The empirical study elicited four major success factors which seem to affect success of core banking software project implementation at Bank of Abyssinia which include: top management support, risk management, vendor selection and user involvement. The statistical method of analysis applied for testing the association of the success factors and the success of CBS project implementation at BOA was Ordinal Logistic regression statistics. Based on findings, recommendations to top managers, risk compliance departments and end users of the bank and suggestions for other researchers are forwarded.

Keywords: Success factors, CORE Banking, BOA

Analyzing Factors that Determine Project Success: The Case of ACOS Ethiopia Private Limited Company, Nadia Idris, St. Mary's University, Email:rakmo.smu@gmail.com

A project success objective in compliance with constraints of cost, time and performance is insufficient to determine projects' success. This research study was conducted with the objective of analyzing on the strategic focus, the people and the marketing factors on private company's project success factors. Furthermore, it attempted to identify the involvement of stakeholder's, competency of project teams, top management involvement and communication through meta-analysis of previous literature and tried to determine the relationship between those attributes and project success. Descriptive and explanatory research design was applied for this research. For data collection self-administrative questionnaires was prepared and distributed for 85 project team members and top managements that was drawn through purposive sampling method. The finding of the study identified the problems and the practices of ACOS PLC. The top management practices were reassuring, also communication and stakeholder participation seemed to have a great impact on the success of project. Communication proved to be vital for the success of projects in ACOS PLC. The study concludes and recommends that more researches should be steered towards private companies and how they conduct a project.

Keywords: Project, Project success, competent project Team, Communication, Top management

**Assessment on Identifying Performance Factors of Road Projects:
The Case of Selected Defense Construction Enterprise Road Projects
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Infrastructure projects, such as road constructions, are one of the most important projects in Ethiopia. Growth in this sector is critical for growth in national income as it is among the largest sectors that generates employment within the country as well as a key driver for economic development of Ethiopia. Ethiopian Roads Authority has administered many projects at the federal level involving local contractors on the projects. However, projects executed by contractors are facing critical problems with respect to different factors. There are several factors that are contributing to the performance problems of local contractors. Accordingly, this research attempts to identify the major causes or factors affecting the performance of DCE road projects, which can serve as the way forward for future work in coping with this performance problem. A thorough literature review and desk study was done, through which a number of performance factors were identified in different construction industry scenarios. To obtain expert opinions from the sector, in total thirty four (34) factors with 07 main groups were identified and made part of the survey questionnaire and the survey was conducted with DCE head office and selected project staffs. In addition, semi structured interview is prepared and conducted with selected staffs. Results show that educated personnel and experience and leaders ability to integrate and coordinate activities are the main quality and leadership related factors affecting the performance of road projects in DCE respectively. It is recommended that the client (ERA) gives due attention to grant contractors timely possession of site (ROW) and local contractors to deploy experienced professionals in the area of project management.

Keywords: Ethiopian Roads Authority, DCE, Performance, ROW, Construction

Analysis of the Credit Risk Management Systems and Practices in Commercial Banks of Ethiopia: The Case Study of Commercial Bank of Ethiopia, HQ.
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This paper is about “Analysis of credit risk management systems and practice in Commercial Banks of Ethiopia”, a case study of Commercial Bank of Ethiopia, HQ. The numbers of respondents were two hundred and six (206). While collecting the requisite data four points such as: credit risk environment ,sound credit appraisal process credit administration, measurement and monitoring aspects and internal control over credit risk in Commercial Bank of Ethiopia, open ended and closed ended questioner and interview were used. The objective of the study was to critically asses the strategic attention and consideration given for credit risk management practice in CBE, review the credit risk management process and techniques of CBE and explore the considerations given to human resource skill variety in order to successfully manage credit risk. Descriptive statistics was applied to analyze respondent’s information. From the analysis it was found that the board of directors and the management of Commercial Bank of Ethiopia have been exercising their power properly to oversight credit risk management, update the current credit risk management trend, and to apply combination of different risk management techniques and has competent employees. In addition, the result shows that the Commercial Bank of Ethiopia identifies, assesses, analyzes, monitors and evaluates credit risk throughout the processes. As a conclusion, the researcher recommends that Commercial Bank of Ethiopia should assess credit risk as appropriate, monitor and evaluate its credit risk management practice to formulate timely mitigation mechanisms.

Keywords: Commercial Bank of Ethiopia, Credit Risk Management, and Credit Risk Management Practices

**Assessment of Performance of Monitoring and Evaluation System at SNV Ethiopia
Country Office, Rahel Nebiyu Gelaw, St. Mary's University, Email:rakmo.smu@gmail.com**

Many organizations view M&E as a donor requirement than a management tool for reviewing progress and correcting problems in planning or implementation of projects. This study was conducted to assess performance of M&E systems at SNV Ethiopia. It aimed to explore suitability of tools, the influence of management, relationship of training on M&E performance and identify gaps in M&E. Descriptive Survey design was used. Sixty respondents who involved in M&E activities, were purposively selected and data collected with questionnaire and interview guide then analysed using SPSS. SNV conducted M&E to meet donors demand followed by improvement of project implementation as reported by 75% and 60% of the respondents respectively. A range of tools used in M&E system including theory of change, performance indicators, results chains and logical frameworks. They were rated as most suitable and suitable to use as per 40% and 30% of respondents, respectively. The extent of ICT applications was not developed due to lack of skilled personnel and accessing data. Management at SNV used the feedbacks of M&E for learning more often. They also allocated resources. The majority confirmed that the management influence in M&E activities was effective. About 57% of the respondents did not take training on M&E in which all agreed it limited performance of M&E of projects. Lack of training and limited dedicated staff, use of ICT enabled tools and stakeholder involvement were gaps at SNV. In conclusion, SNV conducted M&E not only to comply with donors' requirement but also as a management tool to improve the performance of the current and future project implementations. Good performance of M&E system was due to suitability of the tools applied and management support. Absence of regular capacity building programmes was limiting the performance of M&E of projects. Therefore, SNV should invest on training of its employees on the M&E system and should also assign designated staff for M&E activities. SNV should upgrade the M&E system by introducing ICT and finally the management should be proactive in designing of M&E systems and offer timely support and guidance to ensure that M&E activities are well executed and results communicated to form part in decision making and future planning.

Keywords: monitoring and evaluation, SNV, management tool, performance

**Analyzing the Use of Tools & Techniques in Project Monitoring and Evaluation by
Research Organizations in Ethiopia: The Case of Environment & Climate Research Center
of the Policy Study Institute, Rahwa Gebrekidan, St. Mary's University,
Email:rakmo.smu@gmail.com**

This research project analyzed the use of tools & techniques in project monitoring and evaluation by research organizations in Ethiopia the Environment & Climate Research Center of the Policy Study Institute as a case. The main objective of the study was assessing the level of knowhow and application of PMTT in the project M&E implementation by the targeted center at the Policy study Institute. The study reviewed literature related to the study problem, and specifically the influence of Monitoring and Evaluation tools and techniques on previous projects elsewhere in the world. The study adopted descriptive research design. The descriptive method was considered most appropriate because descriptive design is used to obtain information concerning the current status of the phenomena and to describe "what exists" with respect to variables or conditions in a situation. The study used primary and secondary methods of data collection. Primary data was collected through structured questionnaires and key informant interview which targeted Monitoring and Evaluation departments and specialists in the institution under study and project partners that were involved on the projected targeted for the study. All of the ECRC staffs were approached for the study (either through questionnaire or interview). Apart from the ECRC staffs, seven other project member institutions and individuals were also identified to be necessary for the research. The study adopted descriptive research design, and used primary and secondary data collected using a census method. Qualitative and quantitative techniques were used to analyze the data. In terms of results, 80% of the respondents revealed that more extensive and better use of Monitoring and Evaluation tools and techniques would enhance the success of the research projects. The study recommended increased training and awareness on Monitoring and Evaluation processes and procedures, enforcing of the existing structures, documentation of lessons learned and the tailoring of Monitoring and Evaluation solutions to the implementation of the research projects. In conclusion, the study suggested two areas for further study. First, a study on Monitoring & Evaluation tools and techniques in use on other types of projects outside the research sector and secondly, a study on other tools and techniques used in the other parts of the Project Life Cycle in research projects.

Keywords: Monitoring and Evaluation, Project Management Tools and Techniques, Developmental Research projects

**Assessment of Construction Projects Contractors' Performance:
The Case of Ethiopian Airlines, Saba Desta Gebremeskel, St. Mary's University,
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Assessment of Construction projects contractors' performance will have potential benefits for increased productivity, efficiency, improved project predictability, increased stakeholder's confidence, improved communication, and increased probability of project success. Proper management of construction projects contractors' performance can help project success with standard quality, productivity and expectations. However, in most cases Ethiopian Airlines construction Projects contractors performance do not seem productive and some face quality and delay problems. The objective of this paper is to identify the factors which affect construction projects contractors' performance. The study employed descriptive research design using primary and secondary data. The data for this study was obtained through questionnaires, and the survey questions were distributed to 45, Contractor and 15 Consultant professionals working on Ethiopian Airlines construction projects. The respondents were selected using stratified sampling techniques. The responses were analyzed and interpreted using SPSS analytical tools. The results of the study indicated that different factors such as cost, time, people etc. affect performance of a construction projects contractor. The conclusion drawn is the usage of schedule management tools and techniques is low level. Based on the findings it is recommended that construction projects contractors address the constraints to make use of customized schedule management tools and techniques. The results of the study will help Ethiopian Airlines construction projects to improve their level of using Project schedule management tools and techniques and the study lays foundation for further researches.

Keywords: Ethiopia, Ethiopian Airlines, SPSS analytical tools

Assessment of Project Cost Management on the Overall Success of Project Management: The Case of Suzo Industries, Samrawit Legesse Debela

Project is a series of activities aimed at bringing about clearly specified objectives within a defined time and with a defined budget. To say one project is successful, the project must have done as per agreed quality, completed with approved time and most importantly completed with approved budget (cost). Furthermore, Project Cost (Budget) Management is one of the three main points that affects the project success or failure. A successful project manager needs to give his attention to managing project cost. Because it is not possible to be successful for a project manager without properly managing the project cost. Therefore, the main objective of this project work is evaluating the Effect of Project Cost Management on the Overall Success of Project Management: in the Case of Suzo industries expansion project. The researcher employed a quantitative approach to investigate the problem under study. The data were collected from project personnel's in Suzo industries. The collected data analyzed by using IBM SPSS statistics 20. The results indicate that, resource-planning, Cost estimating, cost budgeting and cost control practices. And the result revealed that project cost management has an impact on the overall success of project management, since all of those components of project cost management has significant association with the dependent variable overall success of project management.

Keywords: Project; Project cost; Project cost management, cost overrun

Assess the Practices of Project Stakeholder Management: The Case of Addis Ababa Master Plan Preparation Project, Samuel Negash, St. Mary's University
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The objective of this study is to assess the practice of project stakeholder management in case of Addis Ababa master plan project preparation. The study has utilized primary and secondary data sources. Primary data has been collected through questionnaire and interviews while secondary data was collected through document review of progress and completion reports of the project office. Descriptive analysis was used to analyze the data collected. Censes was used to structured questionnaire and interview all the 45 staffs members of AAMPP preparation office. The study identified broad stakeholder types to the three main categories of the project office those who affect the project; those who are affected by the project; and others who may be interested. stakeholder management was found to be characterized by casual and ad-hoc actions and predominantly not institutionalized The study also revealed challenges like that in ascending order from top to bottom using frequency values political interference, Low understanding of different issues, Ineffective communication, Low commitment , Problem in stakeholder planning process and Conflicting interests opinions, beliefs and orientation were found to impact severely on the work of the urban planning. The study concluded that the many challenges encountered were due to the casual and ad-hoc actions and the non-institutionalization of stakeholder management by the urban planning. Finally, The researcher recommend that stakeholder management should be institutionalized and entrusted to professionals with the relevant training and skills who can ensure stakeholder processes..

Keywords: Project Stakeholder identification and classification, stakeholder analysis, stakeholder engagement and communication

The Practice of Project Management in Real Estate Construction Companies in Addis Ababa, Ethiopia, Seble Gebresilasei, St. Mary's University, Email:rakmo.smu@gmail.com

The application of Project Management (PM) tools and techniques in construction is gradually becoming an important issue in developing economies, especially in a country like Ethiopia where projects of different size and structures are undertaken. The paper examined the application of the project management practice in Real Estate construction companies in Ethiopia, Addis Ababa. There are different problems that are faced by Real Estate projects such as delay, nonperformance of projects, not meeting required specifications, and dissatisfaction of customers, etc. This study aims to assess the extent to which project management is applied in Ethiopian Real Estate projects and their consistency in phases of project life cycle. Major data for the assessment are obtained from 17 Real Estate companies through questionnaire. Data are also gathered from 11 construction consultants. Mean, standard deviation analysis tools are used. SPSS Statistics is used to simplify long statistical computations. The findings reveal that Project integration, scope, cost, HR, procurement, and stakeholder are well managed in the Industry. In addition to this, Project initiation process groups, project execution process groups and project closing process group are practiced well. On the contrary, project time, quality communication and risk management knowledge areas and planning and monitoring and controlling process groups are poorly practiced. It is also found that the practice of all project management knowledge areas has no consistency throughout phases of project life cycle of Ethiopian Real Estate projects. Recommendations are forwarded for Real Estate companies to maintain their good project management practices that are mentioned above, to improve the other knowledge area and process group practices, to consider causes of not practicing well while making project decisions, to continuously conduct customer satisfaction survey to take preventive actions in advance. Finally, areas for further study are indicated.

