

St. Mary's University
Research and Knowledge Management Office
(RaKMO)

Masters Thesis Book of Abstracts
Graduates of 2020/21

Published by
Research and Knowledge Management Office (RaKMO)

December, 2021
Addis Ababa

Preface

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

The local graduate program includes: MBA in General Management, MBA in Accounting and Finance, Masters 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 runs International Graduate Programs in different fields of studies.

This Book of Abstract constitutes 480 Masters Thesis Abstracts of the year 2020/2021, which are all of local programs. The number of abstracts of the respective fields of studies constitute: 160 from MBA, 5 from General Management, 5 from HRM, 83 from Accounting and Finance, 86 from Project Management, 62 from Marketing management, 59 from Development Economics, 1 from General Management, 16 from IADS, 7 from Quality and Productivity, 15 from Computer Science, and 6 abstracts from Social Work.

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.

Abstracts of Regular program

ACCOUNTING and FINANCE

ASSESSMENT OF BALANCED SCORECARD IMPLEMENTATION AT BANKS IN ETHIOPIA: THE CASE OF NIB INTERNATIONAL BANK

ABEL MOGES BEYENE, St. Mary's University

This research entitled “Assessment of Balanced Scorecard implementation at Banks in Ethiopia: The Case of Nib International Bank”. The objective of this study is to assess the implementation of Balanced Scorecard in NIB, to evaluate the key performance improvement areas of the bank using BSC, to evaluate attitude of employees regarding the four perspectives BSC, to assess the importance of BSC to improve employee Performance and to identify the major challenges encountered in the implementation of BSC. The study was carried out by preparing questionnaires and interview questions in order to assess the status of implementation. The study's total population size was 857, which included managerial and non-managerial staff as well as key informants (strategic management experts) from the bank. The study used probability working knowledge of the system. The responses of 104 respondents were analyzed using SPSS version 20 and the interview results were thematically analyzed in content wise. In doing so, the findings revealed that service delivery has been improved to the expected level; co(stratified) sampling to select 132 respondents and purposive sampling to select 7 key informants with corporate level key performance indicators (KPIs) are properly measuring the bank performance; after the implementation of the balanced score card, financial performance of the bank achievements in the banking industry increased; on the other hand, individual performance evaluation is carried out without reliable performance data. The study recommended that NIB conduct extensive public awareness campaigns, match individual performance to a compensation system based on accurate performance data, and conduct benchmark reviews based on industry best practices.

Key words: Balanced Scorecard, implementation challenges, performance evaluation

**Determinant Factors Affecting Employee Engagement:
The Case of East Africa Bottling S. C**

Betlehem Amene, St. Mary's University

The main purpose of this study is to examine determinant factors that affect employee engagement in EABSC. In today's business environment, employee engagement has emerged as a critical driver that practically affects the employee morale, and productivity. Organizations use their engaged employees as a tool of strategic competence. For this study, the researcher used a blend of explanatory and descriptive approach, and described, and explained it using quantitative research methods. Information was gathered from a sample of 171 employees using questionnaire as a data-gathering tool using stratified sampling and simple random sampling techniques. In this study, the four determinants of employee engagement i.e. career development, pay and benefit, nature of the job and organizational culture was identified as the independent variable and employee engagement as a dependent variable. In addition, the study implied that there is a significant relation with one another among the variables. The Findings obtained through the use of descriptive analysis, correlation and multiple regression tests were applied for data analysis and concluded that there is positive relationship between the four dimensions of employee's engagement (i.e. career development, pay and benefit, nature of the job and organizational culture) were important determinants of employee engagement. Finally, it is recommended that the management of the company be strongly advised to give appropriate pay and benefit to its employees.

Keywords: Employee engagement, career development, pay and benefit, nature of the job and organizational culture

Factors Affecting Effectiveness of Consumer

Products Distribution: The Case of Ethiopian Trading Business Corporation,

Ermias Tilahun, St. Mary's University

Market stability is fundamental issue for government and society. Market is instable when price of goods are inflated and scarce of commodity supplies are occurred. It is a challenge for Ethiopian government and the society. Government of Ethiopia implemented many regulation mechanisms to tackle the problems. Furthermore the government engaged in consumer product market distribution business through its enterprise, Ethiopian Trading Business Corporation. However the challenge continues. The central focus of this study is identifying major factors that affect consumer product distribution business effectiveness of ETBC in achieving its objective market stability. This research is a casual research tried to identify factors affecting ETBC Consumer product distribution business. Major variable studied in this research are market research, Stock of demanded commodities, price of corporation goods, financial capability and distribution centers performance. The study made by collecting data from sampled employees of ETBC consumer product trading business unit. The data is collected through closed questionnaires and analyzed using SPSS (25 ver.) Descriptive statistics, correlation analysis and regression analysis are applied to the collected data. Findings show that independent variables financial capacity, price of corporation goods, and stock of demanded goods are among the independent variables that affect significantly the dependent variable effectiveness of consumer product distribution of ETBC to meet its objective consumer product market stability. The corporation should design price, finance, and inventory strategies to improve its effectiveness in consumer products distribution.

Key words: Marker stability, Market research, Price of goods, financial capability.

**Assessment of Balanced Scorecard Implementation at
Banks in Ethiopia: The Case of Nib International Bank**

Abel Moges Beyene, St. Mary's University

The purpose of this study focused on assessment of service quality and customer satisfaction/the case of Dashen bank /S.CO by adopting technical and functional service quality model. The study used convince sampling techniques and employed the formal presented by Yamane Taro (1968) accordingly 396 customers were selected from the selected branch and the questionnaires were administered based on technical and function service quality dimension models. Respondents response on service quality and customer satisfaction were analyzed under quantitative method and descriptive analysis. The findings also confirmed service quality dimensions have an impact on customer satisfaction on implying that the higher the quality of services, the higher is the level of customer satisfaction. From this finding, it can be summarized that the bank can improve its service by mostly focusing on Tangibility, Reliability, Responsiveness and waiting time of service quality dimensions. The findings of the study showed that customers of bank were not satisfied the overall service quality dimensions. Based on the findings of the paper its conclude that the customers were not satisfied in all dimensions of service quality.in order to satisfy the customers, I recommended that the bank should give greater attention to improve its service quality and satisfy its customer by assessing and improving all the service quality ,to give tanning to the employees ,the management and the staffs are discussed how to give quality services and how customers are satisfied customer will result in reputation of purchase of word of mouth and customer loyalty that help the bank to stay competition in the industry and increase its market share and profit.

Key words: - Service, Service Quality, Customer Satisfaction, Technical and Functional Quality Model.

Assessment of Service Quality and Customer Satisfaction :The Case of Dashen Bank S.C

Esubalew Mengaw, St. Mary's University

The purpose of this study focused on assessment of service quality and customer satisfaction/the case of Dashen bank /S.CO by adopting technical and functional service quality del. The study used convince sampling techniques and employed the formal presented by Yamane Taro (1968) accordingly 396 customers were selected from the selected branch and the questionnaires were administered based on technical and function service quality dimension models. Respondents response on service quality and customer satisfaction were analyzed under quantitative method and descriptive analysis. The findings also confirmed service quality dimensions have an impact on customer satisfaction on implying that the higher the quality of services, the higher is the level of customer satisfaction. From this finding, it can be summarized that the bank can improve its service by mostly focusing on Tangibility, Reliability, Responsiveness and waiting time of service quality dimensions. The findings of the study showed that customers of bank were not satisfied the overall service quality dimensions. Based on the findings of the paper its conclude that the customers were not satisfied in all dimensions of service quality.in order to satisfy the customers, I recommended that the bank should give greater attention to improve its service quality and satisfy its customer by assessing and improving all the service quality ,to give tanning to the employees ,the management and the staffs are discussed how to give quality services and how customers are satisfied customer will result in reputation of purchase of word of mouth and customer loyalty that help the bank to stay competitive in the industry and increase its market share and profit.

Key words: - Service, Service Quality, Customer Satisfaction, Technical and Functional Quality Model.

**Determinant Of Dry Port Operational Performance
Of Ethiopian Shipping And Logistic Service
Enterprise (Esse): The Case Of Modjo And Kality Dry
Port Branches**

Eyerusalem Erkyehun , St. Mary's University

Objectively the study to examines the factor affecting dry port performance efficiency of port and terminal branch in the ESLSE. The study adopted a quantitative research approach with explanatory design. Container throughput (OUTPUT) was used to measure and explain the performance of selected ESLSEs port and terminal branches from 2008-2020. The explanatory variables (INPUT) were Terminal Tractor (TT), Terminal chancy (TC), Reach Stackers (RS), Fork Lift (FL), Terminal area (hectare) (TA). And also control variable Inflation and foreign trade was adopted to investigate their effects on dry port operation performances. Secondary data was collected in panel form for 2 purposively selected ESLSE port and terminal branch for 5 years (2008-2020). DEA and SFA models were adopted to examine the relationship between the study variables using both parametric and nonparametric approaches. Data was analyzed using descriptive statistics and inferential analysis using DEAP and Frontier 4.1 software. The finding generally concludes that the most important determinant of port productivity, was technical efficiency. As the Stochastic Frontier Analysis production function estimation results reveal that infrastructure inputs are important to predict the level of container throughput, but that the highest elasticity's are associated with Terminal chancy and Richs-tracker. In addition, the control variables of inflation and foreign trade had no significant and positive coefficients in the estimations. thus, the increase of economic inflation level and value of foreign trade in the country doesn't plays a significant role in the technical efficiency of the port and terminal operation of ESLSE. Based on the study result the researcher recommend that: both of the sample ports on the ESLSE, technical efficiency is relatively low, and port resources are wasted. it is necessary to improve the economy and technical efficiency of ports by controlling and grasping external environmental variables.

Key-words: productivity; technical efficiency; ports and terminal

**The Effect Of Performance Appraisal On Employee Satisfaction:
The Case Of Ethiopian Electric Utility**

Habtamu Bekele, St. Mary's University

The review of employee performance and the management of its collective contributions to organizational effectiveness have been perceived as a combination of informal and formal techniques which together have the potential to contribute to the motivation & satisfaction of individual employee and their work groups. Therefore; the aim of this study was to examine the effect of performance appraisal on employee job satisfaction in Ethiopian Electric Utility west Addis Ababa district service centers. An explanatory research design, and a quantitative research approaches were used to investigate the relationship between the dependent (employee job satisfaction) and independent variables (performance appraisal feedback, fairness in the performance appraisal process, clarity of performance appraisal process, level of communication between supervisor and employee and trust in supervisors). Both primary and secondary data were collected. For primary data (questionnaire) and secondary data (related literatures and different documents) were used. Statistical Package for the Social Sciences (SPSS) version 23 was used to analyze the data and the study had a 95.1% response rate. The finding of this study shows that fairness of performance appraisal process makes the strongest unique contribution to explaining employee job satisfaction followed by trust in supervisors and level of communication between supervisors' & employees. Though clarity performance appraisal process and performance appraisal feedback have positive effect on employee job satisfaction in west Addis Ababa district service centers of EEU, it is statistically insignificant. In conclusion, the combination of fairness of performance appraisal process, level of communication between supervisors' & employees', and trust in supervisors have a favorable impact on employee job satisfaction. Therefore; the HR department of EEU in general and the HR department of west Addis Ababa district in particular, should increase the level of communication between supervisor and employees. The department should practice fair appraisal process to increase the job satisfaction of its employees. The HR department should also cultivate the culture of trust among employees in the company; this will helps to reinforce the relationship between employees' perception and job satisfaction and allows the performance appraisal to support organizational goals

Key Words: Performance Appraisal, Job Satisfaction, and Employee

DETERMINANTS OF NON-PERFORMING LOANS IN ETHIOPIAN COMMERCIAL BANKS

Dereje Abebe , St. Mary's University

With the growth of an economy, the banking industry expands and the competitiveness becomes intense with the increased number of banks in the economy. Nevertheless, its non-payment also leads to incidence of huge loss on banks in particular and country in general. Therefore, this study aimed to examine the determinants of non-performing loans in commercial banks of Ethiopia based on panel data analysis on the time period from 2010 to 2019. The study targeted ten high incomes and profit performance of commercial banks. It fundamentally covered a panel data of Awash bank, Dashen bank, Abyssinia Bank, Cooperative Bank of Oromia, Nib International bank, Lion Bank, Oromia International Bank, Wegagen bank, Zemen Bank and United bank. This study utilized both descriptive and econometric analysis based on a panel data to examine the determinants of non-performing loans. The data was mainly analyzed by using multiple regression model. The finding of the analysis of NPLs shows a downward sloping of NPLs of commercial banks in Ethiopia over the time of study. This study found that inflation rate has a negative significant effect on NPLs, but, loan growth, lending rate and operational efficiency have a positive and significant effect on NPLs. Thus, NPL is an indicator of the health of the banking system within a country and hence the economic health of that country, both in the short term and in the long term due to its implications for investment. These results have significant implications for banking stability in Ethiopia, and the role of macroeconomic policies in this regard. Hence, the study suggests that the credit policies of the commercial banks should be integrated with the profitability objectives of the commercial banks and sound credit culture should be introduced.

Key Words: Banks, Commercial, Non-Performing Loans

THE EFFECT OF INTERNAL AUDIT QUALITY ON ORGANIZATIONAL PERFORMANCE IN THE CASE OF ETHIOPIAN ROADS AUTHORITY

ESET FISSEHA, St. Mary's University

The objective of this study was to investigate the effect internal audit quality on organizational performance in Ethiopian Roads Authority. The researcher uses quantitative approach from source with a total of 145 participated in the study and the data's were analyzed using descriptive and multivariate analysis, specifically. The results show that competence of internal auditor, independence of internal auditor team, approved internal audit manual and management support all have a significant positive effect on organizational performance on Ethiopian road authority. The finding also shows independence of internal team auditors and competence of internal auditors are the most important internal audit quality variables to affect organizational performances. The creation organizational structure which makes the internal audit directorate more independent and planning and implementing training development programs that improve competences of the employees are recommended.

Key words: Internal audit quality, organizational performance

The Effect of Corporate Governance on

Performance of Mfis in Ethiopia

Abrham **Hagos Tesfaselasie**, St. Mary's University

The main objective of the study was to examine the effect of corporate governance on Financial performance (sustainability) and Social performance (outreach) of Microfinance institution in Ethiopia from (2016- 2020). Explanatory research design has been used to investigate the causal association between the independent and dependent variable. The study was based on both primary and secondary data, and the primary Data was collected via Questionnaires that targets chief executive directors and other relevant high officials of sample microfinance institution, whereas, the secondary data was collected from national bank of Ethiopia and Association of Microfinance Institution (AEMFI). Corporate governance variable used in this study was board Size, gender diversity, frequency of meeting, board member educational qualification, and board experience in finance and, audit committee size. The study also used MFI size and AGE as a control variable. Return on asset and Number of credit client was used as a proxy for financial and social performance respectively, based on Random effect GLS regression, The result shows that board size, educational qualification, and board experience are better for enhancement of financial performance, whereas gender diversity and frequency of meeting are better in reaching poor client. Therefore the study recommends that board size should be occupied with a range of expertise, skill, and competency with proportional number of female to make better decisions and to monitor managers for better financial performance of the institutions, simultaneously to reach poor clients.

Key words: Corporate Governance, financial performance, Social Performance, Microfinance institution, Ethiopia

Implementation Challenges of Integrated Financial

Management Information System in the Ministry of Finance

ALEMAYEHU MECHALE, St. Mary's University

Integrated Financial Management Information System (IFMIS) as one of the most common financial management reform practices, aimed at the promotion of efficiency, effectiveness, accountability, transparency, security of data management and comprehensive financial reporting. IFMIS supports adequate management reporting, policy decisions, fiduciary responsibilities, the preparation of auditable financial statements. Implementation process of IFMIS has its own obstacles concerned with the organization performance status, collecting and organizing start up data converting and migrating data to IFMIS standard, train end users. So, this study aims to assess the implementation of integrated financial management information system in MOF. A Purposive sampling so as to select the targeted directorates and Random sampling from each directorates with total of the 88 employees who use IFMIS in each directorates was done. Primary and secondary data was collected by means of document review, observation, questionnaire & interview and was analyzed using descriptive statistics using SPSS version 17 and excel. And the analysis shows the current IFMIS implementation of the organizations negatively influenced by all these factors. The study was employed a descriptive research design and adopted both Qualitative and Quantitative research approach. Non probability sampling technique, specifically purposive sampling was used., Recognizing benefits of IFMIS, intention of improving outcomes of financial management. The benefits of adoption of IFMIS are contribution in improving financial management, transparency, accountability and responsiveness of public financial resources, strengthening government financial and accounting functions. It is recommended that commitment and support of top management, staff motivation and facilitation, automation system must have to gain a due consideration.

Key words: IFMIS, Public financial management, Implementation

A Thesis on Inventory Management and Control

of Ethiopian Electric Power

Anbessie Gizachew , St. Mary's University

The objectives of the study were to assess inventory management and control techniques of EEP to achieve the main objective of the study data were collected both from employee using structured questioner and interview as well as others related material. The study focused to address type the inventory controlling techniques used by the company, strategies designed by the organization to manage inventory, and how overflow of inventory monitored. Based on this the study consider 60 sample participants from different departments. The analysis was done using descriptive data analysis method. Accordingly, the finding implied that, majority of the respondents responded that they were very dissatisfied with the organization inventory management and controlling techniques such as, lack of effective inventory planning, long bureaucratic operation process, lack of inventory keeping track system, lack of continuous monitoring and evaluation system. In addition, the finding of the study proofs absence of materials and facilities required; and missing to use computer technology for inventory management functions of the company, which contributes for inventory management and controlling performances inefficient in the company. Based on the problems discussed above the study were recommend some major points such as, the enterprise should design the warehouse in a way to minimize damage and upgrade the knowledge of employees to use technology to improve service for their customers and maximize use of storage space. Furthermore, the inventory planning management of the enterprise should consider the real demand which benefit the enterprise by avoiding unnecessary inventory costs and lower inventory levels.

Key terms: - Inventory Management, Inventory Controlling Techniques

Assessment of Internal Control Practice in United Alpha Commercial Plc

Azmera Mengesha, St. Mary's University

Internal control system is a processes aimed at ensuring the achievement of an organization's objectives in operational effectiveness and efficiency, reliable financial reporting, and compliance with laws, regulations, and policies. The main purpose of the study was to assess the internal control system practice in United Alpha Commercial Private Limited Company. The study adopted a descriptive research design which allowed the collection of primary and secondary data through structured questionnaires and document review respectively. The collected data was analyzed with the aid of the Statistical Package for Social Sciences (SPSS) Version 21. The data was analyzed using descriptive statistics like mean and standard deviation. Generally, the researcher found that the company's internal control is not effective. This conclusion is confirmed throughout the specific findings for all the assessed components of internal control. To cite some: the company under study has not a standard code of conduct; lines of authority are not clearly understood by employees; key information about the organization's operations are not identified and regularly reported; management did not take adequate and timely action to correct deficiency reported by the internal audit function. Finally, the researcher recommends that almost all specific aspects of internal control in the company be improved, upgraded and enhanced. For instance, management should assess whether controls are present and functioning as intended; the company should periodically evaluate business processes.