Keywords: Project, project management, project management knowledge areas, project management process groups, Real Estate Industry

**Impact of Monitoring and Evaluation Factors on Project Success: The Case of Telecom Expansion Program (TEP), Ethiotelcom, Senait Tesfalem, St. Mary's University,
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The growing demand for organizations to improve project outcome has increased the uptake of Monitoring and Evaluation. Studies have though established that for Monitoring and Evaluation to be effective it should be inclusive. The aim of this basic research was to critically see effect of monitoring and evaluation factors on Telecom expansion project work performance in Ethio telecom. The study targeted a total of 120 respondents. Yet only 108 respondents for the questioner and 3 respondents for the interview were participated, this contributed to 92% response rate. To accomplish the objectives, the study employed both quantitative and qualitative research approaches, descriptive and explanatory research design and both primary and secondary data types were used to collect data. Collected data was analyzed by using descriptive analysis, correlation and regression analysis using SPSS version 24. As the hypothesis test implies all the factors (Monitoring and Evaluation plan, Strength of Monitoring and Evaluation Team, Stakeholder participation on M&E and Management influence on M&E) did make significant input in the effectiveness on monitoring and evaluation of Telecom expansion program. In Generally the study shows that there was positive variation in project success as a result of changes in the project monitoring and evaluation factors mentioned in the study this is at 95 percent confidence interval and the studies had addressed specific link on factors of monitoring and evaluation systems on project performance of Telecom expansion program. The overall project Monitoring and evaluation process have strong impact on project success, which means that high project monitoring and evaluation had likely to generate higher level of project success. To be more successful in projects, the study recommend that organization must focus on project monitoring and evaluation practice.

Keywords: Project Monitoring and evaluation factors, Project Success, Telecom expansion program, Ethio Telecom

Assessment of The Practices and Challenges of Leadership Style at Save The Children International Emergency Projects, Tamirat Estifanos Workineh, St. Mary's University, Email:rakmo.smu@gmail.com

The objective of this study is to assess the practices and the challenges of leadership style at Save the Children International Emergency Projects. To achieve this objective, the researcher adopted descriptive type of research, by examining the primary data, with random sampling technique using Taro Yamane formula. 106 questionnaires were distributed to SCI projects staff which has direct involvement in project execution. All questionnaires were collected, the results recorded, transcribed and entered into the quantitative research software, SPSS version 20. The responses were expressed using descriptive statistics such as frequency, percentages, mean and standard deviation. Structured interview was made and the secondary data that are already available such as donor, financial, audit report were reviewed. The research findings indicate that, the democratic-participative leadership style adopted in the organization has a challenge on staff turnover, high overhead cost, lack of motivational incentive, inconsistent spending of projects budget, lack of preparation time in the donor contract, and the changing environment. In order to improve the performance of the organization in the implementation of emergency projects, it is recommended that, preparation has to be made before signing project agreement, deliberate actions should be taken to decrease overhead costs and new strategies should be designed to increase staff's motivation and to retain senior program staffs for the implementation of emergency projects.

Keywords: leadership style, practices, challenges, project budget, Donor, motivational incentives

Factors Affecting the Performance of Livelihood Projects in Refugee Camps: The Case of Gambella Refugee Camps, Teferi Bekele, St. Mary's University, Email:rakmo.smu@gmail.com

This study sought to investigate the factors influencing implementation performance of livelihood projects in refugee camps in Gambella. The study specifically looked into policy/political, economic, organized refugee settlement area related and gaps in context analysis and planning related factors influence the implementation performance of livelihood projects. Causal research design was deployed with a target population of 1,200 drawn from 10 livelihood implementing projects. A simple random sampling was used to identify 120 respondents from project employees and community workers in the projects. Six key informants for interview were purposively selected based on the knowledge of the study subject matter. The data collection tools were questionnaire and key informant interview. Questionnaires distributed to the team members and individuals who are involved with the project. Interview was conducted with the program manager and project coordinator. The data obtained through questionnaire has been analyzed quantitatively using descriptive statistics: frequency, percentage, mean, standard deviation and Regression test and through SPSS version 20.0 software. The qualitative data analysis was thematically guided by the study objectives and the statements from the themes correlated to the implementation performance of livelihood projects. The finding indicated that political/policy/; economic; gaps in context assessment and location of settlement area related factors were influence the performance of livelihood projects in Gambella refugee camps. Even though, the external factors affect the performance level of livelihood projects in the camp, the finding revealed that the performance of livelihood projects in Gambella refugee camps improved by an average mean of 2.72 and standard deviation of 1.296. The study recommends that there is need for appropriate initiatives to be developed which support refugee livelihoods. The possibility of facilitating financial services, credit access, undertaking more livelihood projects considered as means to enhance the food security and to improve household income of the refugees.

Keywords: project management, project performance, project implementation, effectiveness, relevance of projects, context assessment,

**The Practices and Challenges of Balanced Score Card Implementation: The Case of Metal Industry Development Institute of Ethiopia, Tesfaye Gemechu, St. Mary's University,
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The purpose of this study was to assess the on the implementation of Balanced Scorecard (BSC) and recommend appropriate management development tools that fit with the newly redesigned processes so as to make the change effective and sustainable. The research was conducted at the Metal Industry Development Institute (MIDI) which started the implementation of newly designed processes. This study adopted a descriptive design employed to meet the research objectives by analyzing questionnaire, interviews, literature review and internets. The methodology used helps to acquire sufficient data and the contribution of the research was to reveal strengths and obstacles of BSC implementation indicate the required attitudinal change and suggest the role and commitment of leaders. Analysis of the collected data revealed that there was awareness on BSC but making it practical requires more than having a general awareness in their working environment. During the transformation process MIDI encountered challenges and also obtained improvements in the area of leadership, Structure, process and working environment aspects. With regard to assessing the BSC implementation, the capacity of leaders (process owners) and performers in few areas of the parameters was found to be satisfactory. In majority of the areas, observable gaps were clearly seen which required additional organizational development efforts. Further, from the transformational perspective, ultimate change result is expected in the mind set-up of leaders and employees that must show an excellent strategy, communication and performance changes in MIDI which is not yet observed so far. That is the point where everybody can say that the transformation process is effective and sustainable. In order to implement BSC system, MIDI should undertake measures like assessing existing BSC system, creating awareness on the needs to change/adjust strategies and structure, communication process and performance measurement systems, identifying and correcting newly developed BSC, conducting continuous assessment on the status of their implementation and developing integration mechanism of BSC with other organizational management systems.

Keywords: BSC, process owners, transformation process, performance measurement system, communication process, continuous assessment, organizational management system

Determinants of Project Implementation, Selected Ngo's at Pugnido i Refuge Camp
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The purpose of this study was to determine the factors that influence effective implementation of relief projects at Pugnido I South Sudanese refugee camp Gambelia, Ethiopia. The study adopted a descriptive research design and collected both quantitative and qualitative data from a total of 27 projects implemented at the camp by the year 2017/18. The population for the study comprises of employees participated in the implementation of these relief projects at Pugnido I refugee camp. Non-probability sampling (Purposive sampling) technique was be used. The data collection instrument was a structured questionnaires and key informant interview questions developed by the researcher, specifically for this study. A set of descriptive statistics of frequency, mean and percentage tables were used to present the results of the study. Project completion within budget was conceptualized as completion of projects within a positive or zero cost variance. It was measured by employing a cost variance formula and cost performance index. Accordingly, nearly 14, projects 51.9% completed exactly on budget and 9 projects that accounts 33.03% completed with positive cost variance, only 4 projects, 14.81% were found negative cost variance, indicating that these projects were completed with over spending. Among the variables investigated to establish factors that influence effective implementation of relief projects included clarity /defined goals and general direction, stockholder's engagement, monitoring and feedback, communication channels and top management support. Of which top management support was found to be the top ranking or very significantly influencing factor for effective implementation of relief projects at pugnido refugee camp. Clarity of defined goals and general directions also were found to be the second ranking significant influencing determinants. While selection and application of appropriate communication channels were found to be the third ranking significant determinant in the implementation of relief projects at Pugnido I refugee camp. putting monitoring and feedback mechanisms in place was found to be the fourth ranking significantly influencing factor for completing relief projects within the allocated budget and time frame. Stakeholder's engagement was found to be the fifth ranking or moderately significant influencing factor in implementation of this project. To enhance the successful completion of projects within budget, the implementing agencies need to critically assess the causes of budget over/under-run in their relief project implementation process.

Keywords: Relief projects, Factors affecting project implementation, Pugnido I Refugee Camp

**Challenges in Applying Integrated Project Management System on Urban Infrastructure Projects: The Case of Addis Ababa Road Projects, Major Utilities Projects and Infrastructure Regulatory Authority, Tibebe Seife, St. Mary's University,
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The purpose of this study is to assess the key challenge in the implementation of integrated infrastructure project management system among major utilities service providers, AACRA and AAIIPCA, in the case of Addis Ababa. The need for this study is considered relevant and necessary for Addis Ababa as a capital city of Africa and significant contribution in reducing the scarce resource wastage. Although, integrated infrastructure project management system is a complex task which requires appropriate organizational capacity and cooperation between numerous stakeholders in the private and public sectors. The study scope mainly encompasses institutional, technological, planning and strategic aspect to identify the key challenges. The study employed both quantitative and qualitative research approaches. Data were collected through questionnaires, interviews, documentary review, and observation. The results revealed that current institutional poor information and technological capacity and lack of central database the tools which support the accelerated and informed decision making and effective information and data exchange has become significantly challenge in implementing effective and integrated infrastructure project management system.

Keywords: Integrated, Project management system, Performance management, Technology, Planning, Infrastructure

Practices and Challenges of Project Quality Management: The Case of 40/60 Housing Project in Addis Ababa, Tigist Bete Worku

Quality management advances over the years through an evolution, which is influenced by the method of management of organizations. Quality is a key factor in any product or industry, in order to implement quality to any type of product or service it is important to employ the best quality management practices. Hence the aim of this study was to assess the project quality management practices and challenges of 40/60 housing projects that were active and under construction during the study. A comprehensive literature review was conducted to identify the current knowledge and there were a gap of knowledge in the area which studies the quality management aspects of the 40/60 housing projects in the implementers' perspectives. And five factors that were expected to have influence on the project quality management performance were selected (i.e. regular budget update, commitment of all participant, top management support, availability of trained resources and communication between project implementers). The study was conducted using a mixed method approach and convergent parallel mixed method design was employed to answer the research questions. Practices and challenges of project quality management and the level of implementation of the selected five factors were assessed and there were lack of adequate resource management, lack of continuous improvement, weak coordination with supplier, lack of quality management information between different sections of the project. From the selected factors that adversely affected the quality performances of projects were; the level of implementation of regular budget update (2.04), commitment of all participants (2.06), top management support (2.07), and availability of trained resources (2.11) which were below average level of implementation. Even though the effect of employing regular budget update, top management support, availability of trained resources, commitment form participants was believed to influence the project outcome positively, it is weakly implemented. Recommendations were made for 40/60 housing project implementers to ensure implementation of resource management, implementation of quality improvement tools and techniques such as check sheet and control charts to control the performance and improve regularly, budget management, to establish strong coordination with supplier, provide training for employees and implement top management support during the project implementation.

Keywords: Quality, project quality management, continuous improvement, quality management performance, housing project

**The Contribution of Organizational Asset Utilization on Project Success:
The case of Save the Children International Ethiopia Country office
Wogayehu Gebreselassie, St. Mary's University, Email:rakmo.smu@gmail.com**

The general objective of this research was to assess the practices and problems of Utilizing organizational Assets for Project Success in Save the Children Ethiopia Country Office and to give scholarly recommendations for future effective service and the achievement of the stated vision. By considering this, cross sectional descriptive survey research design employed. To conduct the research and attain the objectives of the research both quantitative and qualitative research approach used. To be effective in this research and give a relevant generalization for the practices and problems of Organizational Asset Utilization to the selected Save the Children Ethiopia Country Office the researcher take as a study population all Three (Supply Chain, Finance, Operation) Departments staffs of SCI which related to Asset management and Project management Tasks from the Department Directors to Officers. From the total population of 172 staffs of the Departments, 150 were selected by using simple random sampling and proportional representative Formula. To get the relevant information from sample respondents different data gathering instruments were employed mainly closed ended questionnaire, interview and documents analysis. To analyze the collected data SPSS 21 software used for the entire closed ended questions. In this effect, average mean, Mode, correlation and regression employed to data analysis. The strategies for Organizational Asset Utilizations not integrated and well performed. The study also pointed out that Organizational Business unit for Asset Management have an inconsistent leadership and engagement on Asset utilization Process that does not properly support and promote a Project Success in Save the Children Ethiopia Country office.

Keywords: Organizational Asset Utilizations Factors, Asset Management Process, Asset Disposal, Asset Utilization Efficiency and Project Success.