Key Words: Internal Control, Control Environment, Risk Assessments, Control Activity

**Assessment on Budget Implementation and Controlling:
The Case of Sululta Woreda Finance and Economic Development Bureau**

Bayissa Demle Legesse St. Mary's University

The study assessed budget implementation and controlling practice in the case of oromia regain sululta woreda. The study was descriptive in nature in order to examine the status, practice and problems by using mixed research approaches. To achieve the objective of the study data was collected from employee of the organization using close ended and mixed items questionnaire and unstructured interview as well as data from annual reports and manual of the organization. The target sample respondents include only 60 (managers, supervisors, coordinators and finance staffs) of oromia region sululta woreda. Data were presented into table, graphs, and charts both percentage and standard deviation research techniques were used during analyzing the data. Accordingly, the result of the study revealed that budget implementation and controlling system of the organization is affected through several factors such as, lack of lower level management participation on budget preparation of the bureau time delay in the approved budget, underutilization of the estimated budget, time delay in reporting budget variance, lack of higher officials monitoring and evaluation system. Overall, the results of the standard deviation analysis revealed that all of the identified determinant factors positively and significantly standard deviation with the organization budget implementation and controlling system. Based on the findings the study is recommended, that, it is better to participate lower level organizational management in preparations of the organization budget and communicate strategic plan for all, to avoid underutilization of budget in the organization, it is better to see the previous years' experience.

Key words: Budget Preparation, implementation, Controlling, Evaluation and monitoring

Determinants of Tax Compliance Behavior of Taxpayers in The Case of Category 'A' Taxpayers in Selected Sub City in Addis Ababa City Administration Revenue Office

BEKURE YIMAM, St. Mary's University

The general objective of this study is to assess “Determinants of Tax Compliance Behavior in the Case of Category ‘A’ Taxpayers in Selected Sub City in Addis Ababa City Administration Revenue Office” This research had a total target population of 7941 taxpayers’ and among this total population 5941 active taxpayers in the year 2013/2021 at Addis Ababa No 2 Middle Level Taxpayers Revenue Branch office and the remaining 2000 also active Category “A” taxpayers at Nifas Silk Lafto Sub City Revenue Branch Office in the year 2013/2021. The researcher distributed 381 out of its 20 questionnaires was rejected 361 was returned with feedback. Data analysis was done by SPSS window version 25 and MS Excel 2010 using frequency descriptive statistical tools and Spearman correlation and liner regressions analysis were used in analyzing the data collection. Moreover, the researcher was conducted the semi structured questionnaire for the Key Informant Interview guide for tax auditors officials. The result reveled that complexity of tax system, probability of detection, tax rates, penalty, tax evasion, peer influence group and tax knowledge are factor that significantly affect determinates tax compliance behavior. However, gender & age and perception of the role of government have no significant impact on tax compliance behavior.

Key words: Tax Compliance behavior, Tax payers

**Assessment of Deposit Mobilization Practice:
The Case of Nib International Bank S.C**

Betelhem Sisay Shiferaw, St. Mary's University

This study intends to assess the deposit mobilization practice of NIB International bank S.C and to what extent NIB is exercising deposit mobilization strategies and what tools and techniques are being practiced since there is no research of the same type has been done in the past at Nib International Bank. Descriptive design was adopted for the study. Those having two years and above experience on city branch and head office employees and customers were selected for data collection. Accordingly, 127 branches were selected from the total number of 186 and 126 customers were selected from unknown population. The non-probability purposive sampling technique was also employed. The main instrument collection for primary data was questionnaire an interview, while secondary data was collected from annual report of the company, published document. Validity of the questionnaire was established based on external pilot study and reliability of the questionnaire was established using Cronbach's Alpha. The data is analyzed using statistical package for social science (SPSS version 20) and Microsoft Excel. The study identify that NIB is registering a continuous deposit growth for the last few years, factor affecting the volume of deposit of the bank such as, customer handling, aggressive branch expansion, product differentiation, loan and advance. The finding of the study shows that, NIB is aggressively expand its branch, provided different products, doesn't offer gifts the new customers, and does not provide necessary training for staff about deposit mobilization, marketing strategy of the bank increases the deposit amount, highly competitor from other banks, poor technology regarding customer satisfaction. Finally, the gap identified shows that there is faller to train staff about deposit mobilization, offering gifts to new customer, using poor technology, lack of marketing skill among employees, high computation from other banks so the researcher were recommended NIB needs to provide training package consistently for their employees, to improve its technology for create customer satisfaction by promoting new technology, create awareness among unbanked society, create techniques for customers to express their dissatisfactions.

Key word: deposit mobilization, branch expansion, technology

Assessment of Fund Management of Selected Local NGOs in Addis Ababa, Ethiopia

Betlihem Bekele, St. Mary's University

The study was conducted on fund management in the case of local NGOs in Addis Ababa. Fund management practice has got vital benefits for NGOs because it enables them to realize the main factors that hinders effective and efficient fund management practices which needs to be reduced. . The objective of this study was to assess fund management by the local NGOs operating in Addis Ababa. Descriptive research method was conducted for the study. Accordingly, 267 local NGOs were selected from total 900 target population using convenience Sampling method. The main instrument for collecting primary data was questionnaire; while secondary data was collected from published document, of CSOs' and selected local NGOs. Validity of the questionnaire was established based on external pilot study and the questioner tool showed a reliability index of 0.788 Cronbach's alpha. Analysis of the data was conducted using Statistical Package for Social Science (SPSS version 20) and Microsoft Excel. The results of the study analysis revealed gap like Budget submission is usually made without work plan it becomes difficult to achieve the balanced budget of the organization, Budget was generally underutilized because under utilization of allocated budget prevails, increasing bench time of the project and frequently missing project deadline, lower productivity level, in addition Capacity limitation during resource mobilization the impact is, not timely budget or fund approval. Finally the gap identified show that there Donors transfer fund not timely as per the original plan in the implementation of projects has challenges during implementation of the among them is delay receipt of funds. Based on the findings it was recommended that involvement of management at every level of fund management is required as strong finance department for monitoring solutions on time to adjust misalignment of planned fund, to avoid unplanned activities and it was strongly recommended that there should be promoting local resource mobilization to reduce dependence on foreign fund based on the study findings to adopt local resource mobilization approach using alternative means of generating fund locally through consultancy, arranging concerts, great run and advocacy activities and business closely linked to their main work.

Key words: fund management, Civil Societies organization, NGOs, Donor

**The Influence of Tax Education on Tax Compliance Attitude :
A case Study in the Ministry of Revenue of Ethiopia
Merkato Number 2 Branch Office**

Bezawit Solmomon, St. Mary's University

Tax non-compliance is an area of concern for all government and tax authorities, and it will continue to be an important issue that must be addressed. The aim of this research is to examine influence of tax education on tax compliance attitude a case study in ministry of revenue of Ethiopia merkato number 2 branch office. non-compliance behavior and the complexity nature of taxation system leads to conduct this paper. To determine the population of the study the researcher followed sequential frame procedure and finally 12,312 legally registered tax payers selected as target population among these 284 respondents selected as sample size of the study. To determine the respondent simple random sampling techniques were applied, self-administered questionnaire with 5-point Likert scale questionnaire design technique as data collection instrument technique. The collected data analyzed using descriptive and inferential statistical data analysis technique and to organize the data mean, percentage and standard deviation used in visually appealing tables, charts and in a graph formats. The result of this study revealed that there is statistically significant positive relationship between factors that determine tax knowledge and tax payer's compliance behavior. In addition to their relationship all independent variables has unique and significant contribution for the prediction of compliance behavior. In order to solve the stated problem the research recommended to all stakeholders should be actively participate in knowledge creation process. Compliance behavior can't be achieved unless otherwise, knowledge creation process given priority. To create knowledge individual tax payer's should be actively seek knowledge , the organization should be continuously and meaningfully exert his effort in challenging societies' culture and creating simple and accessible system.

Keywords : Influence, Tax Education, Tax Compliance Attitude, Ministry of Revenue

**COST MANAGEMENT PRACTICES IN
MANUFACTURING COMPANIES
(IN CASE OF FAFA FOOD COMPLEX S.CO.)**

Biniam Seifu, St. Mary's University

The purpose of this study is to assess and examine the cost management practice utilized by FAFA Food S.Co. This study employed a descriptive case study research design. The study relied on primary and secondary data. The primary data collected using interview with Finance Manager and cost and budget accountant of FAFA Food S.Co. The secondary data collected from documents and reports of the company. Data collected was analyzed using qualitative data analysis approaches. The study found out that the importance of top management support for application of cost management practice and the initiation of management to implement new cost management techniques to improve and enhance company performance. Also assess FAFA FOOD S.Co costing system, cost control tool, cost drivers and the frequency of reviewing its standard cost. The result of data analyzed showed that the FAFA Management has not shown any initiation to apply a new cost management techniques, they use traditional cost system and yet not familiarized with the new cost accounting practices such as activity based costing, This study recommends that FAFA S.Co top managements give support to implement a new and up to date cost management techniques in their overall manufacturing process, change costing system of the product from traditional costing to Activity based costing .

key words: Cost management; Cost control; Manufacturing product cost

**DETERMINANTS OF INTERNA AUDIT EFFECTIVENESS
STUDY ON SELECTED PRIVATE BANKS IN ETHIOPIA**

BIRUK KEBEDE, St. Mary's University

This study aims to investigate the determinants of internal audit effectiveness in the selected private banks in Ethiopia. The study used survey method and covered the internal auditors of selected private banks in Ethiopia and adopted quantitative research approaches. The quantitative research method is based on 35 practical self administered questionnaires collected from 99 respondents selected randomly from three private banks. These questioners were developed in 5-point likert scale distributed to internal auditors of selected private bank in Ethiopia (Dashen bank, Awash international bank and Addis international bank) and analyzed using SPSS version 20 statistical software. A linear regression model was used to analyze the relationship between internal audit effectiveness and factors affecting internal audit with in a test of significance of 95% confidence level. The study revealed that there is positive linear relationship between internal audit effectiveness and organizational independence, management support, adequate and competent internal audit team and presence of approved internal audit charter. According to the regression output the organizational independence, management support and presence of approved internal audit charter were contributed internal audit effectiveness in the private bank significantly and positively. The adequate and competent of internal auditors were positively related with the internal audit effectiveness but their contributions for the internal audit effectiveness were statistically not significance. This finding justifies the need for an integrated approach between private banks and concerned government authorities and institutions to equip their employees with training and development and to share experience in developing standardized charters of auditing.

Key Words: Internal Audit; private bank in Ethiopia; Internal audit effectiveness; determinants of internal audit effectiveness

ASSESSMENT OF INTERNAL AUDIT PRACTICE IN KAKI PLC ADDIS ABABA, ETHIOPIA

BISRAT MENGESHA , St. Mary's University

The purpose of this study is to assess the internal audit practice in KAKI Private Limited Company. This descriptive research is conducted by using mixed method approach. The collected data was analyzed through SPSS and the findings were described statistically and also presented using tables. The findings of the study revealed that the internal audit service performs different activities in the company like checking compliance with contracts, ascertained compliance based on organizational policies and procedures. On the other hand the audit service not reviewing information contained in reports of operating departments and not checking efficiency of operating results. The internal audit is not sufficiently independent in performing their professional obligations and duties. The internal audit service of the company did not have internal audit policies and procedures. Finally it is recommended that internal audit should be engaged in checking efficiency of operating results and internal audit service has to have sufficient staff to successfully carry out its responsibilities. The management should create a good working condition to be independent in performing their professional obligations.

Key words: Internal Audit practice, Internal Audit, compliance audit, Kaki plc.

**ASSESSMENT OF FIXED ASSET MANAGEMENT PRACTICE:
THE CASE OF MOHA SOFT DRINK INDUSTRY SHARE
COMPANY**

BIZUNESH TEMESGEN , St. Mary's University

The main purpose of this study is to assess the fixed asset management practices in the case of MOHA soft drink industry S.C. One of the reasons for managing fixed asset through the best management system is to make the organization more profitable, because they are usually high value and need to be managed properly. To conduct the study both qualitative and quantitative data were gathered through questionnaire and interview from the respondents and documentary view. It was used a purposive sampling technique, in collecting the relevant primary data. The collected data (N=63) were analyzed using descriptive statistics and SPSS 2021 tool was used to run the data. The study has found that there's no internal auditor at a branch and a head office level this indicated that the fixed asset management practice in the company has a gap. The fixed asset management practice in the MOHA soft drink industry share company has challenges, such as transferring or moving assets without informing the accounting department. As a result, the gap on fixed asset management practice has created a problem and weaken the internal control system. Therefore, it is recommended to improve on the gap identified and strengthen the internal control system.

KeyWords:- Fixed Asset Management Practice and MOHA Soft Drink Industry Share Company.

**INVESTMENT PROJECTS FAILURE: FACTORS,
SYMPTOMS AND SOLUTIONS (CASE STUDY ON
DEVELOPMENT BANK OF ETHIOPIA)**

DAGLAS TEFERI, St. Mary's University

Projects play vital role in the implementation of national policies and strategies. That is way World Bank defined project as building block of development. However, projects can fail because of uncertainty to the future. Therefore, studying of project failure gives opportunity for learning from previous mistakes and improve the decision making process. The concept here is to take advantage of the failure and turn the negative feeling around by analyzing what went wrong and correcting it for the future. This study identifies the major investment projects failure; factors, symptoms and solutions of DBE financed projects. The units of analysis in the study is the projects which is being financed From the period July 01, 2012 to June 30, 2016 and which has been started operation and stayed for a minimum of one year and the target population is 26 project promoters and project manager taken from the financed projects and 24 credit performers are considered, thus the total number of respondents are 50 since these population is very low and manageable, there is no need to take sample. The finding of this study portrayed that the cause of project failure financed by development bank of Ethiopia are factors in connection with project specific, factors in connection with credit management, factors in connection with macro environment related factors and factors in connection with socio political environments.

**Challenges and Opportunities of Electronic Banking in Ethiopia Banking
Industry:
In Case of Commercial Bank of Ethiopia**

Dagmawit Kebede , St. Mary's University

This study is conducted with Assessment of Opportunities and Challenges of E-Banking Service in CBE. The objective of this paper to assess adoption of E-banking in the commercial bank of Ethiopian banking services with respect to the challenges which can taking advantage of E-banking system and expected opportunity derived by adopting the system. To acquire the intended information the researcher use different data collection instruments like distributing close-ended questionnaire, conducting interview. The collected data was analyzed by using descriptive analysis such as tables and percentages. Among the different opportunity that initiate banks to adopt e-banking services: Improving customer services, Facilitating the work to be done fast, helping to facilitate work with minimum error, Simplifying the activity of employees of the bank in the delivery of services to customers, Enhancing the image of the bank, improving efficiency, reducing paper work, reduces queues in the banking hall, Increasing Revenues of the bank, reduction of cost, and improves relationship with customers. It also investigated the major challenges for the electronic banking services in commercial bank of Ethiopia as of infrastructural, legal and regulatory, socio-cultural, and illiteracy related challenges. To address various challenges identified on the study, the study suggests a series of measures which could be taken by government as well as commercial bank of Ethiopia.

Key words: -Banking industry, E-banking, Adoption and development of E-banking technology.

**THE EFFECT OF INTERNATIONAL FINANCIAL REPORTING
STANDARDS (IFRS) ADOPTION ON FINANCIAL PERFORMANCE IN
ETHIOPIA: EMPIRICAL EVIDENCE FROM SELECTED**

COMMERCIAL BANKS.

DANEIL TSEGAYE , St. Mary's University

The primary objective of this study was to investigate the effect of International Financial Reporting Standards (IFRS) on financial performance of the selected commercial banks in Ethiopia. To achieve this purpose, descriptive Gray' comparability index and one sample t-test method has been employed to test whether there is a significant effect of IFRS implementation on Financial performance indicators of ROA and ROE as well as on earning per share of the commercial banks. The study used secondary data over the period 2015 to 2020. The research design use descriptive and explanatory or An Ex-Post Facto Design has been adopted in order to achieve the objectives of the study. A purposive sampling technique is used to select sample of the study. The study found a significant positive effect of IFRS adoption on financial performance measured by return on asset (ROA) and earning per share. The study also found a significant negative effect of IFRS adoption on financial performance measured by return on equity of the commercial banks.

Key Words: International Financial Reporting Standards, Financial performance, ROA, ROE, and EPS

ASSESSMENT OF CREDIT RISK MANAGEMENT PRACTICE: THE CASE OF OROMIA INTERNATIONAL BANK

DANIEL BELETE TEFERI , St. Mary's University

Credit risk management is one of the most important tasks for the financial liquidity and stability of banking sector in connection with increased sensitivity of banks to the credit risks. This research assesses the practice of credit risk management in Oromia International Bank. Therefore, the main objective of undertaking this study is to assess the credit risk management practice of Oromia International Bank and to see the possible problems that influence the credit risk management activity of the bank and to suggest possible solutions for those problems exhibited on credit risk management practice of the bank. For the study primary data is used. Primary data is collected using questionnaire and interviews. Regarding to the nature of the study, the research design is descriptive and quantitative study approach is adopted to assess credit risk management practice of bank. Even if the NPL position of the bank is below the threshold set by NBE which is 5% considering the period from 2017/18 to 2019/20; the research found that, credit risk monitoring procedure is not reviewed and updated regularly, the bank's credit professionals do not conduct a formal meeting to discuss the customer's history and future plans and there is lack of adequate training to credit management staffs and there is lack of adequate staff in credit management department of the bank. Finally based on the findings of the study, the following recommendations are given. Credit monitoring procedure should be reviewed and updated on regular basis; the bank should be adequately staffed the credit management department and the bank should arrange short term or/and long-term training to update and enhance the employees understanding about credit risk management.

Key word: credit risk management, credit portfolio, NPL and OIB

**ASSESSMENT OF COST ACCOUNTING PRACTICE IN GMM
GARMENT PRIVATE LIMITED COMPANY
ADDIS ABABA ETHIOPIA**

DAWIT FEKADU , St. Mary's University

The competitive pressures of the world made increasingly companies focus on cost accounting that has always been a basic component of any successful business strategy. Cost accounting practice has an effect on the manufacturing firms' performance. This study focuses on assessment of cost accounting practice in GMM Garment private limited Company (PLC). In doing this descriptive case study research design, mixed research approach was used. The Data were collected from 30 GMM Garment PLC employees. The study relied on primary data. The primary data collected using questionnaires. Data analyzed with descriptive statistics such as frequencies, percentages, through statistical tool SPSS version 23. The data presented in tables. The study found out that the company uses process costing and job order costing as there cost system, use standard costing as cost control method and also use direct material, direct labor and manufacturing overhead as there cost structure. And the other finding is that the managers and users use cost information when they make decision on price, financial accounting and production process. The study recommends that In order to produce the necessary cost information for users, cost section should have adequate number of employees and well structured Accounting manual and policy which is intentionally designed for cost accounting. It also recommends that the Company should try to implement the new costing system ABC because ABC provides accurate product cost, Accurate tracing of overhead costs and it will also improve decision making. Having experienced human power in cost accounting would be better for successful implementation of cost accounting tools in the company because the company is highly affected with lack of skilled manpower in cost accounting area. And also it is better for the company to have separate cost accounting department since, the execution of theory in to practice become easy. The segregation of duties is the core factor of success.

Keyword: cost Accounting; cost system; cost structure;

**TOWARDS PROGRAM BASED BUDGETING SYSTEM IN ETHIOPIAN
PUBLIC AGENCIES AND ITS IMPLICATIONS IN THE CASE OF
FEDERAL MINISTRIES.**

DEREEJE TASSEW, St. Mary's University

Fully implementing program based budgeting has many advantages over line item budgeting. However, in Ethiopian public agencies it is not effectively implemented. The main objective of the study was to assess the move towards program based budgeting systems in public agencies in Ethiopia. For the purpose of achieving this objective, descriptive method of analysis was used. In this study primary data by using structured questionnaire used and the questionnaires were distributed to 102 randomly selected respondents from four (ministry of finance and development, ministry of education, ministry of agriculture, and ministry of health) public agencies. But 102 questionnaires were returned to the researcher. Budget preparation process, challenges and support by Ministry of Finance were used as key indicators. The result shows that, the implementation of program based budgeting is not effective and efficient, and lack of sufficient training (45% are disagree), lack of clear program structure, lack of knowledge program based budgeting (44.1% are disagree) the major problems for the effective implementation of the project. The support by the ministry of finance is not adequate in that for 5 questions for 3 questions the majority (>50%) are disagree. It is recommended that public agencies should provide sufficient and timely training for the staffs, regular supervision and prepare performance report; staffs of the ministries should be committed in planning process of their respective budget.

Key words: program based budgeting; public agency; Ethiopia

ASSESSMENT OF CREDIT MANAGEMENT PRACTICE IN DEVELOPMENT BANK OF ETHIOPIA

Etsehiwot Alem, St. Mary's University

The performance and profitability of the bank highly depend on the credit performance; due to this the bank should have strong commitment and devote large efforts to improve their credit performance. The major aim of the study was to assess the credit management practice of Development Bank of Ethiopia. The study was employed descriptive research design method and quantitative research approach .The methods used to analyze the data collected were using descriptive statistics, frequency and percentages, using SPSS 20. In the sampling techniques stratified and simple random sampling method were used. The structured questionnaires were administered based on sample determined 173 respondents from the Bank's head office and selected district and branches under Addis Ababa City. Among the questionnaires, 160 were correctly filled and returned. And the study result was analyzed by assessing four basic indicators which include due diligence, project appraisal, approval, credit risk management and credit follow-up, review and collection. The basic findings of the study revealed that due diligence assessment before contract signing was adequately practicing which is the mean 3.49 except ineffective prevention money laundering system (51.26%), proper project appraisal was not undertaken before loan approval the mean was 2.78 such as lack of project management software technology (72.6%), not clear standards, and guidelines (55.7%) found to be inadequate. Regarding the loan approval process was found the mean was 2.98 which mean inadequately practicing like absence of accountability on decision-makers (61.5). Under the credit risk management practice, the mean is 3.19 it seems ineffective there were no clear procedural and guidelines(49.4), lack of credit auditing practice to confirm credit rating(55.1%), insufficient to deal with new products and activities (50.7%)and lack of periodical review of loan portfolio policy. The existing credit follow-up, review and collection practices the mean 2.65 were found to be ineffectively practiced. The researcher recommends that the bank needs to apply organized system to prevent money laundry, apply latest project management software, apply its standards, guidelines, and procedure, and other techniques, emplace accountability on decision-makers, and work on capacitating its employees.

Keywords: Credit risk management, Due Diligence, Development Bank of Ethiopia

ASSESSMENT OF INTERNAL CONTROL SYSTEM IN MICROFINANCE INSTITUTIONS IN ADDIS ABABA

FEKADU BEKELE , St. Mary's University

The main objective of this study focused on assessment of the internal control system in the microfinance institutions in Addis Ababa. This study was conducted in Addis Ababa. The study used primary data obtained through closed ended questionnaires provided to different level of employees of those MFIs. The researcher employed random sampling procedure; systematic random sampling was used to identify the 225 respondents of the study. Quantitative data collected by use of closed ended questions in the questionnaire were edited and checked for completeness and comprehensibility, summarized, coded and tabulated. The data gathered from the respondent was analyzed and interpreted by the help of SPSS software program with the help frequency table minimum, maximum value, mean and standard deviation. The study established that credit management provides discipline and structure as well as the climate which influences the quality of internal control, risk management enable the identification and analysis of relevant risks associated with achieving the objectives and ensured right personnel for the job are on board, monitoring helps the microfinance institutions to assess the quality of performance of the microfinance over time and finally control activities ensures that qualified and continuous supervision is provided to ensure that internal control objectives are achieved and that completeness and accuracy of information processing.

Key terms: Credit Risk, Monitoring, Controlling, Internal Control

**ASSESSMENT OF LOAN DEFAULT PROBLEMS OF MICRO
AND SMALL ENTERPRISES IN BOLE SUBCITY, ADDIS
ABABA ETHIOPIA**

FEREDE MEZGEBE , St. Mary's University

Loan is related to a type of debt, and like all debt instruments, a loan entails the redistribution of financial assets over time between the lender and the borrower. Thus, the study sought to assess the loan default of micro and small enterprises in Addis Ababa. The present study targeted owners of various micro and small enterprises in Bole sub city, Addis Ababa in Ethiopia. 273 usable questionnaires were returned from the total 358 with the response rate of 76 %. This study mainly used descriptive research design, primary data and self-administrated questionnaire. A pilot study was undertaken with various MSEs to test the reliability and validity of the questionnaire. This study used stratified sampling technique using the type of business that the owned MSEs were operating. This comprised of manufacturing, trade, service, agri-business and construction. As result, this study revealed that the male gender could be dominating the \micro and small enterprises sector and there is a possibility of loans diverted to unplanned purposes because of many responsibilities resulting from meeting the needs of many members of the family. This study also found that there are inconvenience loan payment scheduling and occurred lack of standardize collateral requirements (mean = 3.98) and repayment option (mean = 4.06) by MFIs. The major causes of loan default included failure to tie lending to creative investment; imperfect loan policies [loan disbursement procedures (4.18) and complex loan disbursement procedures (4.08)] and delayed loan disbursement, too much or too little credit and misuse and exploitation of loans [corruption in case of loan disbursement (4.09)]; and discipline on the part of borrower. MSE's lenders do not have a well-organized collection system and lack of electronic payment system (mean =4.360) like mobile banking. The study found out that large family size and poor personal characteristics, corruption, business experience, age, interest rate and longer duration of business - loan characteristics are allude to as the loan default problems. This study suggests that banks may implement a well-organized electronic payment and collection system and like core banking database and mobile banking.

Key Words: Micro and Small Enterprise, Loan Default, Bole sub city

**A STUDY OF E-PAYMENT SYSTEM CHALLENGES AND
BENEFITS IN COMMERCIAL BANKS OF ETHIOPIA
(IN CASE OF SELECTED DISTRICT OF ADDIS ABABA)**

FIKADIE AMSALU, St. Mary's University

E-commerce grows rapidly and provides an opportunity for companies to increase sales over the internet. Accordingly, this study aimed to assess the challenge and benefits of E-payments system in Ethiopia commercial banks. This study used mainly primary data and it used secondary sources like NBE e-payment directive and others .292 usable questioners were returned from the total 399 with the response rate of 73 % Discriptive research design as applied and Stratified sampling was conducted using SPSS. This study found that from the majority of surveyed customers preferred to mobile banking and they accepted that it acclaimed the most cumbersome e-payment challenges. On other hand, using Pearson's chi-square, this research concluded that the perception of surveyed customers about the most favorite of e-payment method and the most cumbersome e-payment system in commercial banks are not independent of the composition of age, educational level, marital status and service experience. In addition, this study found that the major problems included limited e-payment services, lack of awareness about existing e-payment, laws and obsolete legal frameworks, poor learning and development of e-services, low salary scale of workers and lack of learning from previous traditional operations. The main benefits of e-payment customers perceived involved in ease application of technology, assurance of banking integrity, helpful for personal and business needs, rapid trading responses, swift transactions and convenience. The data shows that the overall perceived level of challenges of e-payment was almost around 51 % for of the surveyed customers which can be the prioritized point of focus for commercial banks intervention. Thus, commercial banks may increase banking technology adoption rates; it includes planning to produce a new product in the market, conduct current market research, find out the best the compatibility attributes the perspective of citizens and services providers.

Key Words:- E-payment ,Benefits, Challenges, Commercial Banks

The effect of inventory management practices on service delivery of
Infinity Advanced Technology solutions P.L.C

Fikirte Kassahun, St. Mary's University

The main objective of the study is to examine the effect inventory management practice on service delivery Infinity Advanced Technology solutions private medical equipment supplier in Bole sub-city. To achieve this objective, the primary data collected through structured questionnaire from 140 respondents based on census method was used. To do so both descriptive and inferential statistics was used. The estimation result of the model using SPSS 2020 revealed that education level has insignificant effect on effectiveness of service delivery. While inventory management practice, transport distribution and distribution management practice, warehouse practice on medical equipment supply chain, years of experience of employees have statistically positive significant effect on service delivery. On the other hand, procurement of medical equipment has statistically significant effect. It is recommended that improve the management system , appropriate personnel involved in quantified & procurement process ,it need the government to review the public procurement policy for minimize bureaucratic processes in the procurement system, adequate budget should be available because of to prevent stock out of health commodities. In other hand engagement with, NGOs, PFSA and other supplies to work strongly to avail all health commodities required for health commodities and to minimize if possible to avoid stock out.

Key words: inventory management; service delivery

THE ROLE OF INTERNAL AUDIT PRACTICE IN PROMOTING OPERATIONAL COMPLIANCE: THE CASE OF ADDIS ABABA HOUSING DEVELOPMENT CORPORATION

FIKIRTE MAMO WOLDE , St. Mary's University

The objective of this study is to investigate the role of internal audit practice in promoting operational compliance in case of Addis Ababa Housing Development Corporation. By adopting \descriptive research design through using censes sampling technique, both primary and secondary data have been used. Totally 50 self-administered questionnaires were distributed to Finance Managers, Internal Auditors, and Senior Accountants in the study area. From these 50 (100 % response rate) questionnaires were completely filled and returned from the organization. The Collected data was edited, coded, and entered in to the computer using SPSS 23 and was then scored. Data analyses are conducted through a descriptive statistic to provide details. The major finding of the research shows that their IAAs done through experiences without acquiring adequate trainings, their audit departments is poorly staffed, internal audit risk assessment activity have not implemented in all the functions and processes of the organization, and risk identification process had not undertaken sufficiently, the organization has not been able to identify and validate customers' needs and expectations, Compliance with laws, regulations, & contracts even the audit plan were not prepared according to Risk based approach and there were no Evaluation of projects and program accomplishments. Based on these findings the study recommended to enhance the role of internal auditors through training of staff in accredited institutes at home and abroad, preparing a comprehensive charter that incorporate all the activities of internal auditing, hiring compliance officers, establish compliance framework, periodic audits on the compliance function and adherence to the compliance framework, and provide applicable legislation. The organization set adequate internal audit staff including compliance framework with compliance officers, Internal audit risk assessment activity must be implemented in all the functions and processes and all risks properly identify, the organization should be able to identify customer's needs and expectation, The internal audit department must be followed up each activity Compliance with laws, regulations, & contracts.

Key Words: Operational Compliance, Internal Control, Internal Audit.

ASSESSMENT OF CREDIT RISK MANAGEMENT PRACTICES IN THE CASE OF AWASH BANK S.CO

Flagot Menberu Fetanu , , St. Mary's University

The objective of this study is to examine the practice of credit risk management at Awash Bank. In order to address this objective, the study targeted credit and loan department employees who currently work at the head office of the bank and collected primary data. The primary data were collected through questionnaires. The study distributed 88 questionnaires, from which 79 questionnaires were correctly filled and returned. The collected data was analyzed using descriptive statistical tools. The findings showed that there is a well-designed credit risk strategy and policy that clearly indicate and recognizes areas of credit engagement and the risks inherent in these engagements. The findings also indicated that respondent employees believed there is good level of credit appraisal and granting process at the bank that checks borrowers history, financial condition and collateral requirements before granting loans. Further more, the study showed that Awash Bank uses appropriate internal risk scoring system, employs risk based scientific pricing and has an independent risk management function. But results also indicated there is a room for improvement with regard to monitoring activities undertaken at Awash Bank. In line with the findings of the study, it was suggested to the bank to enhance its monitoring process by regularly inspecting the business of clients after granting credits.

Keywords: Credit Risk, Credit Risk Management, Credit Appraisal, Credit Monitoring

**ASSESSMENT OF THE BUDGETARY SYSTEM OF ADDIS
ABABA WATER AND SEWERAGE AUTHORITY**

HANA FISEHA ESHETE , St. Mary's University

The study focused on the budget preparation, execution and monitoring practice of the authority. The study used a descriptive research design with case study strategy to assess the budgetary system in AAWSA. The study used a quantitative research method to collect and analyze data relevant for this particular study. The total target population of the study was officials and experts who are working in the head office and do have direct and practical bond with budgetary system activities in the authority. Primary data was collected by distribution of self-administered questionnaire and secondary data from the planning budget and finance department on planed and actual planed budget and expenditures. Once the data was collected, the primary data analyzed by using descriptive statistics. As the findings show, Majority of the respondents agreed that all relevant departments participate during the budget process. Only a few participants agreed that there is a discussion on the result of an audit report for taking corrective action on management, budget committee, and budget department. According to half of the respondent, the authority executes surge expenditures at the end of the budget year. It is recommended that the authority should implement a regular activity and budget monitoring mechanism including monthly review of the performance for minimizing a surge expenditure at the end of the budget year.

Key words: budget preparation, budgetary system, surge expenditure

**SUCCESS FACTORS OF ENTERPRISE RESOURCE PLANNING
IMPLIMENTATION: IN THE CASE OF DEVELOPMENT BANK OF
ETHIOPIA AND COMMERCIAL BANK OF ETHIOPIA**

HENOK AZAGE, St. Mary's University

The main objective of this study was to investigate the critical success factors for Enterprise Resource Planning system implementation in Commercial Bank of Ethiopia and Development \Bank of Ethiopia. As a result, the researcher has investigated the implementation success by selecting managerial factors, project related factors and organizational factors. The study is quantitative in its approach and used descriptive and explanatory research deign. Data were collected from 82 participants involved in the implementation of Enterprise Resources Planning System at Development Bank of Ethiopia and Commercial Bank of Ethiopia using a censes inquiry. Multiple regressions were used in order to analyse the study matter. The finding of the study reveals that all studied critical success factors under the three category variables namely project plan and vision, top management support, system package selection, project management, team work and composition, User training and education, and interdepartmental communication have a positive relation with ERP system implementation success. In addition, the study found that project management, team work and composition of the project member, top management support and User training and education have statistically significant effect on Enterprise Resource Planning system implementation success. However, project plan and vision, ERP System package selection, and Interdepartmental communication have not significant contribution for ERP Implementation success. Moreover, the banks should give due attention to project management, team composition of the project, top managements support and training and education which have high predictive value and significant connection with the Success of ERP System implementation.

Keywords: -Critical success factor, Enterprise Resource planning implementation

**THE IMPACT OF FOREIGN CURRENCY EXCHANGE
FLUCTUATION ON THE
FINANCIAL PERFORMANCE OF PRIVATE COMMERCIAL
BANKS IN ETHIOPIA**

HENOK G/MICHAEL, St. Mary's University

Banks played significant role in the foreign exchange market, the international trade involves different currencies; the variability of foreign exchange rates is an interesting factor that drives the level of profitability of commercial banks as it affects their financial intermediation process. This research was aimed to examine the impact of foreign currency exchange fluctuation on financial performance of private Commercial Banks in Ethiopia. It attempts to identify how foreign exchange rate along with interest rate spread, inflation rate and bank size affects financial performance measured by return to Equity (ROE). In order to satisfy the objective of the study the researcher used quantitative research approach by adopting purposive sampling technique and explanatory type of research design. The samples used for this study were secondary data for a period of 20 years starting from 2000 through 2019 for a cross section of 6 private commercial banks; these data were mined from the audited annual financial statement of banks, NBE annual bulletins and ministry of trade. The study tested for the assumptions of CLRM. Random Effect Regression model has been used to analyze the results. The study used Stata 13 econometric software package to aid in data analysis. An econometric model was used to examine the relationship between foreign exchange rate, interest rates spread, inflation rates and bank size with bank performance indicators. Outcomes of the study revealed for the existence of a negative and significant relationship between foreign exchange rates and financial performance of private commercial Banks, a positive and significant relationship between bank size and financial performance of private commercial banks. The study concluded that there was insignificant relationship among interest rate spreads and inflation rates with the financial performance of private commercial banks in Ethiopia in the study period. The study recommends that the Government should put up more measures to increase the country's exports and foreign direct investment and the National Bank of Ethiopia should adequately put measures to safeguard the value of the domestic currency. This would ensure that the value on the same does not fluctuate much day in day out and Banks Management in Ethiopia should adopt appropriate strategies so as to mitigate against foreign exchange risks.

Key Words: Foreign currency exchange rate, financial performance, banking sector in Ethiopia

ASSESSMENT OF FINACIAL PERFORMANCE ANALYSIS OF MICROFINANCE INSTITUTION IN ETHIOPIA

HENOK SAMUEL, St. Mary's University

Micro finance service intervention in Ethiopia have also be considered as one of the policy instrument of the government and non-government organizations (NGOs) to enable rural and

urban poor increase output and productivity, induce technology adoption, improve input and productivity, induce technology adoption, improve input supply, increase income, reduce poverty and attain food security. The main objective of this study is to assess the financial performance of Ethiopian MFIs by using different variables. Although the actual number of Ethiopian MFIs is around 35 as per NBE data base, it was accessed the data for 27 MFIs. The result of the study shows that Ethiopian MFIs are good performers in turn equity investments into profits, covering their costs from their work and microfinance institutions have a good relation with their customer and have a proper loan follow up. On the other hand the microfinances in Ethiopia are not utilizing their resource or asset properly in generating income, regarding the capacity to cover its costs from financial revenue and the MFI in Ethiopia have reduced their performance by covering their costs from their operations. It suggested that to efficient utilization of resource or asset in generating income and should improve their asset management, to improve capital management in generation of income, improve and balances their financial revenue in connection with covering their costs and should manage it effectively and balance their operations and costs effectively and should improve their management.

Key words: *Budget planning, Budget Allocation Budget Utilization, Budget Control*

ASSESSMENT OF BUDGET UTILIZATION AND CONTROL (A CASE OF ETHIO AGRI-CEFT PLC

HIWOT ARARSA, St. Mary's University

The main purpose of this study is to conduct an assessment of the budget utilization and control in Ethio Agri CEFT PLC. The general objective of the research paper is to assess the budget utilization and control and the study was designed to assess methods and processes of budget utilization in these company. This research examines effectiveness and efficiency of budget utilization and control, to assess budget control system and to investigate challenges that have been facing during budget preparation and utilization. The research adopt quantitative and qualitative analysis. A total of 75 respondents while the interview was conducted with 3 finance officers. The data collected using primary and secondary. Data were analyzed with the statistical package for social sciences (SPSS) version 20. As the findings show that budget utilization and controlling process of the company is inefficient, budget monitoring and evaluation didn't performed on regular and timely schedules. Therefore study concluded that budget controlling and utilization process of the company is inefficient. Finally the research the following recommendations: the company should plan its annual budget by participating departments and analyzing the actual performance of the past budget years against the demand of expenditure: operational units, capital investment and running costs and it has some weakness in its budget utilization system and controlling mechanism. Thus the company should improve its budget planning/preparation that enables the management of to compare the planned ones with the actual results and based on that they can take an action to modify budget variance and operation of the business.