**“Analysis of Factors Contributing to Time Overruns of
Road Projects: The Case of Ethiopian Roads Authority”
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In Ethiopia the number of road construction projects is increasing from time to time. However, it becomes difficult to complete projects in the allocated cost and time. Thus, time and cost overrun are some of the major problems in Ethiopian road projects. Therefore, this research was carried out to dig-out information on the most important factors that contribute time overrun on the road construction projects in Ethiopia. The objective of this study was to identify the causes of delays, based on a study of completed road projects and rate the extent of time overruns of the road construction projects in Ethiopia. The research used purposive sampling technique and analyzed data using SPSS & Relative Importance Index (RII) to rank the delay factors. A total of forty five factors and seven were groups that contribute to the causes of delay. From the investigation study found out that: improper planning, unforeseen site condition, delay removal of obstruction & poor site management as important factors causing delay. The questionnaire survey was distributed to the three main parties of the construction industry; employers (Ethiopian Road Authority), contactors and consultants. Based on the survey findings the top fifteen delay factors contributing to road construction project are, failure to remove obstruction & give site, award project to lowest bid price, improper planning, rework due to errors during construction, low productivity of labor, progress payment delay by owners, design modification, poor site management, inaccurate time estimation, sub-contractor delay, inaccurate cost estimation, low skill of manpower, poor resource management, interference of owner & liquidated damage, ranked from the perception of the stakeholders (owner, consultants & contractors).

Keywords: road project, delay factors, Road construction project stake holders, time overrun, causes

**Practice and Challenges of Child Protection Ngos:
The Case of Save the Children at Jewi Refugee Camp
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Child Protection is an important component of broader protection activities. Protecting children from violence, abuse, exploitation and neglect is essential for children to enjoy their rights to survival, development and participation. This study aims to assess the child protection practice and to identify challenges which are hindering effective and efficient implementation of child protection in Jewi refugee camp by Save the children. In order to assess the child protection implementation and to identify the challenges, the researcher adopted descriptive research design. The required data were collected from selected Save the Children staff based in Gambella Field Office and Addis Ababa Office through purposive sampling; and from randomly selected Parents Committee member, Social worker and Child committee members through probability sampling technique. The researcher developed structured questionnaire and open ended questions. Structured questionnaire was used to gate the primary data from SC staff. Moreover, FGD were conducted with the parents and child committee members and with social workers into separate four groups. Mixed approach were employed to analyze and interpret the finding of the study data. Quantitative data were analyzed by using STATA software and the open ended questions were analyzed through narration. Findings of the study revealed that SC did not perform well on working across sectors, on mainstreaming CP in other sectors, identifying and working with preexisting forums, including IYCF in CP, on awareness raising and protecting children from sexual violence. The main challenges identified include shortage of resource, absence of conducive organizational structure, absence of conducive organizational culture, inadequate staffing, high staff turnover, and budget constraint. The researcher recommended Save the Children to scale up CP mainstreaming, strengthen protection partnership, work hard on fundraising, do awareness raising in a better way, prioritize activities, check HRM system and periodic assessment.

Keywords: Children, Refugee, Refugee Camp, Child Abuse, Child protection, Minimum Standards, Child Protection Challenges

**Perceived Causes of Project Implementation Delay in Road Construction Projects:
The Case of Addis Ababa City Roads Authority
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The main objectives of this study were to identify the causes of delay in road construction projects, to study the effects of delay in road construction projects, to study the present use of project management tools and techniques in managing delays and to investigate the role of stakeholders in delay of road projects in Addis Ababa city. Descriptive research design utilized to explain perceived causes of road construction project delay. The study employed a survey questioner, to investigate causes of the problem from respondents. The Questionnaires were used as the main source of gathering information from 95 clerical and professional respondents who work at Addis Ababa City Roads Authority. It was found from the study that the five most influential causes of road project completion delay are: “ Poor site management and supervision ”, “ Late procurement of materials ”, “ Delays in the conversion and transfer of utility services”, “Poor contract management by different parties” and “ Delays in payments to sub- contractors, machinery renters and contract employees ”. The study identified cost overruns, extension of time, negative social impact, idling of resources and reduction of purchasing power of the allocated budget as major effects of road project delays. First and foremost, the study recommends that continuous monitoring and evaluation should be done in order to ensure that all the steps of the project cycle are achieved. Secondly, the study recommends that effective and efficient material procurement systems should be established within projects. The third recommendation is that the organization should work closely with stakeholders to ensure that on time conversion and transfer of utility services. Finally, the study recommends that AACRA should ensure that application of good project planning and scheduling technique in order to avoid cost overruns and delay.

Keywords: Road Construction Projects, Project delays, Delay causes, Delay effect

**Factors Affecting the Performance of Construction Projects:
The Case of Defense Construction, Yordanos Yoseph, St. Mary's University
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Project management practice has been improved on the past decades due to the publication of different literatures in the area of the study. Companies all over the world persuade project management practices to reduce cost, increase customer satisfaction and to better utilized the organization resources. The general objective of the study was to investigate the factors that influence the performance of construction projects in Defense Construction Enterprise. The study adopted quantitative method and the descriptive as well as co relational research design. For the proper accomplishment of the study, the primary data were collected using Likert scale type questionnaire by distributing to and collecting from the construction project implementers in the enterprise. The collected questionnaires were cleansed and analyzed using SPSS Version 20 and Microsoft excel. The analysis includes descriptive, correlation, regression and ANOVA. The major finding of the study indicated that project practice i.e., top management support, user involvement and project monitoring has significantly affect the performance of construction projects in Defense construction. However, user involvement on requirement specification and testing are poorly practiced on the company. Hence, to proactively avoid the challenges of poorly practiced project management variables, the researcher recommends to follow project life cycle, use project management tools and techniques, provide a good communication channel and support, involve user throughout the project implementation and use a good project follow up and monitoring methods.

Keywords: Project management, Construction, Project Performance, Defense construction Enterprise

**Determinants of Project Performance: The Case of 40/60 Housing Projects in Ayat Site,
Addis Ababa, Abebe Sahle, St. Mary's University, Email:rakmo.smu@gmail.com**

The study has met its objectives through providing answers for the basic questions what are the performance problems of projects to achieve the target and what are the tools and techniques applied on the project in order to control project performance. The study is conducted on Addis Ababa 40/60 saving housing project the case of Ayat site. Both primary and secondary data were collected for the accomplishment of the study. Data collection was done through structured questioners, interview and office document review which was designed based on factors found from literature. A total of 54 questioners were distributed to clients, consultants and contractors and 35 questioners were collected and which 28 responses were found valid. Descriptive statistics methods were employed through frequency Index/ mean score and average Index to understand the variables of cost, time and quality performance. The frequency of occurrence and significant impacts each causative factors on the studied area. The findings from the study identified that the performance indicators represent both cost performance and schedule performance are below target and poor performance of the project respectively. The performance of the work is poor because of lack of competent and experienced professionals in the field, Scarcity of resources including capital, material and equipment, and inappropriate and malpractice in the program like corruption. Client and consultants stressed poor implementation of project follow up and controlling methods as a contributing factor towards the inefficient and ineffective performance of project. The study identified the factors which affect the project performance into three criteria such as cost, time and quality factor. First criteria, Cost factors are high wastage of material, delay in issuing information to the contractor during construction stage and cost of rework and Material and equipment cost. Second criteria, time factors are mistake during construction, labor productivity, and time needed to rectify defects and poor construction methodology. Third criteria, quality factors availability of personals with high experience & qualification, quality of equipment & material, belonging to work and employee attitudes. The project is inefficient with that lack of meets time of project plan and low quality of workmanship and low decision making process. The project is also ineffective with that lack of integration with national plans and fit with purpose and not free from defects. Finally, this study gives own recommendation to improve the performance of the project.

Keywords: project Performance Evaluation cost, time and quality factor

The Impact of Ye Enat Weg School Feeding Program on School Participation and Dietary Intake of Children in Addis Ababa: The Case of Gulele Subcity
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The school age is a very important phase in the life span of an individual with increased nutritional requirements to support growth and development. About 7 million school age children live in food insecure areas in Ethiopia. From this about 3 million are not attending school (Yohannes, 2017). Ye Enat Weg is a charitable association which is taking part in school feeding program at the ten sub cities of Addis Ababa since February 2015. The purpose of this study was to assess the impact of this program on school participation and dietary intake of the children in Gulele sub city which is one of the sub cities at which the program is being undertaken. Descriptive research design was employed for this study. The study used primary and secondary data sources. A total of 300 respondents were involved (260 beneficiary students and 40 key informants). Data collection tools were structured questionnaire for the beneficiary students in the selected five schools, Semi-structured interview and observation checklist. A Pre-test consisting of 15 individuals was done. Ten of them were beneficiary students. Two of them were teachers and three of them were women who prepared food. Qualitative data were transcribed and analyzed through thematic coding. Quantitative data were cleaned, coded, entered and analyzed using SPSS version 24. The findings were interpreted using literature review findings and other secondary data sources. Prominent effects of the project were significant enhancement in attendance, improvement in learning interest, partaking in tutorial improved, curricular and extracurricular activity participation advancement, income generating means for the women that prepare the meals, punctuality of the students increased, an additional food group was added, but no effect was seen on enrolment. Moreover, more than half of students who were under the program believed that the program needed an improvement. At the end the study suggests that Ye Enat Weg, schools and other governmental and nongovernmental organizations should work in collaboration to enhance the betterment of the program by involving all the responsible bodies including the beneficiaries of the program.

Keywords: School Feeding Program, attendance, enrollment, dietary intake, children

**Factors Affecting Performance of Micro and Small Business
Enterprises in Addis Ababa, Mizan Sibhatu, St. Mary's University,
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This study was designed to assess impact of factors affecting success of micro and small business enterprise performance in Addis Ababa (Bole and Kirkos Sub city). The involved three MSE (food and beverage, construction and metal and wood work) business category. Employing a stratified random sampling, 124 respondents were selected using Taro Yemane (1967) sample size determination formula. Data were analyzed using measures of central tendency and tests of correlation with SPSS version 22.00. Results show that there is significant relationship between government regulation, business information service, management experience, financial control mechanism, marketing strategy and MSE business performance. Based on the findings it was recommended that government and micro finances institutions should improve access to finance through offering a better lending terms and conditions and government to establish a centrally managed marketing sites that will equally give access to market, business information service and also training program that enhance management skill in order to improve performance of MSEs in Addis Ababa.

Keywords: Enterprise, factors, micro enterprise, small enterprise

Assessment and Evaluation of Credit Risk Management in United Bank
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The financial sector plays vital role in any economy by transferring funds from surplus to deficit area by giving credit. In today's changing financial landscape-environment of intense competitive pressure, volatile economic conditions, rising bankruptcies, and increasing levels of consumer and commercial debt; an organization's ability to effectively monitor and manage risk associated to credit become critical. Therefore, managing its credit risk, using the credit risk management tools Hence it is essential to overview of the credit risk management practice of the banks and identifies the gap to take proactive measures and to protect the banks from any damage. Therefore, the research to identify the gap on credit risk management practices of united bank data has been collected from primary and secondary sources. In obtaining information from the primary data, a survey questionnaire was developed Simple random sampling technique was used to select respondents of the Bank and the data were collected from credit professionals the secondary data use to annual report and magazine different research published and unpublished The risk factors classified in two internal and external, the internal is human resources, system and bank rule & regulation credit rate experienced etc. & external inflation ,deflation, unemployment rate ,GDP, interest rate, business area, business type & marketed situation awareness about the loan & procedure customer educational background business experienced credit culture in societies etc. This implies the risk control methods developed the credit risk management main target is identifies major risk and how to can minimize the risk happiness give alternative and or situations The study found that lack of information system that support the risk management process, absence of risk identification focused tools on customers' business and the associated environment, unsound lending practices associated to credit processing and appraisal activities it is suggested that Bank should build well organized management information system, should put in-place a system capable of assessing, monitoring and controlling risk exposures in more scientific manner, should give a key concern to minimize concentration risk and should develop code of conduct to proactively monitoring ethical standards, and prudent application of policies.

Keywords: Keywords: credit risk, credit, loan, concentration risk, risk management in bank, credit policy

**The Role of E-Banking Service Quality on Customer
Satisfaction: The Case of Commercial Bank of Ethiopia**
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The introduction of electronic banking into the banking sector is to bring customer satisfaction thereby to enhance the banks' profitability and service excellence. In today's competitive environment delivering high-quality service is the key to a sustainable competitive advantage and to maintain existing customers and to convince new ones as well. The Commercial Bank of Ethiopia has been working by executing different strategies to expand its banking service and implementing different products and service channels to increase its customer satisfaction. The main objective of the research was to assess the role of e-banking service quality on customers' satisfaction by using the five service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) of SERVQUAL model in Commercial Bank of Ethiopia. A sample of 120 E-payment users was taken in four CBE branches. The questioner was developed based on five dimensions of SERVQUAL model. The Interview was conducted with branch managers, E-payment officers and E-payment team leader and managers. In the methodology part, the collected data are analyzed using a descriptive statistical tool and also to analyze the effect relationship, regression analysis was implemented using STATA 14.2 and SPSS 23. The major findings of this study were tangibility and empathy of e-banking has been significant factor on customer satisfaction. The researcher concludes that there was a linear relationship between e-banking service quality dimensions and customer satisfaction. The bank must strive to fill the gaps between customers' expectation and perception in order to retain the current customer and attract new customers as well. There is the need to create awareness and educate majority of the banking population or users on e-banking especially in mobile and internet banking as a recommendation.