Key words: *Budget planning, Budget Allocation Budget Utilization, Budget Control*

***OPPORTUNITIES AND CHALLENGES OF
FOREIGN DIRECT INVESTMENT IN ETHIOPIA:
EVIDENCE FROM SELECTED SECTORS***

JEMIL SHAFFE SEMAN, St. Mary's University

Ethiopian Government has adapting different strategies and incentive packages to enhance its foreign direct investment performance. The main aim of this paper is to identify challenges and opportunities for foreign investors of Agro processing sector and Textile & Garment sector. Political, economic, socio cultural, technological and legal variables are given much emphasis in the study. To this end primary data are collected from 119 and 35 foreign investors Agro processing sector and Textile & Garment sector respectively and employees of Ethiopian Investment commission. Questionnaire and interview were the main data collection tools used in collection of primary data. The study has found insufficient supply of foreign exchange, getting financial loan, getting investment land, political instability, raw material supply and electricity as the main challenges of foreign investors. On the other hand, low cost of labor, huge market potentials, and encouraging investment proclamation are among the prospects foreign investors can reap because of investing in Ethiopia. Finally, the study recommended formulating harmonized national investment land giving procedure with some flexibility and increasing EIC's medium of communication that may enable to solve the observed problems and enhance the efficiency of foreign investors.

Key Terms: *Foreign Direct Investment, Agro processing, Textile & Garment, PESTL*

Key factors determining tax compliance in federal small tax payers □ Evidence from Ministry of Revenue's west Addis Ababa federal small tax payer's branch office

Kassu Meressa, St. Mary's University

The aim of this study is to assess key factors determining tax compliance behavior of small tax payers at the federal level by focusing on the Ministry of Revenue West Addis Ababa Small tax payer's branch office. For making a good analysis which gives a sound result both descriptive and explanatory research design were used. In order to best achieve the objectives of the study, the study was employed both purposive and convenience sampling techniques to collect data from the tax payers. From unit 613 taxpayers that are identified as high risk tax payers were taken as a population and 237 respondents were selected by using sample size determination formula. To analyze the data both descriptive and inferential statistics were employed to analyze and interpret the data. From the descriptive analysis result most of the determining factors (Tax administration and tax fairness, knowledge of the tax law, penalty and strength and service delivery of the authority) were poorly implemented. The regression analysis should that tax compliance behavior has significant as well as positive relationship with perception of Tax administration, tax fairness, knowledge of the tax law, strength and service delivery of the authority, However penalty has insignificant and positive relationship with tax compliance. The study was recommended improving taxpayers' tax knowledge and altering taxpayers' attitudes through long-term tax education initiatives.

Keywords: *Tax compliance, Tax law and regulations, tax knowledge*

THE EFFECT OF BANK REGULATION ON FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN ETHIOPIA

LEALEM FELEKE, St. Mary's University

This study sought to examine the relationship that exists between bank regulation and financial performance of commercial banks in Ethiopia. The study was guided by the buffer theory, modern portfolio theory, signaling theory, and liquidity preference theory. The research design adopted by the study was explanatory. The target population of the study was a total of 17 commercial banks and 16 of them were included in the study. The study used secondary data collected from NBE and website of each commercial banks for a period of 10 years (2010-2019). Descriptive statistics and fixed effect panel regression analysis were used to analyze the data. The results of panel data regression analysis showed that capital adequacy requirement and deposit interest have negative and statistically significant effect on banks profitability, while minimum paid-up capital requirement, liquidity requirement, legal reserve requirement, inflation, and GDP have positive and significant effect on profitability. Based on this, it is noted that the major source of income for commercial banks is obtained from deposits. Profit of commercial banks also increases with an upsurge of capital and liquidity. In addition, it is noted that commercial banks have been successful in responding to inflation. The study thus recommended commercial banks to increase their liquidity, enhance their endeavors of deposit mobilization, and to comply with capital requirements. In addition, the banks are recommended to enhance their profitability by charging a sensible interest rate that is carefully adjusted for both inflation and deposit interest rate. In the same way, NBE is recommended to strengthen the capital requirements for commercial banks even more to ensure optimal performance, to maintain public confidence and promote industry growth. The national bank is also recommended to issue regulatory mechanisms that consider the way commercial banks tend to mobilize more deposits.

Key Words: *Bank regulation, financial performance, commercial banks*

THE EFFECT OF ELECTRONIC BANKING ON THE PERFORMANCE OF COMMERCIAL BANKS IN ETHIOPIA

LEELT ALEMAYEHU, St. Mary's University

Objectively the study examines the effect of e-banking on the performance of commercial banks in Ethiopia. The study adopted a quantitative research approach with explanatory design. ROE,

NII_A and NIE_A was used to measure and explain the performance of selected commercial banks. The explanatory variables were VATMT, NDCU, VMOBT. And also control variable bank size and Inflation was adopted to investigate their effects on bank performances. Secondary data was collected in panel form for 10 purposively selected commercial banks from NBE and audited financial statements of commercial banks for 6 years (2014-2019). Multiple linear regression models were adopted to examine the relationship between the study variables. Data was analyzed using descriptive statistics and inferential analysis using E-views 9 software. The finding of the study confirmed that from bank specific variables value of ATM transaction had significant and positive effects on financial performance of commercial banks in Ethiopia measured by return on equity and non-interest income. Even though, VATMT had positive effect on non-interest expense measurement the effect was significant. In the contrary inflation had significant negative impact on financial performance measured by return on equity and non-interest income. The rest variables number of POS terminal, value of mobile banking transactions were not significant or powerful variables to influence financial performance of commercial banks in Ethiopia. Moreover, almost all variable except inflation were not significant or powerful variables to influence operational performance of commercial banks in Ethiopia measured by non-interest expenses (NIE).The finding generally concludes that value of ATM transaction was the main contributors of bank profitability in Ethiopia measured by (ROE and NII_AA) as well as the number of DCU was the main contributors of bank profitability in Ethiopia measured by (ROE). While, VPOST has not significant effect on bank profitability in Ethiopia measured by both (ROE, NII_A and NIE_A). Also, evidence from previous studies on E-banking showed that there was mixed results based on the operating environment and the level of adoption, The study recommend that Banks should invest more on new e-banking channel for automating their banking system and it is imperative to devise strategies that involve alliances and collaborations between commercial banks, since e-banking requires promising activity to increase the profitability of Ethiopian commercial Banks fascinatingly.

Keywords: *Electronic Banking; Commercial banks; Financial performance, Profitability ROE, NII and NIE.*

**ASSESSMENT OF INTERNAL AUDIT PRACTICES:
THE CASE OF ETHIOPIAN TRADING BUSINESS CORPORATION**

LIELINA GETACHEW BELETE, St. Mary's University

The aim of this study was to assess the internal audit practices in the case of Ethiopian Trading Business Corporation. The study adopted a case study and research questions prepared to assess the internal audit practice in the corporation considering the internal audit quality, management support, organizational setting and auditee attributes as factors. The questionnaire data were analyzed using descriptive statistics and data from document review were interpreted qualitatively. The result shows that all the four factors have an impact in the internal audit practice of the corporation. The major findings related to the internal audit department of the corporation are inconsistency management support, lack of up-to-date training, lack of team spirit, insufficient cooperation of auditee towards internal audit activities, less response on audit finding and budget constraints. Considering the above finding, the study recommended that, provide short and long term training, management support the department by allocating proper budget, respond audit finding on time, facilitate team spirit, also improve the audit department structure by establishing audit staff in each enterprises and link with network system for data transaction to facilitate their performance. Since all the four factors have a great influence on the effectiveness of the internal audit practice of the corporation.

Key words: *Internal Audit, Ethiopian Trading and Business Corporation*

**BUDGET IMPLEMENTATION AND PRACTICE IN NGO'S, THE CASE
OF HAMLIN FISTULA ETHIOPIA**

LILY FEKADE, St. Mary's University

This research focuses on the practice of budget preparation monitoring and implementation in Hamlin Fistula Ethiopia, an international NGO operating in Ethiopia. The general objective of the research is to assess the practice of budget implementation and practice as a management tool for managing variances in NGOs. The research is a descriptive research type and used mixed research approach, combining questioner survey and interview. To achieve the objectives of the thesis, a census method was used to collect the required data. Research director of the case organization was communicated to identify the key staffs that are responsible in the budgeting process. The questionnaires were dispatched for all target population of 45 staffs who are directly involved in budgeting process in the organization. To get more understanding on the responses, a semi-structured interview was made with senior management staffs. Thirty-nine staff completed and returned the survey. The quantitative data were analyzed using descriptive statistical method including percentages, mean, standard deviation, and frequency using SPSS version 20. As the findings show, the overall budget preparation and utilization system in the organization missed the participation of concerned staffs. Grant review meeting is not conducted regularly with key staffs in different departments of the organizations who have the responsibility to implement the components of the project. 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. Therefore, it is recommended that Hamlin Fistula Ethiopia should involve staffs who are responsible for budget monitoring and project implementation in preparing the budget. To ensure smooth communication and timely delivery of outputs as per planned activities in accordance with the requirements of the donor and management, the organization should conduct regular grant review meetings with different departments such as program, finance, logistics and human resource. The finance department of Hamlin Fistula Ethiopia should keep reporting budget versus actual expenditures to support the monitoring of revenue and expense levels in operating activities.

Key words: Budget implementation, Budget monitoring, Budget preparation, Hamlin Fistula Ethiopia, NGOs

***EFFECTS OF INTERNAL AUDIT PRACTICE ON
ORGANIZATIONAL PERFORMANCE; THE CASE OF
ETHIOPIAN SHIPPING & LOGISTIC SERVICE
ENTERPRISE (ESLSE).***

MEKDES FIKADU, St. Mary's University

Organization performance requires appropriate internal audit practices to improve effectiveness & efficiency. For the purpose of this study the researcher aimed to determine the effect of internal audit on organizational performance of ESLSE. Internal audit was regarded at from the perspective of internal audit standards, professional competency, internal controls and independence of internal audit. The data obtained was mainly quantifiable in nature and hence was analyzed by descriptive analysis. The total population of the study was 60; because of the small size of the population the researcher used all target groups as a sample. The researcher managed a survey questionnaire to each member of the target population since it was the most appropriate tool to gather information. Descriptive statistics such as mean, standard deviation and frequency distribution were used in the analysis of data. Data presentation was completed by use of tables and figures for ease of understanding and interpretation. The result of the study found that internal audit effectiveness positively affected by internal control, corporate governance, risk management and management support of the organization. In addition the study finding also showed that effectiveness of internal audit has direct impact on organizational performance of the company. From the analysis of the study, the study concludes that independence of internal audit, professional competency, internal audit standards, and internal control had a strong & positive relationship with organizational performance of ESLSE. The study finally recommended that management in ESLSE should adopt effective internal audit practices such as internal auditing standards, independence of internal audit, professional competency and internal controls to improve their organizational performance.

Keyword- *IA standard, Independence of IA, Internal Control, Professional Competency*

***FACTORS AFFECTING TAX COMPLIANCE UNDER ELECTRONIC
TAX SYSTEM: THE CASE OF LARGE TAX PAYER'S OFFICE IN ADDIS ABABA***

MEKEDES BABULET ABITEW, St. Mary's University

The Ethiopian Ministry of Revenue Authority has taken major tax reforms initiatives to modernize tax system and to increase revenue capacity. The electronic tax system is one of the initiatives implemented recently. The main objective of the study is to investigate the effect of perceived usefulness, ease of use, tax awareness, compliance cost and system stability on tax compliance under electronic tax system in context of Large taxpayer office in Addis Ababa. The study used survey explanatory research design in which quantitative primary data had been collected using structured closed ended questionnaires. A random sampling technique is used to select a sample size of 154 respondents from 630 registered large taxpayers at LTO. Data from respondents had been described and correlation and regression analysis had been conducted using SPSS (24) Software. The study confirmed that amongst the independent variable perceived ease of use; tax awareness and system stability had a statistically significant effect on taxpayer compliance under electronic tax system. The coefficient of determination (R Square) indicates the variance on the dependent variable attributed to the three independent variables. In this context, the coefficient of determination (R Square) of 0.715 indicates that the three independent variables contributed to 71.5% of the variance in the dependent variable further indicated the strength of the variance in tax compliance can be predicted from perceived easy of use, tax awareness and network stability. Relevant recommendation made to the tax authority to take appropriate policy intervention to boost taxpayers' compliance and revenue collection capacity

Key words: E- tax system, perceived easy of use, , system stability, tax compliance and tax awareness

THE EFFECTS OF RECENT CURRENCY DEMONETIZATION ON ETHIOPIAN BANKING INDUSTRY: EVIDENCE FROM SELECTED PRIVATE COMMERCIAL BANKS

MEKUANENT GEZAHEGN, St. Mary's University

The study evaluates the effects of recent currency demonetization on Ethiopian banking industry. The study was conducted based on the data gathered from four private commercial banks in Ethiopia at their head office and main branch at head office. The study used multi-stage sampling method with main dependence on purposive sampling method to select the four private banks from the 16 private banks operated in Ethiopia. A qualitative research approach was employed to answer the research questions. The primary data was collected using both open and close-ended questionnaire. The questioners were distributed to 394 respondents to have 300 (76%) usable response. The data collected using survey questionnaires with the purposive sampling technique were statistically analyzed with SPSS. The results show that the recent currency demonetization has put positive impact in connection to opening new bank accounts, number of customers at branches, use of plastic money, E- banking and so forth. Consequently, current currency demonetization has negative effects on money lending, cash flow, liquidity and etc. Finally, the results suggested that to work more strongly to do better than the time before currency demonetization by bringing attention on directive, procedures and policies issued by concerned body.

Key words: effects of currency demonetization, banking industry, Private bank, Ethiopia

THE EFFECT OF CREDIT RISK AND MACROECONOMIC FACTORS

ON PERFORMANCE OF COMMERCIAL BANK OF ETHIOPIA

MELAT AMDEWORK, St. Mary's University

This paper examines the effect of credit risk and macroeconomic factor on performance of Commercial Bank of Ethiopia. In general it argues that the performance of a bank is affected by internal and external factors. The objective of the study was to assess the effect of credit risk and macroeconomic factor on the performance of Commercial Bank of Ethiopia proxy by ROE, independent variables used to examine the cause and effect level of credit risk and macroeconomic factor were Cost per loan asset ratio (CLAR), Nonperforming Loan Ratio (NPLR), Capital Adequacy Ratio (CAR), Loan to Deposit Ratio (LTDR) as indicators of credit risk. Growth Domestic Product (GDP), Real interest rate (IR), Inflation (INF), Foreign Exchange rate (FXR) and Unemployment (UNEMP) as macroeconomic factors indicators. The study used a secondary data for the period 1990 to 2019 for thirteen (30) years. The data was collected from Ministry of Finance, World Bank data, CBE Annual Report and National Bank of Ethiopia (NBE). Time Series data regression model was used to analyze and interpret the data aided by EView8 software, the result showed that Capital adequacy and Interest rate have significant impact on ROE with a positive relationship with ROE; Cost per loan asset and Loan to deposit ratio have significant impact on ROE with a negative relationship and the other independent variable non-performing loan, GDP, Inflation, Interest rate, Foreign exchange rate and Unemployment has no significant relationship with ROE. The study recommended that the bank should strength their capital to improve its profitability in the industry: the bank should be nonaggressive lender to avoid the exposure of the bank to credit risk and they have to work hard on managing their expenses (costs) efficiently.

Key words: *Banks Financial Performance, Credit Risk, Macroeconomic Factors*

Determinants of Tax Administration Efficiency in Addis Ababa

Revenue Authority: In the Case of Selected Small Taxpayer's

Branch Offices

Menderin Amanuel , St. Mary's University

Taxes are the main revenue for the government and thus the department or agent concerned should ensure they are collected in the right way. The objective of this study was to examine factors that determine tax administration efficiency in Addis Ababa Revenue Authority in the case of selected small taxpayers' branch offices. In this study a quantitative research method was employed and primary data was collected through questionnaire. The study employed cluster random sampling method and selected 186 employees working in selected branch offices. The collected data was analyzed using multiple linear regression so as to predict the effects of effect of autonomy, leadership style, employees' training, employees' motivation and ICT on tax administration efficiency. The findings showed that leadership style, employees' training, employees' motivation and ICT have positive and statistically significant effect on tax administration efficiency. The study recommended increasing the qualities and quantities of the training program offered to employees and having recognition and promotion programs that can motivate good performers.

Key words : Tax, Efficiency of tax Administration, Addis Ababa Revenue Office,

Determinants of Own Source Revenue Collection in Sub Cities in Addis Ababa

Mitku Sege Senta, St. Mary's University

In the absence of intergovernmental transfer and limited financial resources, each sub cities of A.A are expected to mobilize adequate own source revenue collection to supply the necessary investments in public infrastructure, services and improve living standards of the citizens. Research conducted to answer the three basic research questions: What are the sources and performance of key own source revenue of sub cities in Addis Ababa? What are the factors affecting own source revenue mobilization of sub cities in Addis Ababa? And what are the prospects for proved own source revenue mobilization strategies? In this study, the researcher has selected dependent variables (land area, population, tax base/number of tax payers, inflation, GDP, import and export) that can affect the own source revenue. Census study was used study to select all sub cities in A.A with twelve years available data which were collected from secondary data. Data analysis was made by using descriptive statistics analysis method, the result showed that bole sub city collected larger amount of revenue and it has the second largest land area. The regression result showed that only four independent variables which are LA, numbers of tax payers, inflation and GDP are found to be predictors of the dependent variable. Government investment income is one of the top ten key sources of revenue for the city of A.A. Hence, the government of A.A should implement land property tax in the tax base can increases the revenue collection.

**POLITICAL CONNECTEDNESS, ACCESS TO FINANCE AND
FIRM-LEVEL INNOVATION: AN EMPIRICAL EVIDENCE FROM
ETHIOPIA**

NETSANET TILAHUN, St. Mary's University

Using a sample of 475 firms in Ethiopia, this paper examines; 1) the impact of political connectedness on firm's innovation as measured by TPP; 2) the effect of access to finance on TPP innovations, 3) the effect of connectedness on firm's access to external finance in Ethiopia. The study also aimed at showing the extent of firm-level innovation and degree of access to external finance. The data was obtained from the WBES which is conducted in 2015 covering the period 2012 to 2014. The study used a standard probit model to show the relationship between political connectedness, access to finance and TPP innovations. The following five major results were obtained. First, firms that are political connection to the government are more likely to innovate than those who do not have connection. Second, firms that have access to finance are more innovative than those who do not have access to finance. Third, the result suggest that politically connected firm did not have special advantage to secure external loan. Finally, on average, 51% of sampled have introduced product innovation or process innovation during the last three years prior to the survey period. In Ethiopia, about 48% of sampled firms have access to finance during the survey periods. The policymakers should strength their relationship with business community and design and implement mechanisms that can improve firm's access to finance for external loan. Keywords: Political connectedness, Access to finance, ovation, Ethiopia

Keywords: Political connectedness, Access to finance, Innovation, Ethiopia

**THE IMPACT OF WORKING CAPITAL MANAGEMENT
ON THE FINANCIAL PERFORMANCE OF LARGE TAX
PAYER LEATHER PROCESSING COMPANIES IN
ETHIOPIA**

PRINCE DEREJE, St. Mary's University

The aim of this paper is to identify the impact of working capital management on financial performance of leather processing firms of Ethiopia that have been registered in the large taxpayer office of Ministry of Revenue and were operating in the years from 2014 to 2018. The paper has been structured based on the four major components of working capital management namely: Cash Management measured by Cash Ratio; Accounts Receivable Management measured by Average Collection Period; Inventory Management measured by Inventory Turn over in Days; and Accounts Payable management measured by Average collection Period In addition, the researcher measured financial performance using return on asset. The paper would fill the literature gap of inconsistent findings and scarcity of researches that incorporate cash ratio as a measure of cash management. The researcher used quantitative approach, and an explanatory research design in order to show causal relationships between independent and dependent variables. Data from financial statements covering the period from 2014-2018 of 14 sample companies out of a population of 18 firms has been analyzed using a fixed cross-section panel least squares multiple regression technique using the E-views 10 software package. The study has identified that, at a significance level of 5%, all the independent variables: Cash Ratio, Average collection Period, Inventory Turnover in Days and Average Payment have significant negative impact on the dependent variable; Return on Asset of large tax payer leather processing firms in Ethiopia. The researcher recommends the management of the firms to follow a working capital management policy that reduces idle cash, average collection period, inventory turnover in days and average payment period.