Keywords: electronic banking, customer satisfaction, tangibility, responsiveness, reliability, assurance, and empathy

**Assessment of the Management: The Case Study Practices and challenges of
Credit Risk on Addiss Credit and Saving Institution**

Sentayehu Desta, St. Mary's University, Email:rakmo.smu@gmail.com

Credit and saving institutions are not exempted from the challenges that come with credit exposure. Given their importance to the economy, efforts should be made to help the sector deal with the problem of credit risk management. This study, therefore, examined the credit risk management practices and associated challenges in Addis Credit and Saving Institution. The study adopted a descriptive survey research design. The target population of the study consisted of 64 credit service delivery posts in Addis credit and saving institution. Primary data were collected using questionnaires where all pertinent issues regarding credit risk management were addressed. Descriptive statistics were used to analyze the data and results were presented using tables. The study found that shortfalls related to credit risk control, and loan collection policy were among the challenges that were evident while managing credit risk in Addis credit and saving institution. Of these challenges, short falls in credit collection policy was found to be the most critical one in the risk management of the institution. Based on the result the researcher recommends that Addis credit and saving institute should enhance their collection policy by adopting a more stringent policy to a lenient policy for effective debt recovery. Again, the necessary due diligence should be undertaken by credit officers to ensure that collateral properties are not the subject of intense litigation. This will help the bank in the event of default. Further, there is a need to invest on projects linked to credit risk management system that will help to maintain and archive the customer's statistics.

Keywords: Credit risk, credit risk control, credit collection policy, client appraisal, Addis credit and saving institution, Ethiopia

**Practice of Project Risk Management: The Case of Challenge TB Project under
Management Sciences for Health, Sosina Girma, St. Mary's University,
Email:rakmo.smu@gmail.com**

The central question of this study is what the practice of project risk management of Challenge TB project looks like. The respondents were selected purposively to include Challenge TB project management, project technical support and project operation support teams who are believed to have knowledge in one or more of the steps of project risk management process. Semi-structured questionnaire was distributed to 33 respondents and a total of 31 responses were collected. In-depth interview was conducted with the senior management of the project and the organization. The collected data was entered on Epidata software and then transferred to IBM SPSS Statistics for analysis. Descriptive data analysis technique was used in which frequencies, mean, standard deviations and percentages were calculated. The transcribed qualitative data was categorized under each thematic area of the study and were narrated in detail. Lack of formal training of project staffs on project risk management, poor practice of risk management planning, lack of participation of stakeholders and beneficiaries on the process of risk identification, lack of effort by the management to maximize opportunities and poor practice of risk monitoring and control were the major finding of the study. The implementing partner and /or the project (Challenge TB) should work on organizing detailed training to its staff on project risk management and proactive response strategy to manage security risks, should have risk management plan which outline the risk management tools and techniques to be used, outline risk ownership and required risk management budget. The organization should also focus on increased participation of beneficiaries and stakeholders in the process of risk identification.

Keywords: Project Risk Management; practice; Non-Government organization

**Causes and Effects of Delay in Construction of Condominium Houses in Addis Ababa:
Project 17 Housing Development Construction in Focus
Tigist Tassew, St. Mary's University, Email:rakmo.smu@gmail.com**

The main objective of this study was to identify the causes and effects of the delay in the construction of condominium house Project 17. Among 18 projects of condominium houses in Addis Ababa, Project 17 housing development construction was chosen purposively for this study because it is the most delayed project compared to its baseline plan, which was planned to be completed in 18 months but it has already taken 51 months with 62.83% performance. Mixed method research approach was used to capture both qualitative and quantitative data for the study. Questionnaire and interview were used to identify the major causes and effects of delay. 37 project team members filled the questionnaire and 5 of them took part in the interview. For the data analysis, both descriptive statistics and multiple linear regression methods were used. Schedule performance index and cost performance index were computed to evaluate the performance efficiency of Project 17. The result revealed that this project had poor performance but utilized above budget and has negative cost variance. A total of eleven explanatory variables were considered in the multiple linear regression models out of which eight variables significantly influenced the level of delay. A combined causes and effects included in the model revealed that about 99.60% of delay of Project 17 was due to contractor related causes, client related causes, material related causes, and labor related causes, corruption and effects of time overrun, cost overrun, and mistrust on owner of the project. Delay in Project 17 was significantly influenced by client related causes, materiel related causes, corruption, time overrun, and cost overrun at 1% level of significance and contractor related causes and mistrust at 5% level of significance. However, labor related causes affected delay in Project 17 at 10% level of significance. By contrast, consultant related causes, effect of dispute and litigation were insignificant for Project 17.

Keywords: Project 17 condominium housing, delay in construction, causes of delay, effects of delay

**Project Quality Assessment of Addis Ababa Condominium
Housing Construction Projects: The Case of Project 13, 14 and
Bole Ayat, Abraham Haile, St. Mary's University, Email:rakmo.smu@gmail.com**

The construction industry in developing countries faces challenges of different kinds. Most of them are characterized by time delay, cost overrun and poor quality construction mainly because of poor performance of the contractor. Now a day Ethiopia has engaged in construction revolution through conducting different mega construction projects. The AAHDP is also one of the mega projects which government has engaged to solve city dwellers house problem. However, the project had faced multi-dimensional quality problems. Most of the houses transferred to house occupants could be witness for these quality defects of the house. Regarding to the issue many local Media had given coverage recently. Also most of the resident have grievance on the quality of the house. This research initiated to assess the overall quality performances of the houses in the case of project 13, 14 and Bole Ayat sites. To come up the study completed, the research had set four basic research questions and objectives. And also the research applied different types of data collection methods and methodology. Distributing 196 sample questionnaires to selected respondents from house occupant, in-depth interview with three project consultants and observation were the major data collection methods applied by this study. Then the study reveals that most of the quality defects of the projects are related to finishing work problems and however the structure and design work of the project does not have any quality defects. Water leakage, poor roofing and rain disposal, poor finishing work, poor design related to difficulty to move in the house for children, elders and disabled people are major quality defects of the project. The research had also found the major causes for these quality defects of the project. Poor workmanship, delay of project material supply, delay of the project, low project budget and poor contractor's performance are major causes of quality defects of the projects. In general most of these research participants are not satisfied with project quality.

Keywords: House Construction, Project Quality, Project Quality Performance

**Determinants of Key Stakeholders' Involvement on the Success of Water Supply Projects
in Oromia: The Case of Arsi-Negele Water Supply Project**

Kifle Amana, St. Mary's University, Email:rakmo.smu@gmail.com

A number of literatures have pointed to the importance of stakeholders' role in the success of construction projects. As construction projects are complex and unique in their nature, stakeholders with diverse backgrounds of knowledge, skill, power, and interest such as owners, consultants, contractors, end users, and other primary and secondary stakeholders involve in achieving the project success. The main purpose of this paper is to investigate the determinants of the involvement of stakeholders on the success of the project under the study. Both the qualitative and quantitative methods were used together to collect and analyzed necessary data from envisaged sources. The quantitative data obtained through structured questionnaire survey to 50 respondents were analyzed via regression techniques by using the Statistical Package of Social Science (SPSS-20) and by using text analysis to analyze the qualitative data. According to the SPSS analysis results, project supply management, stakeholders' financial contribution, project monitoring and stakeholders' active decision makings are found to be the major determinants on the success of the project. Lastly, the researcher attempted to put his recommendations which mainly emphasizes on the following realities such as, first there should be strong contractual and legal relationships, obligations, liability, and enforcement among the key stakeholders; promoting and convincing the local community towards the aim and goal of the project; and phase based project implementation are the major one.

Keywords: Project, stakeholders, stakeholders' involvement, project success, water supply project, Oromia, Ethiopia

**Assessment of Information and Communication Technology
Influence on Staffs in Awash Bank
Samson Bekele, St. Mary's University, Email:rakmo.smu@gmail.com**

The increasing competitive pressure resulting from technological development, globalization, changing customer demand has led to survival challenges of many banks in Ethiopia and demanded for improvement in quality of customer service and speed to enhance profitability, staff performance and cost reduction. Although many employees are using more of information communication technology as part of their jobs, there are studies that examine the general impact of Information and Communication Technology on organization performance but not on the staffs performance as a single unit. Specifically, the main objective of this study is to assess the influence of information and communication technology on the performance of staff in Ethiopian Banking Sector by placing a case at Awash Bank. The research mainly emphasis on the influence and other related factors that are caused by information and communication technology on the performance of staffs of the bank. Data was collected using hand delivery of questionnaire approach, which is the primary data. Additional information has also been gathered by placing an interview with selected Branch Managers. The study used purposive/ Judgmental sampling procedure in selecting the respondents as the sample. Out of total 290 Questionnaires distributed in the selected branches, 84.4% valid responses were gathered for further analysis. Frequency, Tabulation, Mean and Standard deviation are used for describing the results in the analysis part. The findings showed that there is an influence of Information and communication Technology on staffs at Awash Bank and also there are recognized contribution of using the technology which helps to understand the real benefits of the system. The overall implication of the study is that, Information and communication Technology adoption and introduction in the banking industry has resulted to increase in staff overall performance based on the technological factors, which has brought about increases in the skills of workers, staff productivity, communication rates and also help to reduce stress and workload within the bank. As a major recommendation, more improvement on the system is demanded to increase the staff's productivity. Training and development on the system must be conducted to fully make use of the system. Also, if the system fails the bank should have a mechanism to operate on manual bases.

Keywords: Information and Communication Technology, Staff Performance, Banking Industry

**Determinants of Project Performance:
The Case of 40/60 Housing Projects in Ayat Site,
Addis Ababa, Abebe Sahle, St. Mary's University, Email:rakmo.smu@gmail.com**

The study has met its objectives through providing answers for the basic questions What are the performance problems of projects to achieve the target and What are the tools and techniques applied on the project in order to control project performance. The study is conducted on Addis Ababa 40/60 saving housing project the case of Ayat site. Both primary and secondary data were collected for the accomplishment of the study. Data collection was done through structured questioners, interview and office document review which was designed based on factors found from literature. A total of 54 questioners were distributed to clients, consultants and contractors and 35 questioners were collected and which 28 responses were found valid. Descriptive statics methods were employed through frequency Index/ mean score and average Index to understand the variables of cost, time and quality performance. The frequency of occurrence and significant impacts each causative factors on the studied area. The findings from the study identified that the performance indicators represent both cost performance and schedule performance are below target and poor performance of the project respectively. The performance of the work is poor because of lack of competent and experienced professionals in the field, Scarcity of resources including capital, material and equipment, and inappropriate and malpractice in the program like corruption. Client and consultants stressed poor implementation of project follow up and controlling methods as a contributing factor towards the inefficient and ineffective performance of project. The study identified the factors which affect the project performance into three criteria such as cost, time and quality factor. First criteria, Cost factors are high wastage of material, delay in issuing information to the contractor during construction stage and cost of rework and Material and equipment cost. Second criteria, time factors are mistake during construction, labor productivity, and time needed to rectify defects and poor construction methodology. Third criteria, quality factors availability of personals with high experience & qualification, quality of equipment & material, belonging to work and employee attitudes. The project is inefficient with that lack of meets time of project plan and low quality of workmanship and low decision making process. The project is also ineffective with that lack of integration with national plans and fit with purpose and not free from defects. Finally, this study gives own recommendation to improve the performance of the project.

Keywords: project Performance Evaluation cost, time and quality factor

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Keywords: School Feeding Program, attendance, enrollment, dietary intake, children

Factors Affecting Performance of Micro and Small Business Enterprises In Addis Ababa
Mizan Sibhatu, St. Mary's University, Email:rakmo.smu@gmail.com

This study was designed to assess impact of factors affecting success of micro and small business enterprise performance in Addis Ababa (Bole and Kirkos Sub city). The involved three SE (food and beverage, construction and metal and wood work) business category. Employing a stratified random sampling, 124 respondents were selected using Taro Yemane (1967) sample size determination formula. Data were analyzed using measures of central tendency and tests of correlation with SPSS version 22.00. Results show that there is significant relationship between government regulation, business information service, management experience, financial control mechanism, marketing strategy and MSE business performance. Based on the findings it was recommended that government and micro finances institutions should improve access to finance through offering a better lending terms and conditions and government to establish a centrally managed marketing sites that will equally give access to market, business information service and also training program that enhance management skill in order to improve performance of MSEs in Addis Ababa.