Key terms: working capital, financial performance, cash, accounts receivable, inventory, accounts payable

Challenges and Opportunities the Adoption of International Financial Reporting Standards (IFRS): In the Case study Ethiopian Toll Road Enterprise.

Samuel Bahiru , St. Mary's University

Ethiopia is one of those countries that face serious challenges to implement IFRS. Therefore this research focus with the adoption of international financial reporting standards (IFRS). Benefit and challenges of IFRS in Ethiopia Toll Road Enterprise. To achieve this objective, both primary and secondary data were collected from the finance department staff who were selected purposively based. The primary data collected through questioner who filled 35 staffs of the finance department, interview and the secondary data collected through documents, and analyzed by using different descriptive statistics. Finally the result of the study shown the main challenges in the process of adopting IFRS including significant cost of adoption of IFRS, lack of IFRS implementation of guidance, lack of training institution, proper instruction and evaluation from regulatory bodies, lack of availability of competent specialties, increased volatility of earning, tax driven nature of previous standards and problem with IFRS use of fair value accounting. The other challenge for the enterprise was there is no benchmarking organization similarly working structure.

Keywords: IFRS, Benefit/Implementation, Challenges

**ASSESSMENT OF CREDIT MANAGEMENT PRACTICES:
THE CASE OF LION INTERNATIONAL BANK S.C**

Selam Girmay, St. Mary's University

This study intends to assess credit management practice of Lion International Bank S.C based on three basic dimensions namely the practice of the bank in managing it's credit management policy and procedures in loan processing, loan provision and credit collection practice. The data were gathered from all credit management department staff of the head office and branches found in Addis Ababa. Both primary and secondary source of data were used. Questionnaire and interview was used as a main instrument to collect primary data while the secondary data is collected from the bank's annual reports (2016-2020). The questionnaires were prepared in a common Likert-scale format. Among the distributed 60 questionnaires about 90% has completely filled and returned. Researcher used a quantitative research approached. Due to the nature of the study the descriptive research design were used. Census method was used to select a target respondent. The study findings revealed that lack of credit collection follow up, poor credit culture and instability of the country were a major reason for default. Also on a positive note the bank's credit policy and procedure is in line with NBE's rules and regulation. Finally, this study ends up with some recommendations were the bank should

strengthens its credit collection follow up system and also Credit management policy and procedures of the bank should frequently reviewed and updated.

Key Words : Credit management, Credit monitoring, Credit policy, Credit management practice

**FINANACIAL PERFORMANCE OF BERHAN BANK
AGAINST THE INDUSTRY AVERAGE
USING CAMEL APPROACH**

SELAMAIT TADELE St. Mary's University

Credit management is a means by which an institution manages its credit transaction and a transaction and a prerequisite for any institutions dealing with credit transactions in view of the fact that is not possible to have default risk. The general objective of this research is to assess credit management of Specialized Financial Promotional Institution(Micro finance institution).The researcher used quantitative data to show the frequencies and percentages assessment of credit management process and the qualitative data to show respondents perceptions. The researcher used primary data with a questionnaire were administered to collect the data from the aspects of lenders expertise and department managers and secondary data from different literature review. All total population 24 was used for investigation. The finding suggested that there were some difficulties of credit risk management process such as client screening, formal credit evaluation of assessment

process, loan collection method, credit history management, customers capacity and capital, non performing loan and interest rate problems.

Key Words: Credit management, Micro Finance Institutions, Credit risks

ASSESSMENT OF CREDIT MANAGEMENT IN MICROFINANCE INSTITUTIONS

SELOME TILAHUN ABOWORK, St. Mary's University

Credit management is a means which an institution manages its credit transaction and a prerequisite for any institutions dealing with credit transactions in view of the fact that is not possible to have default risk. The general objective of this research is to assess credit management of Specialized Financial Promotional Institution(Micro finance institution).The researcher used quantitative data to show the frequencies and percentages assessment of credit management process and the qualitative data to show respondents perceptions. The researcher used primary data with a questionnaire were administered to collect the data from the aspects of lenders expertise and department managers and secondary data from different literature review. All total population 24 was used for investigation. The finding suggested that there were some difficulties of credit management process such as client screening, formal credit evaluation of assessment process, loan

collection method, credit history management, customers capacity and capital, non performing loan and interest rate problems.

KeyWords : Credit management, Micro Finance Institutions, Credit risks

THE EFFECT OF FINANCIAL CONSTRAINTS ON INNOVATION AND FIRM GROWTH: EVIDENCES FROM ETHIOPIA

SEMIRA BEDRU , St. Mary's University

The purpose of this paper is to investigate the effect of financial constraints on innovation and firm growth in Ethiopia. It also examines how the effect of financial constraints varies by the main firm characteristics such as size, age and sector. The study utilized firm-level data from World Bank Enterprise Survey of 2015 for the fiscal year 2012-2014. 770 firms have been included in the sample in Ethiopia. Quantitative research approach and explanatory research design was used. Probit regression model was used to investigate effect of financial constraint on firm's product and process innovation. The Multiple linear regression models were used to examine the effect of financial constraints on firm's growth in Ethiopia. Stata version 14 was used to analyze the data and estimate the model parameters. The result from the probit regression analysis reveals that firms that face financial constraints are less likely to introduce any innovational activities and it also reduces the firm's growth. Firms that have larger number of full-time employees are not affected by financial constraints and are more likely to introduce any new or improved products without being affected by the financial constraint. Similarly, firms that

invest on R&D and human capital are more likely to introduce new or improved products and process (TPP). Across manufacturing and service sector firms that have financial constraints are less likely to introduce any improved product or improved process (TPP). Financial constraint adversely affect the manufacturing sector than the service sector at 5% level of significant with a p-value of 0.000. Also research and development and human capital significantly positively affect both sectors. Having the analyses on the variables the study recommends different stakeholders to apply sensible strategy in order to reduce the financial constraints by improving budget utilization, enhancing project study capacity, increasing information systems, and well maintained, clear property records to facilitate collateralization.

Key Words: *Financial constraints, Firm growth, Firm heterogeneity, Innovation*

THE IMPACT OF FINANCIAL MANAGEMENT PRACTICES ON FINANCIAL SUSTAINABILITY OF LOCAL NGOs: EVIDENCE FROM ADDIS ABABA

SHIKUR SHERIF , St. Mary's University

Local non-governmental organizations (NGOs) in underdeveloped nations have sustainability issues that force them to cease after a time of operation owing to financial constraints. It is necessary to identify the factors that influence the financial viability of these local NGOs. The study aims to identify the financial management practice aspects influencing the financial sustainability of Addis Ababa-based NGOs. The survey research design was used for the investigation. The study's target population was all local NGOs in Addis Ababa. The intended audience consisted of 936 Addis Ababa-based non-governmental organizations (NGOs). The survey included 215 local non-profit organizations as participants. Simple Random sampling technique was employed to choose one employee from each NGO, yielding a sample size of 215 people. The search relied on original data. The information was gathered using a standardized questionnaire. Cronbach's Alpha was used to quantify reliability in test-retest situations. The data were analyzed using both descriptive and inferential statistics. Tables and figures were used to present the data. According to the findings of the study, revenue source diversification and NGO regulation are important variables influencing the financial viability of local NGOs. The study also suggests that NGO regulation has a detrimental impact on the financial viability of local NGOs in Addis Ababa. The study recommends that local NGOs should develop their revenue-generating projects, should include donors in project execution, and establish suitable communication channels to enhance their connection with contributors and The government should also change the NGO rule to provide local NGOs greater leeway in obtaining financing from outside, as well as making the legislation more flexible in terms of fundraising and expenditures.

Keywords: Financial sustainability, Non-Governmental Organizations, Income Source Diversification, Financial management, Donor relationship management

THE CURRENT CHALLENGES AND OPPORTUNITIES OF E-BANKING IN ETHIOPIAN BANKING SYSTEM (THE CASE OF WEGAGEN AND UNITED BANKS)

TAMIRU DABA, St. Mary's University

Modern and efficient E-banking system is a pre requisite for the growth of the banking system in the cotemporary business world. By using both primary and secondary data this paper analyzed the current challenges and opportunities of E-banking in the case of United and Wogagen bank. The study employed descriptive research method to investigate the challenges and opportunities f E-banking in the selected private banks. The study used purposive sampling techniques to address the research problem. Quantitative data were collected through structured questionnaires' and the qualitative data were collected through the help of focused group discussion. The study identified three major challenges for the current E-banking in of the banking system of the selected banks. These are organizational challenges, environmental challenges and technological challenges. The quantitative data summery revealed that E-banking the organizational challenges are the major challenge for growth of E-banking. The study also showed that technological challenge is the second most important challenge for the growth of EE-banking. In addition, the environmental challenge was identified as the third E-banking challenge that influences the growth of E-banking of the selected private banks in Ethiopia. From the study results, this paper recommends that banks should have to invest adequate resource on E-banking technology, needs to work with the government to solve infrastructural challenges, and should create deep awareness to community concerning the E-banking product. Government also in collaboration with banks should educate and inform the community on the work ability and effectiveness of E-banking technology, need to subsidize the high cost for ICT equipment that challenges banks in introducing EE-banking, should support banking sector by facilitating development of sufficient ICT infrastructure for the successful implementation and development of E-banking services.

Key words: E-banking, ICT infrastructure, banking industry

DETERMINANTS OF INTEREST FREE BANKING ACCEPTANCE IN ETHIOPIA

TESFAYE ASSEN , St. Mary's University

The basic objective of the study is to identify potential determinant factors affecting customers to accept Interest Free Banking in Ethiopia by considering 5 independent variables; perceived relative advantage, perceived Compatibility, perceived complexity, Trust and Attitude towards use of Islamic Branding. The study was performed in Quantitative Descriptive Analysis (QDA) methodology. To reveal the determinant factors, explanatory (Causal) research design was used. For selecting sample respondents Multistage sampling technique was used. The sample size was 380. Moreover, structured questionnaires are tools used to gather relevant information and both descriptive and inferential analysis method were applied. The data analysis was processed by IBM SPSS 20. All determinant factors have a positive correlation with the predicted variable. A linear combination of all the independent variables considered under the study predicts the variance in the dependent variable Acceptance. The ANOVA test result showed that, the value of R and R^2 obtained under the model summary part was statistically significant. The multiple linear regression analysis revealed perceived relative advantage, perceived complexity and trust have a significant positive impact on acceptance of interest free banking Ethiopia. However, perceived compatibility does not have any significant influence on acceptance of interest free banking in Ethiopia and attitude towards using Islamic branding has a negative influence. The study also extends the Decomposed Innovation Diffusion Theory a different setting and also to a different area of study.

Keywords: Commercial bank of Ethiopia, Dashen Bank Sc, Abay Bank Sc, Decomposed Innovation Diffusion Theory free banking, Perceived Relative Advantage, Trust, Islamic Branding

**ASSESSMENT OF RISK MANAGEMENT PRACTICE IN
PRIVATE COMMERCIAL BANKS OF ETHIOPIA AT THE
LEVEL OF ENTERPRISE RISK MANAGEMENT FRAMEWORK
(COSO) 2004**

TEWODROS ENDALKACHEW, St. Mary's University

Enterprise risk management (ERM) has emerged as a new paradigm for managing the portfolio of risks that face organizations. This thesis wants to assess the practice of risk management in private commercial banks of Ethiopia at the level of ERM framework Coso (2004). The studies conducted in sixteen private commercial banks of Ethiopia. The researcher used descriptive research design. A purposive sampling technique was used to select employees from risk management and compliance departments. The total population of the study was 105. This questionnaires were distributed to the respondents and returned and filled appropriately. The main instrument for collecting primary data was questionnaire. The data was analyzed using both descriptive statistical like mean, standard deviation and narrative methods. Narrative analysis was used to explain the qualitative results of the survey. The findings of the study were that Private commercial banks in Ethiopia has a moderate practices of ERM in terms of the objective setting, risk identification, risk assessment, risk response, risk control, communication and monitoring. Regarding to the result that shows for reasonable extent practice of risk management which means the respondent was in average agreement about practice of ERM. This study pointed that private commercial banks should give attention, to establish a comprehensive ERM risk managements committees for each private banks on providing the vital information and creating for awareness for ERM frameworks of eight components coso (2004) to all lines of the staff in the form of training, panel discussion, seminar, workshops and different mechanism to implement ERM efficiently and effectively.

key words : Risk, Enterprise Risk managements

The Impact of Access to Finance on firm's growth and Innovation: Evidence from Ethiopia

TIBLET DERBIE , St. Mary's University

The main objective of this study is to investigate the impact of access to finance on innovation and growth and to examine the effect of innovation on firms growth in Ethiopia. The study used the survey data that come from the 2015 World Bank Enterprise Survey (WBES) for Ethiopia. The 2015 WBES is the latest available survey data that covered three years ranging from 2012 to 2014. The WBES used standardizes global methodology in determining sample size and conducting the survey. A total of 567 observation that satisfy the selection criterion are actually included in this study. Quantitative research approach and explanatory research design was used. Probit regression model was used to investigate the impact of access to finance on firm's innovation. The Ordinary List Square (OLS) regression mode was used to examine the effect of access to finance and innovation on firm's growth in Ethiopia. Stata version 14 was used to analyze the data and estimate the models. The result from the probit regression analysis I found that firms that have access to finance measured using four indicators are more likely to innovate than those who do not have access to finance. Firms who also invest in R & D are more likely to innovate. From the OLS regression, result I found that using improved products or process have significant positive impact on firm's growth and similarly firms with better access to finance exhibit better growth. The result further shows that on average 48% of sampled firms has introduced Technological product and process (TPP) in the last three years of the survey. In addition to this, 70.3% of the firm in Ethiopia encountered financial constraints.

Key words: Access to finance, Technological product and process, Innovation, Firm growth.

BUSINESS- GOVERNMENT RELATION, ACCESS TO FINANCE AND FIRM GROWTH: FIRM-LEVEL EVIDENCE FROM ETHIOPIA

TIGIST BIRHANU, St. Mary's University

This study examines; 1) the effect of business-government relation on access to finance and firm growth, and 2) the impact of access to finance on firm growth. The data was obtained from the WBES which is conducted in 2015 covering the period 2012 to 2014. The study used multiple linear regression model and a standard probit model to examine the impact of business-government relation on Access to finance and firm growth, and investigate the effect of business-government relation on firm's access to finance, respectively. This paper used a quantitative research approach along with explanatory research design with a target population of 849 but only 555 firms satisfy our screening criterions. The following major findings are obtained. First, business-government relation has an impact on firms growth. Second, firm's that are connected with the government have better access to finance than those who do not. Third, the availability of external finance has a positive strong effect of firm's growth. Fourth, on average, only 30% of sampled firms have access to finance. Finally, the firm's access to external finance and growth is also affected by firm size, firm age, and sectoral variation. This study recommend company mangers to strengthen the connection with the government and policymakers should developed mechanism that minimize the corrupt relationship between business organizations and the government and try to facilitate the formal business government relation to get access to finance.

Keywords: Business-government relation, Access to finance, Growth, Ethiopia.

ASSESSMENT OF TAX AUDIT EFFECIVENESS: THE CASE OF ADDIS ABABA CITY GOVERNMENT REVENUE AUTHORITY LARGE TAX

PAYER'S BRANCH OFFICE
(BASED ON AUDITORS PERCEPTION)

TIGIST TEFERA, St. Mary's University

A tax audit examines whether a taxpayer has appropriately evaluated and declared their tax liability, as well as whether they have met their duties. One of the most successful policies for preventing tax evasion is a thorough tax audit. However, still ineffective tax audit program was engaged in Ethiopia. Based on this the study is to assess factors affecting tax audit effectiveness in Addis Ababa city government large tax payers branch revenue office. Descriptive research designs were used, and qualitative and quantitative research methods, to attain the study's goal. The study used a survey of questionnaire analysis. The Sample respondents selected for the entire set of all tax auditors study were 50 auditors and 47 were collected. Data analyzed on a quantitative basis using descriptive statistics. The results showed that tax audit attribute, audit quality, top management support, competency of staff auditors, have statistically significant influence and positive impact on assessment of the studied organizations on tax audit effectiveness. While organizational setting has a beneficial effect on tax audit effectiveness, it is statistically negligible. On the other hand, organizational independency has not significant influence on tax audit effectiveness. To reduce the negative impact of tax legislation on tax audit effectiveness, the organization should clarify tax laws and establish workable regulations.

Key words: Auditee Attributes, Audit Quality, Organizational Independence, Organizational Setting, Top Management Support and Competency of Staff Auditors.

**ASSESSMENT OF THE OPPORTUNITIES AND CHALLENGES
OF PRIVATE INVESTMENT IN HARARI REGIONAL STATE,
ETHIOPIA**

WAHIB ABDISHAKUR , St. Mary's University

The aim of the study was to assess the Opportunities and challenges of private investment in the regional state of Harari. The study was survey type which was collected from sample respondents of 246 investors out of 684 investors in the region. The study has employed survey questionnaire so as to gather data from large number of respondents with in specified period of time. The study used stratified random sampling design because it endeavored to stratify the population in different sectors of investment. Within the strata to select the respondents, simple random sampling; lottery method was used. The study was analyzed using mixed approach both qualitative and quantitative research approach by applying descriptive statistics with the tool Statistical Package for Social Science (SPSS Version 26) computer program to run the questionnaire. From the finding the opportunities include being a world heritage city which is a known tourist destination, tax incentives provided by the state, the availability of infrastructure, being a potential market area (center of trade) among the rural areas surrounding the region and less operational cost mainly labor cost are amongst them. The study has also identified the challenging factors which include high inflation, unavailability of foreign currency, exchange rate fluctuation, interruption of electric power, interruption of water, political instability, poor tax administration and customs procedure, contraband, land provision, less work on awareness creation by the investment office, ethnic conflict among dwellers of the region were among the challenging factor of private investment in the region. In order to overcome the challenges and enhance the opportunities available to investors, the region, as well as the investment office has to work together with investors to create a conducive investment climate to achieve the GTP II goal which is becoming a middle income country by 2025.