Keywords: Enterprise, factors, micro enterprise, small enterprise

Assessment and Evaluation of Credit Risk Management in United Bank
Mohammed Ahmed, St. Mary's University, Email:rakmo.smu@gmail.com

The financial sector plays vital role in any economy by transferring funds from surplus to deficit area by giving credit. In today's changing financial landscape-environment of intense competitive pressure, volatile economic conditions, rising bankruptcies, and increasing levels of consumer and commercial debt; an organization's ability to effectively monitor and manage risk associated to credit become critical. Therefore, managing its credit risk, using the credit risk management tools Hence it is essential to overview of the credit risk management practice of the banks and identifies the gap to take proactive measures and to protect the banks from any damage. Therefore, the research to identify the gap on credit risk management practices of united bank data has been collected from primary and secondary sources. In obtaining information from the primary data, a survey questionnaire was developed Simple random sampling technique was used to select respondents of the Bank and the data were collected from credit professionals the secondary data use to annual report and magazine different research published and unpublished The risk factors classified in two internal and external, the internal is human resources, system and bank rule & regulation credit rate experienced etc. & external inflation ,deflation, unemployment rate ,GDP, interest rate, business area, business type & marketed situation awareness about the loan & procedure customer educational background business experienced credit culture in societies etc. This implies the risk control methods developed the credit risk management main target is identifies major risk and how to can minimize the risk happens give alternative and or situations The study found that lack of information system that support the risk management process, absence of risk identification focused tools on customers' business and the associated environment, unsound lending practices associated to credit processing and appraisal activities it is suggested that Bank should build well organized management information system, should put in-place a system capable of assessing, monitoring and controlling risk exposures in more scientific manner, should give a key concern to minimize concentration risk and should develop code of conduct to proactively monitoring ethical standards, and prudent application of policies.

Keywords: Keywords: credit risk, credit, loan, concentration risk, risk management in bank, credit policy

**The Role of E-Banking Service Quality on Customer
Satisfaction: The Case of Commercial Bank of Ethiopia**
Samuel G/Hiwot, St. Mary's University, Email:rakmo.smu@gmail.com

The introduction of electronic banking into the banking sector is to bring customer satisfaction thereby to enhance the banks' profitability and service excellence. In today's competitive environment delivering high-quality service is the key to a sustainable competitive advantage and to maintain existing customers and to convince new ones as well. The Commercial Bank of Ethiopia has been working by executing different strategies to expand its banking service and implementing different products and service channels to increase its customer satisfaction. The main objective of the research was to assess the role of e-banking service quality on customers' satisfaction by using the five service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) of SERVQUAL model in Commercial Bank of Ethiopia. A sample of 120 E-payment users was taken in four CBE branches. The questioner was developed based on five dimensions of SERVQUAL model. The Interview was conducted with branch managers, E-payment officers and E-payment team leader and managers. In the methodology part, the collected data are analyzed using a descriptive statistical tool and also to analyze the effect relationship, regression analysis was implemented using STATA 14.2 and SPSS 23. The major findings of this study were tangibility and empathy of e-banking has been significant factor on customer satisfaction. The researcher concludes that there was a linear relationship between e-banking service quality dimensions and customer satisfaction. The bank must strive to fill the gaps between customers' expectation and perception in order to retain the current customer and attract new customers as well. There is the need to create awareness and educate majority of the banking population or users on e-banking especially in mobile and internet banking as a recommendation.

Keywords: electronic banking, customer satisfaction, tangibility, responsiveness, reliability, assurance, and empathy

Assessment of the Management: The Case Study
Practices and challenges of Credit Risk on Addiss Credit And Savinginstitution
Sentayehu Desta, St. Mary's University, Email:rakmo.smu@gmail.com

Credit and saving institutions are not exempted from the challenges that come with credit exposure. Given their importance to the economy, efforts should be made to help the sector deal with the problem of credit risk management. This study, therefore, examined the credit risk management practices and associated challenges in Addis Credit and Saving Institution. The study adopted a descriptive survey research design. The target population of the study consisted of 64 credit service delivery posts in Addis credit and saving institution. Primary data were collected using questionnaires where all pertinent issues regarding credit risk management were addressed. Descriptive statistics were used to analyze the data and results were presented using tables. The study found that shortfalls related to credit risk control, and loan collection policy were among the challenges that were evident while managing credit risk in Addis credit and saving institution. Of these challenges, short falls in credit collection policy was found to be the most critical one in the risk management of the institution. Based on the result the researcher recommends that Addis credit and saving institute should enhance their collection policy by adopting a more stringent policy to a lenient policy for effective debt recovery. Again, the necessary due diligence should be undertaken by credit officers to ensure that collateral properties are not the subject of intense litigation. This will help the bank in the event of default. Further, there is a need to invest on projects linked to credit risk management system that will help to maintain and archive the customer's statistics.

Keywords: Credit risk, credit risk control, credit collection policy, client appraisal, Addis credit and saving institution, Ethiopia

**Practice of Project Risk Management: The Case of Challenge TB Project under
Management Sciences for Health**

Sosina Girma, St. Mary's University, Email:rakmo.smu@gmail.com

The central question of this study is what the practice of project risk management of Challenge TB project looks like. The respondents were selected purposively to include Challenge TB project management, project technical support and project operation support teams who are believed to have knowledge in one or more of the steps of project risk management process. Semi-structured questionnaire was distributed to 33 respondents and a total of 31 responses were collected. In-depth interview was conducted with the senior management of the project and the organization. The collected data was entered on Epidata software and then transferred to IBM SPSS Statistics for analysis. Descriptive data analysis technique was used in which frequencies, mean, standard deviations and percentages were calculated. The transcribed qualitative data was categorized under each thematic area of the study and were narrated in detail. Lack of formal training of project staffs on project risk management, poor practice of risk management planning, lack of participation of stakeholders and beneficiaries on the process of risk identification, lack of effort by the management to maximize opportunities and poor practice of risk monitoring and control were the major finding of the study. The implementing partner and /or the project (Challenge TB) should work on organizing detailed training to its staff on project risk management and proactive response strategy to manage security risks, should have risk management plan which outline the risk management tools and techniques to be used, outline risk ownership and required risk management budget. The organization should also focus on increased participation of beneficiaries and stakeholders in the process of risk identification.

Keywords: Project Risk Management; practice; Non-Government organization

**Causes and Effects of Delay in Construction of
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Tigist Tassew, St. Mary's University, Email:rakmo.smu@gmail.com**

The main objective of this study was to identify the causes and effects of the delay in the construction of condominium house Project 17. Among 18 projects of condominium houses in Addis Ababa, Project 17 housing development construction was chosen purposively for this study because it is the most delayed project compared to its baseline plan, which was planned to be completed in 18 months but it has already taken 51 months with 62.83% performance. Mixed method research approach was used to capture both qualitative and quantitative data for the study. Questionnaire and interview were used to identify the major causes and effects of delay. 37 project team members filled the questionnaire and 5 of them took part in the interview. For the data analysis, both descriptive statistics and multiple linear regression methods were used. Schedule performance index and cost performance index were computed to evaluate the performance efficiency of Project 17. The result revealed that this project had poor performance but utilized above budget and has negative cost variance. A total of eleven explanatory variables were considered in the multiple linear regression model out of which eight variables significantly influenced the level of delay. A combined causes and effects included in the model revealed that about 99.60% of delay of Project 17 was due to contractor related causes, client related causes, material related causes, and labor related causes, corruption and effects of time overrun, cost overrun, and mistrust on owner of the project. Delay in Project 17 was significantly influenced by client related causes, material related causes, corruption, time overrun, and cost overrun at 1% level of significance and contractor related causes and mistrust at 5% level of significance. However, labor related causes affected delay in Project 17 at 10% level of significance. By contrast, consultant related causes, effect of dispute and litigation were insignificant for Project 17.

Keywords: Project 17 condominium housing, delay in construction, causes of delay, effects of delay

**Project Quality Assessment of Addis Ababa Condominium
Housing Construction Projects: The Case of Project 13, 14 and Bole Ayat
Abraham Haile, St. Mary's University, Email:rakmo.smu@gmail.com**

The construction industry in developing countries faces challenges of different kinds. Most of them are characterized by time delay, cost overrun and poor quality construction mainly because of poor performance of the contractor. Now a day Ethiopia has engaged in construction revolution through conducting different mega construction projects. The AAHDP is also one of the mega projects which government has engaged to solve city dwellers house problem. However, the project had faced multi-dimensional quality problems. Most of the houses transferred to house occupants could be witness for these quality defects of the house. Regarding to the issue many local Media had given coverage recently. Also most of the resident have grievance on the quality of the house. This research initiated to assess the overall quality performances of the houses in the case of project 13, 14 and Bole Ayat sites. To come up the study completed, the research had set four basic research questions and objectives. And also the research applied different types of data collection methods and methodology. Distributing 196 sample questionnaires to selected respondents from house occupant, in-depth interview with three project consultants and observation were the major data collection methods applied by this study. Then the study reveals that most of the quality defects of the projects are related to finishing work problems and however the structure and design work of the project does not have any quality defects. Water leakage, poor roofing and rain disposal, poor finishing work, poor design related to difficulty to move in the house for children, elders and disabled people are major quality defects of the project. The research had also found the major causes for these quality defects of the project. Poor workmanship, delay of project material supply, delay of the project, low project budget and poor contractor's performance are major causes of quality defects of the projects. In general most of these research participants are not satisfied with project quality.

Keywords: House Construction, Project Quality, Project Quality Performance

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in Oromia: The Case of Arsi-Negele Water Supply Project**
Kifle Amana, St. Mary's University, Email:rakmo.smu@gmail.com

A number of literatures have pointed to the importance of stakeholders' role in the success of construction projects. As construction projects are complex and unique in their nature, stakeholders with diverse backgrounds of knowledge, skill, power, and interest such as owners, consultants, contractors, end users, and other primary and secondary stakeholders involve in achieving the project success. The main purpose of this paper is to investigate the determinants of the involvement of stakeholders on the success of the project under the study. Both the qualitative and quantitative methods were used together to collect and analyzed necessary data from envisaged sources. The quantitative data obtained through structured questionnaire survey to 50 respondents were analyzed via regression techniques by using the Statistical Package of Social Science (SPSS-20) and by using text analysis to analyze the qualitative data. According to the SPSS analysis results, project supply management, stakeholders' financial contribution, project monitoring and stakeholders' active decision makings are found to be the major determinants on the success of the project. Lastly, the researcher attempted to put his recommendations which mainly emphasizes on the following realities such as, first there should be strong contractual and legal relationships, obligations, liability, and enforcement among the key stakeholders; promoting and convincing the local community towards the aim and goal of the project; and phase based project implementation are the major one.

KeyWords: Project, stakeholders, stakeholders' involvement, project success, water supply project, Oromia, Ethiopia

**Assessment of Information and Communication Technology
Influence on Staffs in Awash Bank**
Samson Bekele, St. Mary's University, Email:rakmo.smu@gmail.com

The increasing competitive pressure resulting from technological development, globalization, changing customer demand has led to survival challenges of many banks in Ethiopia and demanded for improvement in quality of customer service and speed to enhance profitability, staff performance and cost reduction. Although many employees are using more of information communication technology as part of their jobs, there are studies that examine the general impact of Information and Communication Technology on organization performance but not on the staffs performance as a single unit. Specifically, the main objective of this study is to assess the influence of information and communication technology on the performance of staff in Ethiopian Banking Sector by placing a case at Awash Bank. The research mainly emphasis on the influence and other related factors that are caused by information and communication technology on the performance of staffs of the bank. Data was collected using hand delivery of questionnaire approach, which is the primary data. Additional information has also been gathered by placing an interview with selected Branch Managers. The study used purposive/ Judgmental sampling procedure in selecting the respondents as the sample. Out of total 290 Questionnaires distributed in the selected branches, 84.4% valid responses were gathered for further analysis. Frequency, Tabulation, Mean and Standard deviation are used for describing the results in the analysis part. The findings showed that there is an influence of Information and communication Technology on staffs at Awash Bank and also there is recognized contribution of using the technology which helps to understand the real benefits of the system. The overall implication of the study is that, Information and communication Technology adoption and introduction in the banking industry has resulted to increase in staff overall performance based on the technological factors, which has brought about increases in the skills of workers, staff productivity, communication rates and also help to reduce stress and workload within the bank. As a major recommendation, more improvement on the system is demanded to increase the staff's productivity. Training and development on the system must be conducted to fully make use of the system. Also, if the system fails the bank should have a mechanism to operate on manual bases.

Keywords: Information and Communication Technology, Staff Performance, Banking Industry

7. Quality and Productivity Management

Challenges of Implementing Quality Management System in BGI-Ethiopia, Azeb Gebregergs, St. Mary's University, Email:rakmo.smu@gmail.com

The purpose of this study is to investigate the challenges of Quality Management Systems during implementation in BGI-Ethiopia and to examine how the organization can overcome those barriers. Descriptive research method was applied. The research work has used primary and secondary data for identifying and analyzing barriers using questionnaire, interviews, personal observations and review of previous research works. The researcher has uses 400 total population size. Of the total population taken 200 respondents are selected using purposive sampling method. This research work has reviewed the practice of the Quality Management System of the company and tried to identify major barriers. The research work has identified poor top management commitment, conflict between the new Quality Management System and the existing company processes, and lack of looking for ISO 9000 certification rated as extremely high barriers in the organization. In addition to that lack understanding of the purposes and benefits of ISO certification, lack awareness of ISO 9000 standards by the employees, lack of middle management commitment, and ineffective communication between departments, lack cross-functional cooperation, and lack of suitability organizational structure rated as high barriers to Quality Management System implementation in the organization. Whereas lack of employees commitment, resist change the existing system, and believing as additional workload from implementation of quality management system are mentioned as low barriers. This study is a qualitative and descriptive research work which makes use of a case study focusing on BGI-Ethiopia, but the finding can be used by other breweries and also as very few studies conducted in this sector, it can also be used as an input for future research works in the sector. Finally, recommendations are forwarded to fill the gaps observed in the findings.