Key Words: Private investment, Opportunities, Challenges, Harai regional state

THE EFFECTIVENESS OF INTERNAL CONTROL SYSTEM FOR DETECTION AND PREVENTION OF FRAUD :THE CASE OF SELECTED COMMERCIAL BANKS IN ETHIOPIA

WEBALEM MULUGETA, St. Mary's University

The main purpose of the study is to examine the effectiveness of internal control system in detecting and preventing fraud in the case of Ethiopian banking industries. This research was used both descriptive and explanatory research design because it enables the study to clearly investigate the characteristics and nature of the study undertaken and the cause and effect relationship with explanatory and dependent variables of the study. The data was gathered from primary sources through the use of structured questionnaires. The total population is 278 employees. The components of the internal control system (Control environment, risk assessment, control activities, information and communication and monitoring activities) are effective in addressing or alleviating and preventing the frequent occurrence of fraud in different private banks of Ethiopia. The Pearson correlation result shows that from five explanatory variables (control environment and information communication) has no association since the p value of each variables are greater than 0.05. But the other variables like risk assessment, control activities and monitoring activities has a positive and statistically significant relationship with fraud detection and prevention. Regression result shows that from the variables which incorporated in the model control activities and Control environment are statistically insignificant or it doesn't have a cause and effect relationship with fraud detection and prevention in the banking sector. The forwarded recommendations was the organizations should implement the right mix of technologies and prevention techniques and put additional controls in place, including rigorous approval procedures and careful separation of duties.

Keywords: control system, Fraud detection and prevention

THE IMPACT OF INTERNAL CONTROL ON THE OPERATIONAL PERFORMANCE OF SELECTED PRIVATE COMMERCIAL BANKS IN ETHIOPIA

WENDMAGEGN TESHOME , St. Mary's University

This study aimed at examining the impact of internal control on the operational performance of selected private commercial banks in Ethiopia. The selected commercial banks were Cooperative Bank of Oromiya, Anbessa Internatiol Bank, Berhan Bank, Abay Bank and Dehub Global Bank. The study sought to find the impact of COSO's integrated internal control components (control environment, risk assessment, control activities, information and communication, and monitoring) on operational performance. The target population was the internal audit and finance department employees of the selected private commercial banks. A stratified random sampling technique was applied to get data from employees through questionnaire. The study found out that the selected private commercial banks have effective control environment, effective risk assessment, effective control activities, effective information and communication, and effective monitoring. The study also found out that control activities and risk assessment have significant positive impact on the operational performance have of the selected private commercial banks, and control environment and information and communication have insignificant positive impact on the operational performance of banks in the study. The study recommends the selected private commercial banks to strengthen control environment, control activities, risk assessment and information , and communication to enhance their operational performance.

Key Words: Internal Control, Control Environment, Risk Assessments, Control Activities, Information and Communication, Monitoring, operational Performance

**INTERNAL AUDIT PRACTICES: CASE STUDY OF
ETHIOPIAN INSURANCE COMPANIES**

WORKU AGAMA , St. Mary's University

This paper sought to assess of internal audit practice in Ethiopian private Insurance Companies. The population consists of staffs that found at internal audit department. The research employed descriptive design. A purposive sampling technique was used and 47structured questionnaires were distributed to the respondents a target population of all internal auditors of private insurance companies. The data was analyzed using descriptive statistical, specifically mean and standard deviation. The internal auditing practice of the private insurance companies was studied in terms International Standards for the Professional Practice of Internal Auditing; attributed standard, performance standard and code of ethics.The standards were complying well by the private insurance companies. The study point out that in order to comply with the mandatory guidance elements that promulgated by IPPF, all the private insurance companies should enhance their internal audit staffs trough continuous trainings and certifications. Besides, to gain more benefit from their audit unit, they should give due consideration to satisfy the adequacy of their audit staffing and allocation of the related resources. In addition, the mandatory guidance elements of IPPF should be followed to add value and improve performance.

Key words: Internal Audit; International Professional Practices Framework; Institutes of Internal Auditors; Private Insurance Companies.

**CHALLENGES AND OPPORTUNITIES OF E-TAX SYSTEM IN
MINISTRY OF REVENUE: THE CASE OF MEDIUM TAX
PAYERS' BRANCH OFFICE**

YESHASHEWORK HABTIE, St. Mary's University

The purpose of this study was to assess the challenges and opportunities of e-tax system in ministry of revenue: the case of medium taxpayers. The study used descriptive research design and a mixed research approach was adopted; target population of the study was 3,785 e-tax payers and 2 e-tax system supervisors. Based on this 349 questionnaires were distributed and 275 was returned and also un-structured interview was conducted with 2 higher e-tax systems supervisors to do this, a questionnaire was administered and analyzed using structured questions by convenience non-probable sampling method. The quantitative data were analysed using descriptive statistics methods including mean, frequency, percentage and standard deviation. The finding of this research undertaking revealed that e-tax filing system promote the taxpayers satisfaction and save time and cost, avoiding emotional stress due to long queue and make them efficient and effective as they can administer their own taxes and create flexibility to timely recording taxes returns at any time. The study also showed that the lack of using the local language cost of implementation, power interruption, and doesn't allow corrections after the submission of the report and taxpayer still forced to go to tax authority are the main challenges of e-tax system. The study recommended that tax authority improve the excellence of the system fully implement electronically registration and clearance service and also the system allow correction after submit the report.

Key Words: E-tax filing system, Taxpayers, opportunity, Challenge

**DETERMINANTS OF TAX AUDIT EFFECTIVENESS IN THE MINISTRY OF REVENUE
EVIDENCE FROM LARGE TAXPAYER'S OFFICE.**

YESHIWORK ZEWDU, St. Mary's University

This paper aims to explore determinants of tax audit effectiveness in large taxpayer's branch office. The study adopted an explanatory approach and mixed research method in order to test a series research hypothesis, where by data from 86 tax auditors, by using questionnaires'' and semi structure interviews with tax audit head and team leaders. To achieve the objective of the study the researcher used Census method to select the survey respondents. The collected data were analyzed using both descriptive and inferential statistics. In the case of descriptive statistics, the study used frequency, percentage, mean and standard deviation, and the study used multiple regression analysis. With these research methods, the results of the study tell that tax audit effectiveness of large tax payer's office is highly affected by audit quality of the department, top managements, audit attribute and the organizations independence. In the end, the study forwards the possible measures to be taken by the large taxpayer office to mitigate problems in tax audit operation. Finally, this paper recommends further research experimental analysis may draw different conclusions.

Keywords: Tax audit effectiveness, agency theory, institutional theory, positive accounting theory

FINANCIAL STRUCTURE AND INNOVATION: FIRM LEVEL

EVIDENCE FROM ETHIOPIA

YONAS GEBRE, St. Mary's University

This paper aimed at examining the relationship between financial structure and innovation based on evidence from firms in Ethiopia. The study employed quantitative research approach and cross sectional data of World Banks' Enterprise Survey (WBES) between the years of 2012 and 2014 was used. Seven hypotheses were investigated using probit regression and Mann Whitney test (U-test) techniques. Probit model considered the effect of financial structure (sources of finance) on firm's probability to innovate. The effect of financial structure on firm's probability to innovate across firms' size and age is also examined using this model. Mann test, on the other hand, was used to distinguish financing pattern of innovative and non-innovative firms which also used to know financial sources of innovative firms. Empirical results indicated that the main sources of finance for Ethiopian innovative firms are internal finance followed by debt finance (principally bank finance). Further, innovative firms exhibit different financing pattern from non-innovative firms in Ethiopia. Finally, the study found that financial sources have significant effect on innovation which is different across firms' size and age. The order of effect is nonbank finance, bank finance, debt finance, internal finance and equity finance. Based on these results the study recommended management to consider finance source with higher effect to improve their innovation performance. The size and age of their firms also need to be considered as financial sources have different effect among size and age group. Further, policy makers are suggested to take these facts into account while facilitating sources of finance for firms.

Keywords: Innovation, Financing sources, Innovation financing, Innovative firms, Ethiopia.

DETERMINANTS OF FINANCIAL DISTRESS IN THREE AND FOUR STAR HOTELS

IN CASE OF ADDIS ABABA, ETHIOPIA.

YORDANOS ASSEFA, St. Mary's University

Financial distress is a condition in which a company or individual cannot generate sufficient models to identify the factors that affecting financial distress using stata 14 statistical package. The findings of the study show that financial distress is positively and significantly associated with profitability and solvability while efficiency is negatively and significantly related with the distress in the three and four stars' hotel. Leverage, liquidity and firm size was omitted from the regression model related with high multi-collinearity effect. The overall result showed there is a financial distress in Addis Ababa Ethiopia. The hotel sectors should be maintaining and improving efficiency by hiring advanced and professional employee, restructure management team, make different employee incentives to appreciate their morals.

Key Words: DSC, Leverage, Profitability, Total Asset, Financial distress

Determinants of Commercial Banks Deposit Mobilization

Yoseph Ayana Dagnaw, St. Mary's University

Deposit mobilization is the major services of commercial banks. However, managing deposits is not possible without knowing and controlling the factors affecting it. The objective of this study was to identify the determinants of commercial banks deposit mobilization by considering six independent variables namely PLS , general inflation rate, the number of branches of banks, per capita income, deposit (interest) rate, exchange rate to USD. This study had shown that prize-linked savings , branch expansion, real per capita income and general inflation are the most significant factors of deposit volume. The deposit volumes of commercial banks are found to be impacted by the schemes of PLS. From the questionnaires a small number of employees agreed that customers come to banks solely due to the existence of PLS. This show there are also other reasons like the number of branches of banks (accessibility) and quality service by which customers stimulated to work with banks. Some employees specified that PLS influenced customers to minimize frequent withdrawal from their accounts. Employees believe prize-linked saving programs positively affect customers' attitude towards saving which in turn affects the level of deposits mobilized by the bank.

Key Words: Prize Linked Saving, Deposits Mobilization, Commercial Banks

**ASSESSMENT OF ACCESS TO FINANCE AND ITS
AVAILABILITY FOR SMALL AND MEDIUM ENTERPRISES IN**

ADDIS ABABA CITY ADMINISTRATION GULELE SUBCITY

ZANTANA SURAFEL , St. Mary's University

Small and Medium Enterprises (SMEs) play a major part in most economies. Although SMEs play an imperative part within the financial development of a nation lack of access to finance remain major challenges of their growth and operations. The purpose of this study is to investigate factors influencing access to finance and its availability for SMEs in Addis Ababa Gulele sub-city. The study used both descriptive and explanatory research design with mixed research approach. The study used primary data that collected from 364 respondents. The result show that on average, 73.9% of sampled SMEs applied for loan them over the past 6 months to accessed financing in different ways. On average, 47% of sampled SMEs needed but no have accesses to finance while the remaining 31% of them applied for loan but was not no applicable and only 22% of sampled firms have access to finance. Moreover, the result show that majority of firms that have access to finance (78%) are obtained the fund from banks. The size of the firm, collateral requirement, awareness and cost of borrowing have a statistically significant effect on the access and availability of finance for SMEs in case of Addis Ababa Gulele sub city. Finally, Government has to establish an agreement either loan or finance with banks and microfinance institution by providing funds/finance which only serve to finance small & medium enterprises (SMEs) by creating a control mechanism through national bank to avoided miss use of finance.

Keywords: Access to Finance; Availability of finance; Sources of Finance; SMEs,

**FACTORS AFFECTING SAVING PRACTICES OF MEMBERS
OF RURAL SAVING AND CREDIT COOPERATIVES (THE
CASE OF ADA'A WOREDA, EAST SHEWA ZONE, OROMIA,**

ETHIOPIA).

ZEKARIYAS TOMAS , St. Mary's University

The purpose of this study was to determine the factors that affect the savings habits of members of rural saving and credit cooperatives (RuSACCOs) in the Ada'a Woreda Bishoftu Oromia Region's East Shewa zone. The study data was collected from 390 sample respondents. The simple random sampling method is used. The data were collected using questionnaires. A 99.5% response rate was achieved. To identify the effect of correlations between the dependent and independent variables in the study, and data was analyzed using multiple linear regression models. The dependent variable is saving practice of SACCOs members and while annual income, training participation, credit received from SACCOs, age of the respondent, dependency ratio, family size, education status, savings before joining the SACCO and contribution of family members to their livelihood are the independent variables. As a result, the following significant variable were made: when the independent variables is Significant on the saving, as based on the result age, family size, saving before joining, and dependency ratio shows that there is no statistically significant. On the other hand training, education status, credit access, and income are significant and positive effect on the level of saving. As a conclusion, based on the result the government, NGOs, and other stakeholders focused on the variables that significantly and positively effect, and work together to develop SACCOs' capacity. And the recommendation of the paper mainly focused on give individualized training to their members, appropriate credit services; such as increasing the amount of credit they provide through partnerships with other financial institutions and arranging for financing injections and also activities that can increase the level and diversification of their members' income in order to mobilize savings effectively.

Key words: credit, Micro finance institutions (MFIs), Poverty, SACCOs, Saving practices.

COMPUTER SCIENCE , 2021

**Garage Management Information System For
Addis Ababa Police Commission
Project Report**

Bezu Moges, St. Mary's University

Web based management information system provides integration and optimization of various business processes that leads to improve the functional processes of an organization. The main purpose of this project was to develop web- based information management system in order to solve the existing challenges of the manual garage management system of the Addis Ababa Police Commission. For this purpose, the required data was collected using interview, questionnaires, direct observation and document reviews, and reports of the origination. From the collected data a quantitative and qualitative analysis was conducted which followed by testing and interpretation. From the result, sufficient evidence is found to support the stated problem that hindered the proper and smooth functional processes of the garage information management systems. The developed web-based information management system can alleviate the exiting manual and tedious work of the garage system which enhances the overall business process functions of the Addis Ababa police Commission.

Keywords: Garage Management Systems, System Development, System Design

A FRAMEWORK FOR INTEGRATION OF WIRELESS SENSORS NETWORK AND OBJECT DETECTION SYSTEM TO MONITOR CARELESS DRIVING: THE CASE OF ADDIS ABABA

Birhanu Mesfin Alemu , St. Mary's University

Road traffic accidents are a global problem affecting all sectors of society. An accident is an error that occurs in the driver-vehicle-roadway system. According to the literature reviewed different things in the driver-vehicle-roadway system contribute to traffic accident among which Careless driving is a very common reason especially in developing countries like Ethiopia. As a result of car accidents, the death of human and property loss has been part of our news menu every day. Every morning we see dead animals (beginning from small birds to the bigger Mammals like hyena and other) on the street. Previous research works on Wireless Sensor Network proposed different solutions to reduce accidents with the mechanism of prevention, warning, and reporting, but they are not enough to bring a strong solution. As the survey made shows the cases of most car accidents are a result of violating traffic rules such as over-speeding, abrupt lane change, and traffic light violation. This research demonstrates that the Ethiopian traffic management system has been using very old systems which has very limited

capacity. In this proposed work, monitoring driving behavior with the help of wireless sensor technology is the target. So the proposed research work focused on developing a framework for integrating wireless sensor network and object detection system which used python socket programming, Doppler vehicle speed sensor, surveillance camera, light-emitting diodes, and proximity sensor nodes to develop the system. It is shown that the functionality of the proposed framework help in reducing abrupt lane-changing behavior, traffic light violation, and over speeding.

. **Keywords:** Wireless sensor network, object detection system, Intelligent Transportation Systems, Monitor Car Driving

**IMPROVING THE EFFICIENCY OF SUGAR CANE
PRODUCTION USING INTERNET OF THINGS (IOT):
THE CASE OF WONJI/SHOA SUGAR FACTORY**

Biruk Abate Demisse , St. Mary's University

Sugarcane is an important sugar crops in Ethiopia and has been planted hottest area in Ethiopia, it is the major income source of sugarcane growers but traditional manual operation still applied on sugarcane planting and management at present, leading to higher labor costs. There are many technologies to increase productivity of sugarcane, some of which include IoT Technology, mechanization farming and so on. Internet of Things (IoT) In the agricultural sense, Sugarcane development challenges refers to the use of sensors, cameras, and other technologies to turn any aspect and activity involved in farming into big data. In this analysis, an IoT-based system for growing sugarcane production was developed. They use embedded computers to collect real time critical information for sugarcane field production such as temperature, humidity and moisture sensors. In this research applied research design methodology is used to design and developed an IoT based prototype for improving sugarcane production. In the study, different devices and technologies were interconnected to create an embedded system and collect real time data in the field. The systems interconnected were GSM/GPRS module, Grove Sensors, DHT11 sensor, Arduino microcontroller and Thing

Speak platform. The testing and evaluation results also confirm that study was more relevant in their sugarcane production sectors, and they future to use the prototype in different ways. With the use such tools are some improvements in sugarcane can be realized in capturing the cane filed data. In addition, the thesis provides contributions to knowledge base by identifying the factors affecting and challenge facing of the production of sugarcane at Wonji. As a result, to improve sugarcane productivity to developed and design an artifact, this could serve as a template for the implementation of such artifact elsewhere

Improving the Quality of Service of Voice over Internet Protocol in Ethio -Telecom Service Level Agreement Customers

Bisrat Saboka , St. Mary's University

Voice over Internet Protocol is the recent communication channel and innovative service through the internet which has devoted to replacing IP network to incorporate additional value-added service like multimedia applications. VoIP permits substantial profits for both telecommunication service providers and end-users like cost savings, phone or product movability, flexibility, combined with other software or applications. However, the implementation of VoIP faces different problems like interoperability, security, and Quality of Service issues. This thesis focused on the improvement of VoIP Quality of Service problems, which are the most critical point because real-time traffic is highly sensitive to delay, packet loss, jitter, and bandwidth requirement. QoS is based on different service levels agreement in between customer and ISP network (backbone, the access, and the IP core network). Ethio Telecom signed an SLA agreement to verify guaranteed VoIP QoS with the customer but Ethio Telecom IP Network fails to fulfill the required traffic prioritization, classification, and VoIP QoS performance requirements like delay, packet loss, jitter, and bandwidth. As a result of this research gap, this thesis carried out a thorough analysis and improve VoIP QoS using BGP MPLS VPN TE and DiffServ model. Firstly, it presents a brief overview of VoIP technology. Then, it discusses the QoS issues related to real-time packet communication. Finally, develop an artifact that guarantees the real-time voice packet and QoS performance like voice packet delay, jitter, packet loss, and utilization of bandwidth. The designed artifact improves VoIP QoS

performance parameters by applying BGP MPLS VPN TE and DiffServ model. DiffServ model implements a different class of service at the border of service provider Edge Router by setting traffic policing, shaping (class-based marking and policing), traffic prioritization (class-based weighted fair queue,) and congestion control technique (weighted random early discard) to improve VoIP QoS. The researcher had used a Design science Research methodology to identify data of VoIP Quality of service the problem. To Design the proposed prototype, simulation, and analysis of end-to-end VoIP QoS Architecture GNS3 and Wireshark are used, respectively. The simulation result and evaluation of the proposed end-to-end VoIP QoS Architecture show decreased packet loss, delay, jitter, and increased bandwidth utilization. which eventually boost the need of VoIP QoS Threshold parameters for SLA customer and the ITU requirement.

Keywords: VoIP, QoS, bandwidth utilization, delay, jitter, packet loss, GNS3, and Wireshark, Analysis SLA, and ITU Threshold.