Keywords: Quality management, BGI-Ethiopia, ISO certification

Productivity Improvement Techniques Using Statistical Process Control in Dairy Industry
Case of Sebeta Agro-Industry, Demeke Tesfaye, St. Mary's University,
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This thesis addresses the concepts of productivity improvement techniques and application of SPC tools in dairy industry. SPC is one the most widely applied technique to control and improve processes in dairy industry, but very few studies have reported on the successful application of SPC in dairy industry. This thesis aims to critically assess the status of SPC in the SAI dairy processing and suggests for future researches. Now a day to survive in competitive market, improving productivity and reducing quality problems products is a must for any company. We need to have better understanding of quality. By improving the quality, the method of optimization reduces process operational cost and product variation. This study is to apply quality control tools in production process to reduce souring, returns, breakages, and damages by identifying where highest souring occur at and to go give suggestions for improvement. The approaches used in this study are Histogram, Check sheet, Pareto diagram, Fish bone diagram, control chart, which have been applied to improve productivity and quality of products and minimization of quality defects. It has been found that the company has many quality problems especially there is highly souring in the production process line. There is a various process parameters such as acidity, temperature, fat, volume, which have influence of the quality of the final products have been controlled in order to reduce defects and there have been observed a need of improvement by using SPC tools.

Keywords: SPC tools, Pareto chart, Cause-effect diagrams, Control charts, Histograms, process performance, Continuous improvement.

**Evaluation of the Effectiveness of ISO 9001:2008 Quality Management System and its
Transition to ISO 9001:2015 in Horizon Addis Tyre Company, Fisseha Tadesse, St.
Mary's University, Email:rakmo.smu@gmail.com**

In the quest to achieve superior performance and business results, organizations have extensively adopted models such as ISO 9001 Quality Management Standards. Research supports that Quality Management System brings significant benefits for organizations competitiveness and success. In a world of increasing complexity and interconnection, the revised ISO 9001:2015 International Standard aims to ensure that Quality Management Systems are flexible while remaining reliable. Horizon Addis Tyre Company is the sole tyre manufacturing industry in Ethiopia with small amount (26%) local market share. To face the competitive challenges from local tyre importers and to increase its product quality, time to time different strategies came into action. The latest Horizon Addis tyre company strategy to face the competitiveness is the implementation and certification of ISO 9001 QMS as the company has been certified of the 2008 version which has expired since 2018. The aim of this research is to analyze the benefits and challenges of the implementation of ISO 9001 in Horizon Addis tyre industry. A descriptive research approach was employed using a self-administered questionnaire and unstructured interview to get primary data from employees of HATC. Thirty-five participants from different management level in the company were interviewed and ninety-five respondents participated in questionnaire survey. With respect to perceived benefits, the result revealed that better documentation, higher quality awareness of employees and increase Tyre product quality are the most important benefits that ISO 9000 QMS certification brought to HATC. The results of the study also revealed that most respondents agreed that ISO 9001:2008 certification has faced two main challenges i.e. biased internal audit and Work procedures do not comply with the ISO 9001 requirements. Finally, a theoretical (conceptual) framework mainly developed for successful transition to ISO 9001:2015 at the horizon Addis tyre company.

Keywords: ISO 9001:2015, Quality Management Systems, Tyre production, Horizon Addis tyre

Practices and Challenges of Implementing Statistical Process Control for Improving Quality: The Case of MOHA Soft Drinks Industry, Meseret Assefa, St. Mary's University, Email:rakmo.smu@gmail.com

In order to survive in a competitive market, improving quality and productivity of product or process is a must for any company. The principal aim of this study is about identifying the practices and challenges of a company in applying statistical process control (SPC) tools in the production processing line and on final product in order to improve the quality of the product and suggesting appropriate solution for the challenges. The approach used in this study is direct observation, thorough examination of production process lines, and information has been collected from managements, quality department and from company's workers working in the area of production process through interview and questionnaire. Pareto chart/analysis and control chart was constructed in order to prioritize the major defects occurred and to suggest a suitable control limits for some variables. From the analysis of the data, it has been found that the company has many practices like usage of control charts, Usage of computerized technology for data recording, usage of calibrated measuring devices, Planning for quality improvement, Presence of in house technical staff experts and setting definition for quality are in use in the organization etc. and challenges specifically like there is lack of higher management support, lack of team working, lack training etc. If a statistical process control practices are employed effectively, it could improve the quality of the product and overall organizational performance by knowing the customer requirement and meeting them. Even if the company has many constraints to implement all suggestion for improvement within short period of time, but it is important to give training for employs and management commitment is important and the company recognized that the suggestion will provide significant productivity improvement in the long run.

Keywords: Statistical process control, Quality improvement, Control charts and Control limits.

**Investigation of Strategic Quality Management on the Performance of Major Coffee Exporters in Ethiopia, Rahel Tsegaye, St. Mary's University,
Email: rakmo.smu@gmail.com**

International market competition forces companies to internationalize their operation in the exporting market. The study has been designed to investigate the strategic quality management system in major coffee exporters in Ethiopia. Both primary and secondary data collection instruments were used to collect data. Closed ended and open ended questionnaires were used for the purpose of data collection. The selections of the respondents were carried out by using random sampling research method. The collected data were analyzed and interpreted using SPSS analytical software. Even though the strategies quality management systems of coffee exporting companies are somewhat effectively practiced, there are some problems that the company faced with planning and implementing it. The quality documentation and communication has been identified poor because of lack of quality records and not able to implement the social network and printing communication means. The overall capacity of the exporting company to compete in the international market is becoming difficult due to the lack of potential assessment of the market and customer feedback management. The management needs to predict the future and assess the potential market, standards and procedures has to be documented and communicated effectively so that the employee can use it for their day to day work activities. The quality records need to show, what are the standards to be maintained for each product of the company, the quality of coffee is sensitive and there must be clear distinction among each type of coffee we produce and store.

Keywords: Strategic quality management, Coffee exporters, International market

Challenges and Impact of ISO/IEC 17025 Accreditation in Ethiopian Conformity Assessment and Ethiopian National Metrology Institute, Wondale Andargie, St. Mary's University, Email:rakmo.smu@gmail.com

Accreditation is formal recognition that a testing laboratory is competent to carry out the tests identified within the scope of accreditation. Governments in many countries worldwide have increasingly focused on accreditation as an important strategy to improve the quality of products. In Ethiopia, accreditation is still in its initial stage of development. The purpose of this study is to investigate the challenge of institutional accreditation in two government institutions and assess the impact of ISO/IEC 17025 implementation. Both primary and secondary data were used in this research paper. The approach used to gather primary data was both qualitative and quantitative. Secondary data was generated through a literature search on accreditation. Four sections of questionnaires and face to face interview were designed to meet the research objectives. Data was collected from two accredited government laboratories, the Ethiopian Conformity Assessment Enterprise (ECAE) and the Ethiopian National Metrology Institute of (ENMI). The findings showed that although accreditation was a lengthy process, bureaucratic, as well as involving substantial investment for equipment, supplies, consultant and assessors, all respondents valued accreditation since it helped them to improve their laboratory operations and fulfill their customers' expectations. The study further revealed that accreditation has had a positive impact on laboratory processes and has improved the level of competitive advantage, prevent retesting problems, An effective marketing tool , market share, customer trust. Moreover, the majority agreed that there was a better communication from management and they were satisfied to work in an accredited laboratory. Major obstacles encountered, during implementation and maintenance of accreditation, by the laboratories were lack of suppliers of calibrated equipment, nonexistence of enough accredited metrology laboratories for calibration of equipment, and unavailability of proficiency testing and CRM providers, choice of accreditation body and its cost. Feasible recommendations were made to address the potential barriers to accreditation. The most pressing ones being that calibration laboratories must be accredited to ISO/IEC 17025 at the earliest to boost national awareness on the economic and social benefits of accreditation and there should be an alternative accredited testing and calibration body in the country.

Keywords: Accreditation, ISO/IEC 17025, Customer satisfaction, Metrology

**The Influence of Employee Motivation on Effective Quality Management System
Implementation the Case Anbessa Shoe Factory, Yilma Alemu, St. Mary's University,
Email: rakmo.smu@gmail.com**

There is employee motivational problem at Anbessa shoe factory. It is believed that quality management systems will strongly enhance employee motivation. The purpose of this paper is to examine the impact of quality management system practices on employees' motivation; job involvement, job satisfaction and organizational commitment. Process without significant emphasis of the employees, generates problems with the team work and communication failure to get desired result. The study was unable to evaluate more than one factory in the sector. The paper proposes and tests using the questionnaire the relationship between quality management system (QMS) with organizational commitment, organizational commitment with employee motivation and the organizational result with the employee motivation. The results indicate that training and education have a significant positive effect on job involvement, job satisfaction, and organizational commitment. Selected quality tools are helpful to teamwork and Empowerment and significantly enhance job involvement, job satisfaction, career satisfaction, and organizational commitment. The study recommends that in line with quality management system, management shall be more committed to the involvement and empowerment of people as a means to sustain and enhance employees' motivation. Selective quality tools are recommended to develop team works and employee involvement.

Keywords: Employee motivation, Job satisfaction, Quality management

Abstracts of the International Program:

8. Indra Gandhi National Open University

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, Email: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 distinguishes 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.

Keywords: Pastoralist, Resilience characteristics, Disaster, Vulnerable

Challenges and Opportunities of Adoption of Mobile Payment in Product Safety Net Program (PSNP) Households: The Case of Bosat Woreda, Oromia National Regional State Ethiopia, Yemsrach Kinfе Edey, St. Mary’s University, Email:rakmo.smu@gmail.com

In the contemporary financial system, e-payment is playing a crucial role by reducing the cost of transaction and enhances the number of transaction with less time. Though the incidence of e-payment is very low in Ethiopia, particularly in rural areas, the government gives emphasis to improve the country’s financial inclusion status through expanding new technologies, including e-payment. Therefore, the purpose of this study was to assess the benefit of adoption of mobile payment in PSNP households in terms of timeliness, convenience, cost-effectiveness, client preference and its challenges. Qualitative data was collected from PSNP households in Boset Woreda of Oromia Regional State, Ethiopia with open and closed ended questioners. The collected data was analyzed using 23.0 version of SPSS. The findings indicated that 78.2% of the respondents found mobile payment timely. Further in terms of convenience, 60.6% of the respondents responded that mobile payment enabled them to access payment any time they want. Moreover, by introduction of mobile payment households were able to reduce the cost of transportation by half (i.e. on average from 42.5 to 19 birr). Hence, making mobile payment is the ultimate preference of households. To scale up this pilot the government should provide a method which has offline functionality to solve the network problem, issue an interest payment saving account to solve the problem of financial inclusion, provide intensive technical and financial literacy to beneficiaries ,strength better monitoring system in place to manage implementation of mobile payment and the challenges and to consider /invite engagement of other mobile money service providers in addition to M-Birr to improve the service quality.

Keywords: Adoption, Mobile payment, Timeliness, Convenience, Cost efficiency and M-Birr

Assessing the Role of Microfinance in Rural Livelihood Enhancement and Challenges in Sabatahawass Wereda, Southwestern Shewa Zone of Oromia Region, Ethiopia, Yisehaq Baraki Berhane, St. Mary's University, Email: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 analyse 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 tools 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.

Keywords: Microfinance, Access, Credit, Sabata Hawass Woreda

Assessment of Project Management Practices in Selected Architectural Design Firms in Addis Ababa, Addis Adugna Amanu, St. Mary's University, Email:rakmo.smu@gmail.com

This research assesses the project management practices in selected private Architectural Design firms in Addis Ababa. The purpose of this study was to assess the extent to which project management processes are practiced in private Architectural design firms and the impact of ISO certification, number of staff and years of experience on overall Project Management practice. Though multifold its socio-economical contributions and its significance in affecting the livelihood of many, generally, the delivery process of construction is accused for inefficiency and ineffectiveness. One suggested approach to reduce these sub-par performances is for the industry to improve the project management practice level of private architectural design firms; often measured in Design project management practice levels based on PMI Knowledge areas. The method used to carry out this research was solicitation of information from the CEOs, Partners, Senior Architects, and Project Managers of private Architectural Design firms through structured questionnaire. A list of demographical questions was asked to draw the demographical picture of the architectural design firms. The analysis was performed using Statistical Package for Social Science (SPSS). Both, demographical data and practice levels are analyzed. Besides my personal observation, the private Architectural Design Industry was used as an input. The results of the assessment provide the necessary information for the architects to improve their PM practice. The study shows that the average project management Practice level for category one to category three private architectural design firms is two. Given that architectural design firms are project -based organizations, level two practice level, which is having planned level, is below minimum expected. Indeed, given the sample frame (26) of the highest categories of private architectural design firms; a higher level of PM practice is to be expected. Besides Project Time Management was highly practiced among the other knowledge areas and it's followed by Project Quality Management. The least practiced knowledge area was the Project Risk Management. The assessment also showed that high correlation was found between ISO certified firms, number of staff and years of experience with over all PM practice. This study is the first attempt that focuses on private architectural design firms' PM practices in Ethiopia. This piece of work cannot fully assess the overall project management practice level and related parameters in project execution. It will at least contribute and highlight certain pertinent factors that would enhance the level of project management practice. Hope it gives an insight for future, that it might be used as a triggering document for other researchers who want to conduct detailed and further advanced research in the area of project management practice in the construction industry.

Keywords: Project management, ISO certification, Architectural Design

**Assessment of Budget Management and Control Practice in Amhara Region: A Case Study
at Regional Sector Bureau Level, Alemu Gashaw Yirdaw, St. Mary's University,
Email:rakmo.smu@gmail.com**

This study assesses the budget management and control practice in Amhara Region using the budget user sectors found at Regional Sector Bureau Level as a case study. The lack of research on this topic, coupled by the sign of improper budget management in the region has been a major motivation to carry out this research. The effectiveness and efficiency of budget and budgeting in discharging governments various functions depend on the crucial role of budget management and control, which is the main task of budget user sectors PBD, and BoFED PBD in particular. Although the region has prepared sound budget guide book and launched IBEX accounting information system to improve its budget process, several problems remain unsolved with regard to the budget process in the public sectors. Eighteen budget user sectors and thirty six respondents are selected and used for the study using purposive sampling technique. Both primary and secondary data have been used for the study through questionnaire to thirty six respondents and review of the sectors consolidated quarterly and annual reports. Moreover, BoFED BPD experts and ORAG audit experts were included in collecting primary data through structured questionnaire. SPSS statistical software, charts and percentages are used to present and analyze the data. The descriptive and qualitative analyses demonstrate that there was no strict accountability which allows creating sense of institutional budget perception. The IBEX budget control module is not implemented and manual budget expenditure ledger card is not maintained therefore, committed budget is not recorded. There is no reasonable cost estimation practice, Lack of adequate and experienced budget workers. Lack of regular follow up and support by BoFED are some of the issues that contribute to worsen the problems. Setting guideline alone is not sufficient to bring the desired outcome unless I). Budget executing bodies directly involved in the process; and made accountable for all non-compliance of the budget guide book, II). BoFED's regular follow-up and awareness creation programs. Therefore, in order to improve the region's budget process, this study assesses and identifies the degree, intensity and causes of problems and indicates the responsible officials to take any possible remedial actions to rectify the problems and avoid the repetition in the subsequent years.

Keywords: Budget management, Budget control, Accounting information system

Factors Determining Effective WASH (Water, Sanitation and Hygiene) Project Implementation in WaterAid Ethiopia: The case of Amhara Region, Frehiwot Workagegnehu, St. Mary's University, Email: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 determines 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 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.

Keywords: Communication, Financial support, Project implementation, WASH

**The Market Challenge of Domestically Assembled Automobiles in Ethiopia: The case of
Mesfin Industrial Engineering PLC, Merid Legesse Reda, St. Mary's University,
Email: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 research. 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

Keywords: Product quality, Price, marketing strategies, Market challenge

**Assessment of purchasing practice: The Case of Disaster Risk Management and Food Security Sector (DRMFSS), Million Birhane Yimesgen, St. Mary's University,
Email: rakmo.smu@gmail.com**

This paper is aimed at examining the purchasing practice of disaster risk management and food security Sector (DRMFSS). This research will find out solutions for a better procurement administration system as per the undertaken research out put on the organization (DRMFSS). The paper is classified based on five major chapters, first chapters has contain introduction and statement of the problem, chapter two has contain literature review, chapter three and four has contain about methodology, data analysis presentation and interpretation respectively and finally chapter five deals about finding, conclusion and recommendations. The source of information for this study is both primary and secondary data. The primary data are gathered through questionnaires and interview with key officials and staff members of different departments and division coordinators of the organization. The researcher selected 30 respondents out of 100 employee of the organization that have direct involvement on the purchasing activities of the organization based on random sampling method. The secondary data are collected by reviewing available literature review to the subject and documents and records of the organization. When we see the overall research analysis and output of the study, lack of poor information technology system and rush orders is major findings that obtained from the study of the research. Based on the facts mentioned above it can conclude that the purchasing practice of the organization faced various sort of problems from institutional and technological capacity perspectives and proper item ordering is observed before effecting purchasing activity. Therefore, the researcher recommends that the organization shall mitigate the technological gab of the purchasing department and making accurate purchasing items order in order to make efficient purchasing process. In due course of the study, the paper looks at policies, procedures and the mechanism by which the purchasing system is organized and administered. In doing go the paper are propose alternative solutions to improve the efficiency and effectives of the purchasing system of the organization. Finally, in dealing with the purchasing practice of DRMFSS, I don't consider a paper such as this will draw the whole picture of it. However, I fell that some of this work are some use to both policy makers and academicals interested in the subject.

Keywords: Purchasing Practice, Disaster Risk Management, Food Security

**Contributions, Prospects and Challenges of Health Professionals Associations in Ethiopia:
The Case of Ethiopian Public Health Association (EPHA), Saba Hailigiorgis Hassen, St.
Mary's University, Email:rakmo.smu@gmail.com**

Ethiopia has come a long way in improving the health status of its people, evidenced by achievements or remarkable progress made in the/towards the achievement of MDGs, other health and health related indicators. The Ethiopian Public Health Association (EPHA) is a health professional association that envisions the attainment of an optimal standard of health for the people of Ethiopia. It promotes better health services to the public and high professional standards through advocacy, professional competence, relevant policies and effective networking. EPHA is committed to improve the health and living status of the people of Ethiopia through dedicated and active involvement of the organization and its member and through collaboration with stakeholders. The main objective of the study is to assess prospects and the contributions of EPHA in the country health delivery system towards fulfilling the country MDG for health. Specifically the survey designed to answers questions such as: their contributions in the health delivery system, challenges particular to government policies and procedure, financial sustainability and to suggest recommendations for further improvement in the health delivery system. The majority of respondents strongly agrees / agrees with the statement of the working environment at EPHA is facilitative and conducive for their daily activities but the internal human resource at EPHA is not quite enough and the existing government policy is not supportive to accomplish day to day activities. The EPHA members did not contribute enough as technical and financial support to achieve the organizational goals and objective. Fund raising from local source, government policy and procedure and members engagement are the most frequently mentioned challenges by study participants. Capacity building for the employees and EPHA members, continuous dialogue with government and stakeholders are recommended for future better involvement of the associations in the country health delivery system.

Keywords: Professional association, Health delivery system, Ethiopian Public Health Association

Sourcing Performance and its Challenges in NGOs Arena: The case of Save the Children Ethiopia, Yibeltal Walelign, St. Mary's University, Email:rakmo.smu@gmail.com

Background: 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 accountability to the beneficiaries, stakeholders and donors. **Objective:** The purpose of this study was critically assess the sourcing performance of Save the Children Ethiopia and the various predicaments/challenges facing the organization. **Methodology:** 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, Likert scale 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:** 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.

Keywords: Sourcing, Operational Performance, Suppliers, Strategic Items. Supply Chain Management

**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,
Email: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.

Keywords: Saving, Self-Help group, Women empowerment

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, Email: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 femaleheaded 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.

Keywords: 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, Gemedo Safoye Halake, St. Mary's University, Email: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%

Keywords: Plastic packaging, Bottles disposals

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, Kifle Worku, St. Mary's University, Email:rakmo.smu@gmail.com

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 strangled 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 kemkem 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.

Keywords: 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, Email: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.

Keywords: Youth migration, Rural-urban migration, Employment

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, Email: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.

Keywords: Adea District (Woreda), Community Based Health Insurance, Health Service utilization, Catastrophic Health Expenditures.

Impact of ChildFund's Basic Education Program on Academic Performance of Grade Nine Students in Buee Secondary and Preparatory School, Buee Town, Sodo Woreda, Abebe Aragaw, St. Mary's University, Email:rakmo.smu@gmail.com

The overall objective this research was to measure impact of ChildFund-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 ChildFund support in improving the academic performance of grade nine students in the study area. The performance of grade nine students is better in ChildFund 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 ChildFund 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 ChildFund 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 ChildFund 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 ChildFund basic education program.

Keywords: ChildFund's, Basic Education, Academic Performance

Analysis of Factors Determining the Performance of Micro Enterprises: The Case of Kemisie Town on Technical and Vocational Enterprise Development Office (TVED), Ahmed Motuma Assen, St. Mary's University, Email:rakmo.smu@gmail.com

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.

Keywords: ANOVA, Micro Enterprises, Kemissie

Environmental Policy and Pollution Abatement in Ethiopia: A Case Study in Mojo, Zuway Town in Oromiya State/Region/, Befekadu Kefale Senbeta, St. Mary's University, Email:rakmo.smu@gmail.com

This study focused on assessment of Environmental pollution created by Modjo tanneries and Zuway flower industries and figure out the impact of pollution on the resident of the area where the two industries are located and suggests possible solution for such problem. To achieve the objective of the study, both quantitative and qualitative data gathering methods and instruments were applied. Both primary and Secondary Source of data were used as source of data. The data was collected by distributing questionnaires and conducting face to face interview. The total, 84 Number of sample respondents has been taken in the study area. This sample includes residents of study area, staff member of two selected industries, Staff member of Government bodies, health center and other concerned bodies. The major finding of the study showed that cause environmental pollution in the study area were the emission of waste materials and chemicals from tanneries and Flower farm. The study also finds that there are certain factors that contributes to Pollution in the study area. Such factors includes less technology advancement, and innovation, lack of awareness creation about pollution prevention, strength of enforcement of law, rules and regulation, and policy of an environmental protection, corruption and resource capability, type of policy implemented and the way we view the environment. From the study impact of Pollution on human beings, animals, plants, and other living things are also understood. Such impacts includes health problem of human beings, drying and dying of plants and dying of animals in the study area. The paper there for highly recommended that, it worth to emphasis on environmental pollution prevention in the study area by concerned Governmental bodies and others those who are interested in the environmental pollution prevention. It also recommended that, practical application of prevention instruments are urgent.

Keywords: Environmental pollution, Environmental Policy, Pollution Abatement

Agriculture – Industry Sectors Linkage for GDP Growth in Ethiopian Economy: A Time Series Empirical Analysis, 1991-2016, Dires Habtemariam, St. Mary’s University, Email:rakmo.smu@gmail.com

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.

Keywords: Agriculture -Industry linkage, GDP Growth, Ethiopia

The Importance of Actuarial Practice in Ethiopia, Tamerayhu Hailemariam Afework, St. Mary's University, Email:rakmo.smu@gmail.com

Actuarial practice is concerned with the assessment of the economic consequences associated with phenomena that are subject to uncertainty. This practice requires an understanding of the principles underlying several fields, including statistics, economics and risk management, as well as the principles of modeling, valuation and risk classification. Accepted Actuarial Practice is a practice or practices that are generally recognized within the actuarial profession as appropriate to use in performing actuarial services within the scope of an international standard of actuarial practice or the applicable professional standards of practice. The main objective of the study is to analyze and determine the importance of actuarial practice in Ethiopia; and to give recommendations based on the findings. The study concentrated on the importance of actuarial practice as it applies to the Ethiopian insurance and financial sectors. The study mainly examines the importance of actuarial practice, the role of actuaries and actuarial firms, and the role of actuarial regulatory regime within the context of the Ethiopian insurance and financial sectors. The study is conducted within the framework of descriptive research. Both primary and secondary sources of data are used. The secondary data is collected by desk review and analysis of secondary data is used to produce theoretical findings that substantiate the research objectives. Primary data, on the other hand, is collected with mixed method involving both quantitative and qualitative methods. Survey method is applied with combination of structured questionnaire and semi structured key informants interview as tools of data collection. The findings derived from analysis of secondary data theoretically confirmed the importance of actuarial practice in Ethiopia. Similarly, the findings produced as the result of analyzing primary data practically validated the importance of actuarial practice in Ethiopia. Based on the findings of the study, actuarial practice is determined to be very important in Ethiopia. Actuarial practice is important in the Ethiopian insurance and financial sectors and contributes significantly to the development of the sectors. Actuaries, actuarial firms and the actuarial regulatory regime play an important role in promoting actuarial practice in the international domain. However, their limited roles in promoting the practice in Ethiopia resulted in a poor and underdeveloped actuarial practice observed in the country, which in turn become one of the major reasons behind the country's underdeveloped insurance and financial sectors.

Keywords : Actuarial practice, Insurance and financial sectors, Ethiopia

**The Role of Ethno-Cultural Identity in Ethiopian State Formation, Abel Andarge
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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.

Keywords: Ethnic federal system, Ethnic autonomy, Ethnic diversity

**Factors Affecting the Political Participation of Women: The Case of Arada Sub-City
Woreda 07 Council Addis Ababa, Ethiopia, Minase Getahun Bekele, St. Mary's University,
Email:rakmo.smu@gmail.com**

Globally women's political participation becomes an important measure of women status in most of the world countries. 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.

Keywords: 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, Ahmed Mohammed Abdulahi, St. Mary's University, Email:rakmo.smu@gmail.com

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.