Bi-directional Amharic – Afaan Oromo Machine Translation Using Statistical Approach

Emebet Girma, St. Mary's University

Machine translation (MT) is an automatic translation from one natural language to another by a computer, without human involvement. The purpose of this study is to develop a bidirectional Amharic- Afaan Oromo machine translation system using statistical machine translation. In this thesis, to explore the effect of morpheme and word level alignment on bi- Directional Amharic-Afaan Oromo statistical machine translation. In order to conduct the study, the corpus was collected from online source such online documents include Old and new Testament of Holy bible and religious documents for both language and corpus preparation which also involves dividing the corpus for training set, tuning set and test set. A total of 14600 sentences are collected. We use 1460 for testing and 1460 for tuning purpose. For language model we used 11680 parallel sentences sentence for both Amharic and Afaan Oromo language. The experiment was conducted using statistical Machine

Translation tool Moses, MGIZA++ for word and morpheme alignment toolkit, Morfessor were used for morphological segmentation for both Amharic and Afaan Oromo language and IRSTLM language modeling tools. Different experiments were carried out after preparing and designing the corpus and the prototype. Experiments were conducted based on the morpheme and word level alignment and results were recorded. The experiments were taken separately. The result obtained for the unsupervised morpheme segmentation based level alignment using BLEU score has an average of 19.77 % accuracy for the Amharic to Afaan Oromo and 16.14 % for the Afaan Oromo to Amharic. For word based alignment, the result acquired from the BLEU Score was 13.84 % for Amharic to Afaan Oromo and 9.72 % for Afaan Oromo to Amharic. This result shows that morpheme level alignment translation performs better than word-level alignment translation.

Keywords: SMT, morpheme level alignment, Morfessor, Amharic, Afaan Oromo

STRENGTHENING THE SECURITY OF MOBILE CLOUD COMPUTING USING HYBRID AUTHENTICATION TECHNIQUES

Endale Amdie Gebremeskel , St. Mary's University

The mobile cloud computing has become a popular business transaction platform today because modern mobile sets are not used just for making calls and sending messages. They are increasingly being used in mobile cloud computing (MCC) to store sensitive and critical information as well as to access sensitive data using the Internet via cloud service provider (CSP). The majority of these devices use inherently weak authentication mechanisms, based upon passwords and personal identification numbers (PINs). But it is not secure way for authenticating users and also it is difficult to confirm that the demand is from the rightful owner. Authentication is one of the main security problems in mobile cloud computing. This study focus on strengthening user authentication in the mobile cloud computing and proposes new authentication security architecture as well as develop a new hybrid authentication on the mobile cloud environments. The design science approach is applied in this study to assess the recent work on the area of data security related to mobile cloud computing,

authentication security issues and solutions and reference architectures; and proposed a secured hybrid authentication technique for the mobile cloud computing environment. The evaluation indicates that the proposed strengthening security of mobile cloud computing using a hybrid authentication technique is more secure. The evaluation result shows that using a combination of username/password and fingerprint authentication is a viable option for strengthening user authentication on the mobile cloud computing environment.

Keywords: Mobile cloud computing, cloud computing, Authentication, biometric, fingerprint and cloud service provider

Improving Afaan Oromo Question Answering System: Definition, List and Description Question Types for Non-factoid Questions

Endale Daba, St. Mary's University

Question Answering (QA) can go beyond the retrieval of relevant documents, it is an option for efficient information access to such text data. The task of QA is to find the accurate and precise answer to a natural language question from a source text. The existing Afaan Oromo QA systems handle questions that usually take named entities as the answers. A different type of Afaan Oromo Question answer such as list, definition and description. The goal of this study is to propose approaches that tackle important problems in Afaan Oromo non-factoid QA, specifically in list, definition and description questions. The proposed QA system comprises of document preprocessing, question analysis, document analysis, and answer extraction components. Rule based techniques are used for the question classification. The approach in the document analysis component retrieves relevant documents and filters the retrieved documents using filtering patterns for list, definition and description questions a retrieved document is only retained if it contains all terms in

the target in the same order as in the question. The answer extraction component works in type by type manner. The extracted sentences are scored and ranked, and then the answer selection algorithm selects top 5 non-redundant sentences from the candidate answer set. Finally the sentences are ordered to keep their coherence. The system is tested using evaluation metrics and used percentage ratio for evaluating question classification which classified 98.3% correctly. The document retrieval component is tested on two data sets that are analyzed by a stemmer and morphological analyzer. The F-score on the stemmed documents is 0.729 and on the other data it set is 0.764. Moreover, the average F-score of the answer extraction component is 0.592.

Keywords: Non-factoid Question-Answering, Afaan Oromo Question Answering System, Description Question types, Question Classification, Document Filtering, Sentence Extraction, Answer, Selection, RuleBased.

Data Mining for Detection of Tax Evasion: The Case of Tax Payers in Addis Ababa

Etsegenet Mekonnen, St. Mary's University

The Tax has a high contribution to an economy; the government uses tax revenue for different government expenditure. Businesses and privates have obligations to pay tax from their income to the government. Despite this importance and responsibilities, corporates and individuals are involved in tax evasion. In Ethiopia Specifically in Addis Ababa, this problem is severe that about 50% of companies are involved in tax evasion. This study is conducted to develop tax evasion detecting techniques by using data mining procedures. It has used data about taxpayers in Addis Ababa and collected from the ministry of revenue at different tax payer's branch offices in Addis Ababa. The study has followed the KDD method of data mining. The study has conducted two main procedures for model development; cluster modeling and classification modeling. The cluster modeling was conducted by

using the K-mean algorithm and classification modeling was conducted by implementing different classifiers; J48, Naïvebayes, Neural Network, and Random Forest. Finally, the tax evasion detecting model was developed by using the Random Forest algorithm after making the comparison with other classifiers implemented. Besides, the decision rule construction was conducted by using the J48 algorithm. Finally, the study indicated that tax evasion practices with related to the liability of companies, expense, and amount of tax.

Keywords: Tax Evasion, Clustering, Classification, Model Development, Decision Rule

Afaan Oromo News Text Summarization Using Sentence Scoring Method

Gammachiis Temesgen Olana , St. Mary's University

Nowadays information is available in both electronic (soft copy) and hard copy format. Due to presence of huge amount of electronic format information it needs lot of time and money to access information. So, to get information in short period of time with minimum amount of money it needs a system which summarize and present it for readers. Therefore, this research attempt on the Afaan Oromo News Text Summarization Using Sentence Scoring Method. The researcher used features like thematic words, word frequency, title words, term weight, cue phrases, name of numbers and sentence position in this work to achieve the study of way of designing and developing single document summarizer for Afaan Oromo news text. So, using extractive method the researcher did experiments on ten selected topics out of 30 gathered topics. Manual summary is prepared by three Afaan Oromo speaker domain expert. The system is developed by NLTK using python programming language. The developed system

calculates the score of the sentence by adding the score of each individual words and the score is computed for sentence. The system generates the summary by extracting n top scored sentences at three extraction rate i.e. at 20%, 30% and 40%. The system was evaluated based on the nine experimental situations both subjectively and objectively. Subjective evaluation focused on the structure of the summary referential clarity, to check as there is any redundancy or not, in-formativeness, grammatical correctness and coherence of the summary. So, at 20%, 30% and 40% extraction rate grammatical correctness is 90%, 90% and 92% respectively, concerning redundancy at 20%, 30% and 40% extraction rate performance of the summarizer system is 72%, 82% and 84% respectively. And at 20%, 30% and 40% extraction rate performs 66%, 74% and 86% in concerning referential clarity. Coherency of the summary evaluation performed at 20%, 30% and 40% extraction rate 62%, 66% and 72% respectively. And concerning informativeness at 20%, 30% and 40% extraction rate the performance of automatic summary was 74%, 78% and 86%. And with that of objective evaluation the three metrics recall, precision and F-score computed and 86.1% was performed by the system.

Key Words: Single document, Text Summarization, Sentence scoring, Extractive summarization.

**MULTI-LAYER SECURITY MECHANISM FOR
COMMERCIAL AIRCRAFT SOFTWARE DISTRIBUTION
SYSTEM: CASE OF AIRLINES**

Getero Gaga Dabulo , St. Mary's University

Aircraft avionics systems are one of the most critical components of an airplane due to their criticality for safe flight operations. These systems rely on loadable software aircraft parts to perform functions previously handled manually or by analog systems. When a new or update to an existing software is needed to be installed on the aircraft, the software parts are transferred from the manufacturer/supplier to operators. Operators should have a software management process that includes adequate protections from software tampering while the software is in storage and during transfers. Currently, there is no security mechanism that can prevent installation of software from non-official sources for the previous design airplanes that did not adapt technology advancements. The attackers could take advantage of this vulnerability and tamper the software parts, which could negatively affect the safe operation of the airplane. To solve this problem, this study employed the design science research methodology, which is a

rigorous research framework that creates and evaluates information technology (IT) artifacts, to solve the identified security problems. This study performed a comprehensive security analysis of the aircraft software distribution systems by applying the systems approach called Systems Theoretic Process Analysis for Security. This study found out two critical security vulnerabilities in the aircraft software distribution system: (1) there is no security mechanism for the previous design airplanes to authenticate the identity of the sender of the software and to ensure that the original content of the document is unchanged and (2) password-based single-factor authentication is used for accessing the ground-based software servers as well as maintenance laptops. Finally, this study demonstrated that the identified vulnerabilities could be eliminated or prevented from being exploited by applying the proposed solutions. Therefore, the major contribution of this study is applying a multi-layer security mechanism for the aircraft software distribution system, which enhances the existing security mechanisms and provides adequate security protection.

ANOMALY- BASED INTRUSION DETECTION USING GENERATIVE ADVERSERIAL NETWORKS

KALEAB AYELE , St. Mary's University

Intrusion detection system (IDS) has become vital role in the field of IT Security due to cyber security safety in all human and machine pass through day to day activities. Intrusion detection methods based on the signature-based techniques have been used widely with limitation of identify new emerging threats. However, the progress of technology and the shortcomings of the intrusion detection system are influenced to upgrade IDS based on signature. Anomaly-based IDS are to establish a normal behavior profile and then define abnormal behaviors by their degree of abnormality from the normal profile. One of the techniques is used algorithms that support Deep Learning. Generative Adversarial Networks (GANs) have been widely studied and applied in anomaly detection within 6 years from first introduced in 2014 due to their advanced advantage in generating and learning higher-dimensional data which is had high number of features such as images, sounds and text. On this paper we had use current existing GAN and WGAN one of GAN variants for anomaly intrusion detection using NSL KDD dataset. On the

training phase we have used pre-processed data fed to algorithms to train with default parameters that the classification model is build. On the validation phase we have considered of loss and accuracy of each batch of data training through with optimal parameters that gather from grid search over cross validation. Finally, the selected trained model is used to predict the test dataset. The evaluation result showed that the accuracy in classifying normal and attack. The results had shown on WGAN with accuracy of 89% prediction with default parameter and high prediction that performing with accuracy of 95.7% with optimized parameter.

Keywords: Deep Learning, Intrusion Detection System, Anomaly Detection, Neural Network, NSL KDD Dataset, Generative Adversarial Networks, Wasserstein Generative Adversarial Networks.

Application of Data Mining to Classify Medical Insurance Customers Based on Claim Experience: The Case of Awash Insurance Company S.C

Mebeki Haile Kabeta, St. Mary's University

The main objective of study was to classify medical insurance customers with high claim ratio in order to take an appropriate measures during underwriting process to save profit making customers under medical insurance class of business. Globally insurance companies are spending high amount of claim costs due to medical insurance. It is a concern for companies to have a system that could differentiate whether the customers are profit making or loss incurring from upcoming claims. In the insurance industry the claim costs are needed to be minimized as much as possible. The main cause which result in high claim costs knowing profit making and loss incurring customers without the knowledge of claim experience in the company. To tackle the problem of high claim cost in medical insurance class of business, predictive data mining techniques has been employed using Support Vector Machine, Naïve Bayes and Logistic Regression predictive models. The dataset used for the experiment in this study was

collected from Awash Insurance Company specifically from underwriting and claim data tables of medical insurance class of business. After cleaning irregularities and incomplete data in the dataset, a total of 41,151 records have been used to train the models in the ratio of 80:20. To meet the aforementioned objective of the study, the CRISP-DM methodology, which involves six steps was adopted to undertake data mining process and to address the business problem systematically and iteratively. A six steps process model is used to guide the entire knowledge discovery process. Support Vector Machine, Logical Regression and Naïve Bayes classification algorithms are used to build predictive model. Experiments are conducted and the resulting models show that the Support Vector Machine (SVM) is found to work well in classifying medical insurance customers with 99.39% classification accuracy. A prototype is developed based on the predictive model. Finally recommendations and future research directions are forwarded based on the results achieved.

Key words: Predictive data mining, CRISP-DM, medical insurance class of business, SVM

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BLOCKCHAIN TECHNOLOGY FOR PRESERVING DIGITAL LAND RECORDS Case of Addis Ababa City Administration

Sara Ayele , St. Mary's University

Preservation of records in a secure way is the most important issue in any city circumstance especially when it comes to land record it becomes a more significant one. A secured land records will make the institution strong with an effective and accountable working environment. The main objective of this thesis is to explore and show how to ensure the security of the Land Records using Block chain Technology. This study used a mixed method research approach. The security problem in the existing system which is mainly security of records is identified using interview, observation and document analysis. Based on the problems identified a System is proposed and a prototype is

developed that integrates newly emerging technology Ethereum Blockchain and Interplanetary File System (IPFS) with a DApp that is developed for users to interact. The functionality is managed by the smart contract. The prototype is capable of registering a record; attach the necessary image files and also viewing the registered records. The hash of registered record and the attached image is placed as transaction on the blockchain. The records are immutable and times stamped and are only accessible by the authorized users. Generally, this thesis explored and demonstrated the potential of the blockchain in addressing the security problems and preservation of records.

Key words: Blockchain, Land records, Smart contracts, Ethereum, IPFS, DApp

DEVELOPING EXPERT SYSTEM TO SUPPORT

CONSTITUTIONAL INTERPRETATION:

THE CASE OF HOUSE OF FEDERATION

Tadesse Jatgano Gonche , St. Mary's University

The beginning of this research indicate that there is poor knowledge exchange and sharing practices among employees and the management of EHoF. HoF is (CI Expert System) service provider is “ultimate arbiter” between Supreme Court (Constitutional right and legal right violators’) and Constitution right violated people in the Country, while it has no Knowledge management system. Today Knowledge management is observed as the most important tool surpassing other resources; like land and capital. Vital tacit knowledge, as well as rich expertise and experiences of the Organization’s Employees leaving an organization will also take the knowledge

he/she has with him/her, these, huge knowledge resource was flows out and lost. Knowledge still be loss and not accessible in a modern way, this problem is caused by various factors, due to such as high turnover of employees in search of better job opportunity, insufficient salary, lack of recognition, resignations, and for carrier advancement and as well as death, etc., is various departments of EHoF. The current situation shows that the EHoF delays decisions for years causing people to lack justice; however, this study tried to demonstrate Research approach: This study follows qualitative research approach. Qualitative research approaches is inquiry in the natural setting, an exploratory study of experience-as-lived and everyday life in the world. These expertises were selected based on their experiences and their exposure to CI Expert System so that the richness of the data can be ensured and a different dimension can be derived with regard to the data collected. The interview was guided by an interviewee protocol consisting eleven (11) questions derived from prior studies conducted in the area of ES. Qualitative (Phenomenological) research Approach is preferred from other types of approach is Easy to collect data (e.g. data is collected y seeing, asking and watching)

Keywords: Organizational Memory, Expert System, CI Expert System , Knowledge base, user Interface, Inference engine, Knowledge Management, Organizational Knowledge, Organizational Memory system, Knowledge Retention, Organizational memory and Information system

Application of Data Mining with Knowledge Based System for Diagnosis and Treatment of Cattle Diseases: The case of International Livestock Research Institute (ILRI) Animal Health Center Addis Ababa

Zerihun Fantahun Wele, St. Mary's University

Ethiopia is one among the nations that possesses the largest livestock population in the African continent with an estimated 56 Million of cattle, 58 Million of sheep and goats and 10 Million of equines, 1 Million of camels and 57 Million of chicken. Ethiopia has great potential for increasing livestock production, both for local use and export. However, development has been constrained by numerous reasons. In this study, the possibility of integrating data mining result with knowledge based system is realized and explored. The integration process begun by taking samples of ILRC data set. The dataset is preprocessed and made suitable for mining steps. Due to several limitations in acquiring knowledge for knowledge base from domain experts in the area

of diagnosis and treatment of cattle disease, integrated (manual and automated) knowledge acquisition techniques were used to acquire knowledge. Data mining has proven to induce hidden knowledge from large collections of datasets. Hence, data mining classifier, JRip is employed for knowledge acquisition step since it has performed best among the selected classifiers with an accuracy of 97.68%. To identify the best prediction model for diagnosis and treatment of cattle disease, 6 experiments for three classification algorithms, namely J48 pruned, Naïve Bayes and JRip under ten-fold Cross- Validation test option and percentage split test option were conducted. Finally, by conducting objective and subjective interestingness measure, the researcher decided to use rules that are generated by JRip classification algorithm model for further use in the development of knowledge base system because it registered better performance than J48 and Naïve Bayes with 97.68%, 96.65% and 95.42% evaluation result in 10-fold cross validation respectively. The prototype Knowledge Based System, which provides advice for Animal Health Workers about diagnosis and treatment of cattle disease was developed using SWI-Prolog 7.7.13 with NetBeans 8.2. The proposed Knowledge Based System has Knowledge Base, Inference Engines, Explanation Facility and User Interface. Then 70 test cases were prepared to evaluate the performance of the proposed system. Finally, system performance evaluation, testing and user acceptance testing were conducted. User acceptance testing is performed based on seven criteria of evaluation. Selected domain experts are trained and used the system to evaluate how much the KBS meets their requirements. The system on average scored 84.85% based on user acceptance evaluation.

Keywords: - Cattle disease, Data mining, Knowledge based system, Rule based, Integrated with the Knowledge Base System,

Development Management, 2021

CHALLENGES AND OPPORTUNITIES OF INVESTMENT ACTIVITIES IN THE CASE OF BURAYU TOWN

ALEMAYEHU DINSA, St. Mary's University

The purpose of the study was to investigate the challenges and opportunities of investment activities in Burayu town specifically. Specifically, the study was conducted to identify the types of investment activities involved, to examine the challenges of private investment and to find out the major opportunities of private investment activities. Descriptive research design was employed and mixed research approach was employed where data was collected from 125 firm representatives although semi-structured questionnaires. The findings of the study show that the firms were under three status pre-implementation, under implementation, and at operation. The firms are engaged on 15 different business sectors where the dominant investments were food, textile and textile products, and beverage industry. The findings of the study further shows a request of detail feasibility, inadequate credit and finance and banks bureaucracy was the main dominant problems observed with regard to load access. In terms of infrastructural challenges the most rated investors challenge were Electric power, water and sewerage, telephone and roads authorities. Apart from the sluggish judicial system, the highly boring bureaucratic system to get utilities such as water, electric, bank loans and investment license were highly constrained the investment activities in the district. The study also find out that the newly building infrastructural facilities such as road, communication, network, electric power etc. is a good opportunity for the current and future private investment. The current number of population and economic growth is also the other opportunity as demand in the area growing. In addition the availability of both skilled and unskilled labor force at lower wage rate is the other good opportunity for investment in the study area; the findings of the study also revealed that the availability and easy access to raw materials and easy access to both domestic and international market with a modern banking system, modern technology and large number of consumers is the other good opportunity for investment.