Keywords: 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, Feleke Bebzha Mihret, St. Mary's University, Email:rakmo.smu@gmail.com

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 Awtobus 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.

Keywords: 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, Hanna Reta, St. Mary's University, Email:rakmo.smu@gmail.com

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.

Keywords: Antiretroviral Therapy, stigma and discrimination, HIV/AIDS

**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, Mahmud Ahmed Endris, St. Mary's University,
Email: rakmo.smu@gmail.com**

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.

Keywords: Streetism, Social problems, Rehabilitation Program

**Climate Change Induced Drought Impacts on Livestock Sector and Communities
Adaptation Actions: The Case of Hammer Woreda, South Omo Zone, Southern Nations
Nationalities and Peoples Region, Ethiopia, Mandefro Aynalem, St. Mary's University,
Email: rakmo.smu@gmail.com**

Climate change is predicted to have the main impact on agriculture dominated economy particularly in livestock based livelihood economy of the pastoral populations dwell in under-developed world and largely in Sub-Saharan Africa. To improve the knowledge in this respect and guide policy making for adequate and relevant adaptation strategies, 154 pastoralists were interviewed in three kebeles of Hammer Woreda, South Omo Zone, and SNNP Region. Pastoralists were asked both closed and open-ended questions about climate knowledge, perceived climate change, perceptions about temperature changes and variability in precipitation, coping strategy, adaptation strategies, loss and damage and the impact trend of climate change on their livelihood. According to the FGD and KII results, the rainfall in Hammer has become more erratic than before. Likewise, regardless of age groups, all the surveyed households (100%) have experienced changes in the climate and have characterised this change by late rain onset (97.4%, increased dry spell frequency (96.755), total amount of rain decrease (96.1%), early rain cessation (95.45%), decreased wet season duration (87.66), 97.4% felt increased number of hot days, and again 95.45% of respondents has said number of cold days has also decreased. On top of this, the Metrological Data it is apparent that both precipitation and temperature data computed at both station shown variable rainfall trend and for areal average, highest monthly rainfall variability (103.32%) and the lowest monthly rainfall variability (39.78%) was observed on July and April month, respectively. The highest rainfall variability has been observed in the month of July. Most of the observed extreme trends in temperature and precipitation did not show spatial coherence among stations within eco-environments and varied within stations with some showing opposite trends. As a result of increased weather variability of the study area, which matches with the communities' perception on the changing climate, the pastoralists faced significant loss and damage on their financial, natural and social capitals. To avert this, at risk communities have employed collective and individual adaptation and coping strategies. However, some of vital social coping capacity being eroded and at the same time the adaptation actions were seen marginally helping hard hit and disadvantaged communities group to the level it has been expected.

Keywords: Climate change, Pastoralist perceptions, Adaptation, Copping strategy, Precipitation, Temperature

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, Email: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 analysed 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 analysed 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.

Keywords: Psychosocial challenges, Street children, Poverty

The Role of Village Saving and 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, Email: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.

Keywords: Village saving and loan association, Livelihood, Women empowerment

**Assessing the Causes of Student Dropout in My'ayni Refugee Primary School, Tigray,
Ethiopia, Shewaye Tike, St. Mary's University, Email: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.

Keywords: Primary school, Student dropout, Refugee camp

Risky Sexual Practices and Associated Factors of ART Attending HIV Positive People: The Case of Public Health Facilities in Arba Minch Town, South Ethiopia, Tsigereda Belay, St. Mary's University, Email:rakmo.smu@gmail.com

Background: 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. **Results:** 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). **Conclusion and recommendation:** 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.

Keywords: Risky sexual practices, ART, HIV

**Assessment of Bullying and its Effect on Students' Academic Performance the Case of
Mekdela Elementary School Addis Ababa, Ethiopia, Yeshiwas Abate Gebeyew, St. Mary's
University, Email:rakmo.smu@gmail.com**

School bullying is a serious problem in academic settings all over the world it is also an existing challenge in our schools. The study was designed to assess the prevalence of bullying and its effect on students' academic performance in Mekdela Primary School. The major objectives of this study were to understand the nature of bullying in the school, to find out its effect on students' academic performance, to assess the social and emotional effect on the students. In the study 160 students were selected out of 669 of the target population and 56 teachers out of the total 79 teachers participated as sample of the study. Probability and nonprobability sampling techniques were used for selecting the samples. Both qualitative and quantitative method was used in order to get a broader understanding of the problem. The research finding shows that from the total respondents 86.3% of the respondents experienced bullying and also respondents indicated that 84.1 % of the bullies were male students. This shows male students are highly involved in bullying. The study shows 91.3 % of the respondents have observed while others were being bullied and 42.5 % of them have participated in bullying other students. The study shows classrooms are hotspot for bullying 55.1 % of the bullying happens. The study also identified that students who have experienced bullying have lower school attendance and class participation. The victim students also have shown that their socialization with friends in the school was found less than that of the students who have never experienced any form of bullying. The results of the study encourage policy makers and the schools to put forth more effort on bullying prevention and awareness creation.

Keywords: Bullying, Academics, Victimization, Socialization

Challenges and Opportunities of Social Workers in Public Hospitals: The Case of Tikur Anbessa and Menilik II Hospitals, Addis Ababa, Ethiopia, Elfinesh Kassahun Feleke, St. Mary's University, Email:rakmo.smu@gmail.com

Introduction-One of the institutions where social workers practice is health care settings. Even though most of the time they do not have a well-defined role, social workers contribute for better health outcomes in health care settings. **Objective**- this study is intended to explore the challenges and opportunities of social workers in health settings. So, this study focused on assessing the application of general standards in social work practice, services social workers provide in hospital as well as challenges they face while practicing social works in hospitals. **Methodology**- A qualitative approach, particularly a case study research design was deployed in this study. Purposive sampling technique was used to select the hospitals where the study was conducted. In general, 8 social workers and 8 other informants participated in this study. The total sample size was 16. Semi-structured interviews were conducted with social workers and other informants and observations were used to collect data for the study. Collected data were analyzed using MS-Excel. **Finding**- The findings of the study show that social workers practicing in the selected hospitals could not apply and even do not know most of the standards stated on the NASW Standards for Social Work Practice in Health Care setting (2016). Also, the finding from this study shows that social workers in these selected hospitals provide various services not only as per their job descriptions but also works outside their job descriptions. Moreover, social workers face different challenges ranging from poor perception from other professionals of the importance of works of social workers to lack of facility to deliver the quality service. The root cause for these challenges is lack of awareness among other health professionals about social workers' roles in the hospitals they are working in. In relation to this, the study findings also show that social workers make more efforts to overcome the challenges they are facing today. The study also presents social work implications on the areas of policy, practice, research, and education.

Keywords: Social workers, Health care, Public Hospitals

Assessment of Factors Affecting Female Students' Participation in Education: The case of Beshale Secondary School, Addis Ababa, Ethiopia, Hana Alem Tekle, St. Mary's University, Email:rakmo.smu@gmail.com

Education is a key factor for the development and wellbeing of a society. It determines the overall economic, social and technological growth of any given community. In addition to its developmental role, it shows the impact of cultural and traditional beliefs. Access to education is determined in a variety of factors. One of the angles that are very crucial to measure the success of education is to look at the gender gap. The success of education is dependent on its outreach and equal distribution regardless of gender, race, or background of a person. This paper evaluates the disparities of gender equality from the perspective of lack of access to education. It evaluates data collected with a specific reference of high school located in Addis Ababa, Ethiopia.

Keywords: Gender, Education, Access, School, Female, Beshale

The Role of Life Skill Education on the Development of Vulnerable Adolescents: The Case of World Wide Orphans Foundation in Addis Ababa, Ethiopia, Minassie Alemayehu Tekle, St. Mary's University, Email:rakmo.smu@gmail.com

Life skill education is considered a vital component for the proper growth and development of adolescents as they transition through their formative period to reach adulthood. It can be provided in schools, youth clubs, sport clubs, religious centers, and any other adolescent congregation by governmental and non-governmental actors. This study explores in particular the life skill trainings provided by one non-governmental organisation, World Wide Orphans (WWO), especially for vulnerable adolescents, with the aim of exploring the role of the trainings in advancing the cognitive, emotional, and social development of the beneficiaries as well as to understand more about the training provision. The research used a matrix of interview, observation, and focus group discussion tools to investigate the research problem. The results indicate that the adolescents have acquired valuable cognitive skills such as problem solving, decision making, and critical and creative thinking through team work exercises; social skills such as communication skills, empathy, and interpersonal relationship skills through interactive forums; and emotional skills such as coping with emotions and stress as well as self-awareness through group counseling interventions. The research also indicated that the beneficiaries of the programme are less outward looking in terms of social interactions in the wider society due to the exclusive focus of the programme on vulnerable adolescents which shelters them from the larger community. Furthermore the research indicated that the programme needs to do more in expanding the reach of the programme and work with government and non-governmental organisations to promote life skill education throughout the country.

Keywords: Life Skills, Adolescent development, Vulnerable adolescents,

**The Relevance of Social Group Work Method in Youth Group Livelihood Interventions:
The Case of Gedeo Zone, Dilla Zuriya Wereda Youth Group Livelihood, Neway Mangistu,
St. Mary's University, Email:rakmo.smu@gmail.com**

This study investigates the relevance of social group work method in youth group livelihood interventions. It was carried out at Gedeo Zone, Dilla Zuriya woreda in five kebeles. In order to get a cost and time effective result, the study was limited into a single woreda's of five rural kebeles, whereby the youth unemployment is high. The main objective of the study was to assess the application and relevance of social group work method in youth group livelihood interventions. Its aim was to solve factors affecting the effectiveness and sustainability of group youth livelihood interventions in the study area. The study was employed mixed research approaches of qualitative and quantitative. The study was used focus group discussion, observation and interview tools of data collection from diverse respondents such as youth group, social workers and group workers. This research is an exploratory. Likert scale and close ended questionnaires were used for to identify application of social group work in group youth livelihood. The finding of this research indicates that, social group work method was not applied at the group youth livelihood interventions. In order to effectively intervene in the group youth livelihood, concerned bodies didn't give sufficient attention for the relevance of social group work method. The study revealed that, since the current government economic policy is in favor of group intervention, there are vast opportunities to apply social group work method in different levels. Even though, social group work method propose different values and principles which are essential for the success of group interventions, there is no satisfactory level of response from respondents for the application of all these values and principles in the group youth livelihood intervention. The finding also indicates that, there was no organized application of social group work method in youth livelihood interventions. Therefore, it can be understood that this is the primary factor for the in-effectiveness of the group youth livelihood interventions in the study area.

Keywords: Social group work, Youth livelihood interventions, relevance of social group work method

Factors Influencing Work Motivation of Rural Community Health Workers: The Case of Ada`a District Health Office, Eastern Showa Zone Oromiya Region, Ethiopia, Sara Seyed, St. Mary's University, Email:rakmo.smu@gmail.com

This research paper investigates the relationship between employee work motivation and factors affecting their motivation level, in addition the study was investigated what social work skill is missing among the Health extension workers and provide with strong recommendation that would help the policy makers, the agency and the health extension workers as well as for forthcoming researchers in the areas. It examines the main and common motivation theories and different approaches to motivate employees. Concerns found with the employee's motivation and performance and the relationship between them clearly defined in the literature review and lately have been discussed in the findings and discussions based on the data analysis done. To collect data, the total number of HWs in the district is 280. Out of them 140 HWs were selected randomly for investigation. Thus, the sample represented 50% of the total target population. Proportionate simple random sampling procedure was adopted to select the subject under study.

Keywords: Rural Community Health Workers, Health care service, Motivation, Performance

Assessment of Physically Disabled Children's Family Life: The Case of Club Foot Children at Black Lion Hospital, Addis Ababa, Ethiopia, Tifsehet Lemma Woldetsadik, St. Mary's University, Email:rakmo.smu@gmail.com

There are many studies done on childhood disabilities, but not on the family life of children with physical disabilities in Ethiopia. Therefore, this study aimed to assess the family life of physically disabled children: the case of clubfoot children coming to Black Lion hospital. To achieve the objectives of this study quantitative research approach (descriptive survey) and qualitative research approach (interview) was used. Data was collected through questionnaire from a sample of 45 respondents that were taken through census method and also interview was held with 10 families with clubfoot children. The data collected from the questionnaire was analyzed using statistical tools such as percentage and frequency statistical analysis. The major finding of the research showed that most of the families with children having club foot deformities face financial burden because of the demanding follow up treatment, which is every week for 6 to 8 weeks. In addition, working parents are challenged to take time off work every week for their children's treatment. However, families are hopeful that club foot is curable, and sustain the challenges of the treatment process. Families, on the other hand, have good relationships within their families, neighbors, and the community, and partially have a smooth social life. Based on the findings of the study, the researcher forwards sound recommendations. The study implies that there is a need to create public awareness regarding club foot deformity. The state should provide laws and policies that are disability oriented as well as educate the community regarding the types of disabilities in order to support the most vulnerable families. These preliminary findings contribute to knowledge concerning the life of Ethiopian families with disabled children. Moreover, the finding may help as an input to the Ethiopian authorities with regards to the needs of families taking care of disabled children.

Keywords: Ethiopia, Disability, Family, Children, Club

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