Key words: challenges and opportunity, investment

IADS

**FACTORS THAT AFFECT LIVELIHOOD OUTCOMES AMONG
SMALL ENTERPRISE DORZE WEAVERS IN ADDIS ABABA:
THE CASE OF GULELE SUB CITY ADMINISTRATION**

ALAZER KALBO KALAME, St. Mary's University

In Addis Ababa Dorze weavers make their living through weaving and they are well known expert of weaving, but their livelihoods are being affected by many factors .Therefore this study carried out to identify factors that affect livelihood outcomes among small enterprise Dorze weavers in the case of Gulele subcity administration. From this sub city two largest weaving premises (Gundish_Meda and Addis Tesfa) were purposefully selected as study premises. The study used two research designs: case study research design and causal research design. Both qualitative and qualitative research approaches were employed for data that was collected from primary data sources through semi-structured questionnaire, interview and focused-group discussions. 15 enterprises from Gundish-Meda and 5 enterprises from Addis Tesfa weaving remises were purposefully selected and participated in focused-group discussions for case study design. 165 small enterprise Dorze weavers were selected using simple random sampling for causal research design and multiple linear regression analysis was used to identify factors that affect income of the weavers. From focused-group discussions: using traditional loom was main the loom related factor ; lack of common purpose and activity as an enterprise, lack of a business-centered culture, lack of saving, lack of proper time management were weavers related factors; seasonality of the demand of the weaving product on a market and existence of many middlemen were market and marketing related factors; price fluctuation for the raw materials was inputs price related factors ; rigidity of requirements to get loan from financial institutions was institution related factor that affect weavers' livelihood outcomes in Addis Ababa. From seven independent variables used in regression analysis three variables: weaving time usage, alcoholic drinks usage culture and ability of weaver to weave advanced "tibebe" were significant at 95 percent level of confidence and weaving was significant at 90 percent level of confidence. 42.08 percent of deviations in the income among small enterprise Dorze weavers in Addis Ababa were explained by the model.

Keywords: Livelihood, livelihood outcome, small enterprise, Dorze

**THE IMPACT OF COVID -19 PANDEMIC ON HOSPITALITY
(TOURISM& HOTEL SECTOR) SERVICE SECTORS IN ETHIOPIA**

Ananiya Berhanu, St. Mary's University

The hospitality industry is an umbrella industry networked with many other sectors in the economy, The outbreak and spread of covid-19 will affect the hospitality industry most. As countries of the world continue to place travel restrictions and closure of their borders, cruise companies, hotels and hospitality industries are facing declining demand and patronage. The general objective of this study is to identify, measure and interpret the impact of COVID-19 uncertainty shock on the hospitality (Tourism and Hotel) service sector of Ethiopia. This study can provide valuable evidences for policy interventions aimed at mitigating the shock effects of coronavirus pandemic on hospitality (Tourism and Hotel) service. This study is descriptive in its design and has utilized both qualitative and quantitative approaches. Both primary and secondary data were used in this study. The primary data was collected through questionnaires and self-administered interview questions. The research finding of this study shows international arrivals by countries from the it has a change 26% and international arrivals by purposes also impacted by the pandemic and a change 32.6% present. Further more, according to the research findings, of the four independent variables that were tested; three determinants have an effect on the sector. The affecting factors that had a statistically significant influence had also positive effect on sector. The ANOVA table, it has been determined that (F) value is (111.928) at 0.000 which confirms that determinants factors of Covid 19 pandemic has a statistically significant influence on hospitality services. The study recommends that provision of alternative service and prevention measures and rules and regulations to control this pandemic and services are required.

Keywords: Ethiopia; Covid-19; Hospitality; Tourism; Impact

**DETERMINANTS OF BAMBOO PRODUCTION, THE CASE OF
GUAGUSA SHIKUDAD WEREDA, AMHARA REGIONAL STATE,
ETHIOPIA**

AREGA ADDIS, St. Mary's University

One of Ethiopia's fast growing and most valuable forest, bamboo's role in livelihoods and rural development is poorly understood. Hence, the general objective was to examine economic contributions of bamboo production and marketing for livelihoods of rural households. To attain this objective, both quantitative and qualitative data from 201 households were collected through structured questionnaires, focus group discussion and key informant interviews using multi-stage sampling technique in 2 Kebeles in Shikudad Woreda, Amhara regional state, Ethiopia. Both descriptive statistical tools and Tobit regression model were used to analyze relationship between variables. Tobit regression model was employed to find out the relationship between dependency level of households on bamboo for their livelihood and some selected socio-economic factors. According to the results, the area of land covered by bamboo has been decreasing from time to time and about 80 percent of respondents said that the area of land covered by bamboo has been decreasing. Bamboo columns and products marketing systems were informal. Bamboo producers simply display their products, mostly on road-sides, and interested buyers buy them. Information helps farmers to get better price to their product, to increase quality and quantity of the bamboo product. And only 18 percent farmers have full access for information on how to supply, where to sell and the level of demand for their bamboo products. This shows there was lack of adequate market information on the marketing of bamboo products they produce in this area. Therefore, the focus on the development of conservation and processing methods and appropriate production system and marketing can enhance the utilization of bamboo resources. This study is intended to investigate the economic implications of bamboo production /benefits/ through income improvement and determinants of household income obtained from producing bamboo. The major driving forces for the disappearances of the bamboo forests are conversion to agricultural land and bamboo forest being common pool for all individuals for last times, increase of population growth, environmental change and unsustainable cutting for sale, house construction, fencing and low replanting habit local bamboo in the study area.

MACRO ECONOMIC FACTORS THAT AFFECT EXPORT PRICES OF COFFEE IN ETHIOPIA

BERIHUN AMSALU, St. Mary's University

This study investigates macroeconomic factors that affect export prices of coffee in Ethiopia using panel data that span the period 2001-2020 in 40 Ethiopian coffee destinations. The quantitative data were collected from the National Bank of Ethiopia (NBE), Ethiopian Coffee and Tea Authority (ECTA), International Coffee Organization (ICO), Ethiopia Customs Commission (ECC), WB and IMF. Results of the panel data econometric models show that over 54% of the coffee export price variability was explained by the macroeconomic variables included in this study. The findings of the study revealed that the parameter estimates of inflation rate, exchange rate, GDP growth rate and per capita income of coffee buyers were statistically significant and have a positive effect on the export price of coffee in Ethiopia. However, terms of trade and world coffee supply change were statistically significant and have negative effect on coffee export price. The results of the study have important policy implications in areas that seek to improve value chain development, market expansion, and productivity and export diversifications.

Keywords: Export Price Instability, Panel Data, Fixed Effects Model, Ethiopia

**FACTORS AFFECTING ADOPTION OF WHEAT ROW PLANTING
TECHNOLOGY :THE CASE OF HAGEREMARIAMNA KESEM WOREDA,
NORTH SHEWA ZONE, AMHARA REGION, ETHIOPIA.**

BIZUNESH MULUGETA, , St. Mary's University

This study was conducted in North shewa Zone, northern Ethiopia. Its aim was to find out the status of or to assess factors affecting adoption of use of row planting technology on wheat production. The study applied three-stage sampling techniques ,i.e .purposively, Stratified and random sampling techniques. In order to achieve these objectives, 147 rural Households were selected randomly following probability proportional to sample size technique. Both primary and secondary data were used. The data were analyzed by using descriptive statistics like mean, standard deviation, percentages and frequency distribution. Inferential statistics such as t-test and chi-square(χ^2) tests were also used to describe characteristics of adopter and non-adopter house holds. The survey result shows that about 54.42% and 45.58% of sample respondents were found to be adopter and non-adopter of wheat row planting technology respectively. The study employed logistic regression model to analyze and find out the status of to assess factors affecting adoption of use of row planting technology on wheat production in the study area. And, according to the econometric result, out of 13 explanatory variables five were found to have been significant. These were Age of the house hold head, cultivated farm size, oxen ownership, Soil type and Family size while the remaining 8(eight) explanatory variables namely; sex of the house hold, farming experience, Educational level, extension contact, participation in training, credit use, fertilizer application and distance to the market.

Keywords: Row planting technology, Adoption, Wheat, Binary Logistic Regression model

**IMPACT OF LAND USE POLICY CHANGE ON FARMER'S LIVELIHOOD:
THE CASE OF TULU GURACHA KEBELE, GELAN TOWN**

ETSEGENET GIZAW, St. Mary's University

Industrial expansion usually overtakes large area of real agricultural lands. The change of agricultural land to these systems has effect on the farming households who may lose a part or all of their agricultural land. Thus, this study investigated the impact of agricultural land conversion on the livelihoods of farming households in Tulu guracha kebele Gelan Town of Oromia Regional State, Ethiopia. Both quantitative and qualitative approaches were used to gather data. Data was collected through household survey using questioners and interviews which was analyzed using SPSS version 20. Paired samples test, graph and tables were used to analyze the effect of Industrial expansion. Based on paired sample t-test the study found that a statistical significant decrease in household land size and household annual income from farm. The result of the study also found that the level annual crop production and covered in hectares were significantly decreased after the industrialization process that lead to the inability of the households to produce enough food for household consumption. Industrialization has also increased the number of landless households since 2004. The responsible governmental bodies should re-examine the actual implementation of the legal investment procedures, and re-adjust them in a way that allows the development of industrialization process in a more efficient manner, and with a much lower consumption of land resources.

Key words: Industrialization, Land use policy change, Farmers' livelihood, Annual crop production, Tuluguracha Kebele, Gelan town, Ethiopia

THE EFFECT OF PRIVATIZATION OF PUBLIC ENTERPRISE ON ECONOMIC GROWTH, IN ETHIOPIA

MAHLET BELAY, St. Mary's University

This study aims to see whether privatization has long run or short run significant impact on economic growth of Ethiopia by considering GDP per capita as a proxy for economic growth and claims on private sector % of GDP as to measure of the magnitude of privatization. In order to analyze the secondary data from 1994 up to 2019 Vector error correlation model (VECM) is used. The result of the study shows debt, privatization and foreign direct investment found to have positive and statistically significant impact on long run economic growth in Ethiopia. On the other hand, both privatization and debt has statistically insignificant impact while foreign direct investment has positive and statistically significant impact on short run economic growth. Based on finding of the study, the study recommended economic growth can be improved significantly when the privatization policy accompanied with other structural changes was implemented. The government of Ethiopia should strive to strengthen privatization policies together with other policies. Still, privatization alone will not be the enchanted solution to the elusive quest for growth.

Key words: privatization, GDP per capita, foreign direct investment, privatization, Vector error correction

Development Economics, 2018

THE EFFECT OF DEVALUATION ON TRADE BALANCE IN ETHIOPIA

Berkti Getu, St. Mary's University

Previous studies and economists argue that there is no agreement regarding the effect of devaluation on the economy and particularly on trade balance. This study seeks to contribute some disagreements in the literature by investigating the effect of devaluation on Ethiopian trade balance using time-series data (a sequence of numerical data points in successive order) that covers the period 1997-2018. The study employs the Autoregressive distributed Lag (ARDL) approach and Error Correction Model (ECM) for analysis. The findings of the study show that trade balance positively and significantly associated with the long run devaluation. The error correction model (short run) coefficient also shows that the adjustment of disequilibrium in the subsequent year is significant. Overall, the study finds that devaluation of the Ethiopian Birr could improve Ethiopia's trade balance. However, the study cautions that consecutive devaluation of the currency would not improve trade balance in the country. This is because of the non-responsiveness of import to devaluation, shortage of domestic products that could substitute imports, and the staggering dependency of exports on primary agriculture products. Therefore, government policy should encourage and subsidize the infant industries Promote enterprises that are the source for manufacturing industries to raise the export commodities of the industrial products in the country through research and development.

Key terms: Devaluation, Log run effects, Short run effects, Ethiopian trade balance

**DETERMINANTS OF MALT BARLEY TECHNOLOGY ADOPTION:
THE CASE OF TWO DISTRICTS, NORTH SHEWA ZONE,
AMHARA REGION**

Wagaye Mulugeta, St. Mary's University

Malt barley is a recently introduced industrial crop for the production of malt to beverage industries and produced in various areas of the country. This study was conducted in Hagermariam naKesem and AngolelanaTera areas North Shewa Zone, Northern Ethiopia; in 2018 production year its aim was to find out the Determine the level of adoption of Malt barley technologies and to study factors that affect the adoption among farmers in The study area. In order to achieve these objectives, 179 rural house holds were selected randomly following probability proportional to sample size technique. The sample House holds were interviewed using interview schedule .Both primary and secondary data were used. The data were analyzed by using descriptive statistics like mean, standard deviation, percentages and frequency distribution. Inferential statistics such as t-test and chi-square (χ^2) tests were also used to describe characteristics of adopter and non adopter house holds. The survey result shows that about 88.83% and 11.17% of sample respondents were found to be adopter and non adopter of malt barley technology respectively. A binary logistic regression model resulted in six significant variables among 14 variables. These were age of the house hold head ,farming experience ,oxen ownership, Participation in agricultural training and demonstrations ,credit use and Profit.

Keywords: Adoption, Technology, Malt Barley, Binary Logistic Regression model

The impact of Foreign Capital Inflows on Investment and Economic Growth in Ethiopia

Wudie Assefa, St. Mary's University

As foreign capital inflow plays a great role in boosting domestic saving, investment, and economic development. However, foreign capital inflow does not bring sufficient and sustainable growth of investment and GDP as much as expected. Thus, the main objective of this study is to examine the impact of foreign capital inflows on investment and economic growth in Ethiopia. In this study time series data from 1980 to 2019 was examined by using ordinary least square estimation technique. Economic growth and gross fixed investment were used as dependent variable. Foreign aid, foreign capital inflow, domestic saving, and export were used as independent variables in both models. In addition, labour force and human capital were used in economic growth model. On the other hand, real gross domestic product and external debt are used in gross fixed investment. The result revealed that foreign capital inflow, export, labor force, and human capital have positive significant effect on economic growth. Finally, gross fixed investment is positively affected by foreign capital inflow, export and external debt. Thus it is recommended that the government should diversify export and export both finished and semi-finished goods, using borrowed money and foreign capital inflow for productive investments.

Key words: foreign capital inflow; economic growth; fixed investment; external debt, Ethiopia

THE EFFECT OF PRIVATIZATION OF PUBLIC ENTERPRISE ON ECONOMIC GROWTH, IN ETHIOPIA

MAHLET BELAY, St. Mary's University

This study aims to see whether privatization has long run or short run significant impact on economic growth of Ethiopia by considering GDP per capita as a proxy for economic growth and claims on private sector % of GDP as to measure of the magnitude of privatization. In order to analyze the secondary data from 1994 up to 2019 Vector error correlation model (VECM) is used. The result of the study shows debt, privatization and foreign direct investment found to have positive and statistically significant impact on long run economic growth in Ethiopia. On the other hand, both privatization and debt has statistically insignificant impact while foreign direct investment has positive and statistically significant impact on short run economic growth. Based on finding of the study, the study recommended economic growth can be improved significantly when the privatization policy accompanied with other structural changes was implemented. The government of Ethiopia should strive to strengthen privatization policies together with other policies. Still, privatization alone will not be the enchanted solution to the elusive quest for growth.

Key words: privatization, GDP per capita, foreign direct investment, privatization, **Vector error correction**

DETERMINANTS OF ECONOMIC GROWTH IN ETHIOPIA

Melakebirhan Mekonnen, St. Mary's University

Financial liberalization and Banking sector has a strong relationship to achieve economic growth that is Ethiopian government try to liberalize the financial sector. This paper attempts to assess the effect of financial liberalization and banking sector development in economic growth in Ethiopia. The study used quantitative research design. In order to achieve the objective of the study, unit root test were used for the period of 1989-2020. Data were analyzed on quantitative basis using descriptive and regression analysis ARDL method. The obtained result from ARDL given that exchange rate, trade balance, inflation rate and private sector investment were statistically significant and have positive relationship with economic growth. On the other hand, variable like trade balance was statistically significant and has negative relationship with economic growth. Lending rate has positive relationship with economic growth nevertheless it is statistically insignificant. From the result, exchange rate and saving deposit rate would no doubt enhance economic growth and the governments in the country have to intensify efforts that provide better financial system.

Keywords : ARDL, Cointegration, Determinant Economic Growth, Descriptive statistics, Stationarity ,Ethiopia

**DETERMINANTS OF CHILD LABOR PARTICIPATION AND ITS IMPACT ON
THEIR EDUCATIONAL ACHIVEMENT IN ADDIS ABABA, THE CASE OF GULLELE
SUB-CITY**

MIHRETU BELAYNEH , St. Mary's University

Child labor is participation of child in any paid or unpaid jobs and full time work to sustain oneself or add to family income. This study was initiated with the objective of identifying determinants of child labor participation and its impact on their educational achievement in Addis Ababa, case study of Gullele sub city. For the purpose of the study a cross sectional data were collected from 204 sample child laborers were selected by multi stage sampling procedure from four woredas and interview is also made with concerned staff of the children's right protection office. Primary data from child laborers were collected through structured questionnaire. In this study both descriptive statistics and econometric model were used. For estimating the determinants of child labor participation logit model has been used and propensity score matching (PSM) has been employed for estimating the effect of child labor participation on educational achievement. Result from Logit estimation revealed that child labor participation which is found to be significantly affected with age of the child, age of household head, household size, monthly Income of child's parent, sex of the child, educational level of child's father, marital status of household head and children higher price expectation price in the future Propensity Score Matching (PSM) was put in place to examine impact of child labor participation on children educational achievement. The result indicated that participation showed statistically significant and negative impact on children educational achievement. From policy point of view policy makers should focus on Children's are more exposed to child labor with increase in age. So, government should not focus only at a very early age but also, until they fully enjoy their childhood stage.

Key words: child labor: children educational achievement; Logit model; propensity score

matching, Addis Ababa,

**BANKING SECTORS DEVELOPMENT AND
ECONOMIC GROWTH IN ETHIOPIA: TIME
SERIES ANALYSIS**

SAMUEL MEKANGO, St. Mary's University

The purpose of this thesis is to investigate the effect of banking development on economic growth for Ethiopia. Using Autoregressive distributed lag, the relationship between banking development and economic growth is investigated. The banking sector indicator used in this study includes bank credit to private sector (PSC), bank credit to deposit ratio (CDR) and banking size (BS). Also, some macro-economic control variable such as private consumption (Pcons) and Trade openness (TO) were used. The investigation of the principal indicator of banking development indicator have shown little differences. Results from ARDL model confirms that in the presence of other macroeconomic control variables, banking development indicator such as CDR and PSC are positively significantly determining economic growth. However, when banking sector development indicators entered to the model individually, only PSC is found to have positively and significantly determining economic growth after its first lag. Overall, although the effect is dependent on the banking indicator used, the evidence suggest that banking sector development is contributing positively to Ethiopian economic growth and. Hence, policies to encourage further development in banking sector is useful in improving Ethiopian economy.

Key words: ARDL, banking sector, economic growth, Data standardize

THE ROLE OF SOCIAL CAPITAL ON HOUSEHOLD SAVING MOBILIZATION IN ETHIOPIA

SHIMELES BELASO ARSICHA, St. Mary's University

Saving is taken as an important variable in the theory of economic growth determining, both personal and national welfare. However, saving in Ethiopia is low and little is known empirically about its behaviour and factors affecting. This study aimed at investigating the role of social capital on households saving mobilization in Ethiopia. Secondary data obtained from Central Statistical Agency (CSA) survey was applied for the study. The survey included 3,830 national-level representative households that are selected from all regions of the country. Analysis were conducted using a combination of both descriptive and econometrics model. The result of Tobit regression model showed that education, total wealth index, household size, social networking, social trust, participation to edir and/or equb, participation to local association/mehaber were significant and had a positive influence on the status and extent of saving in Ethiopia. However, distance from banks and micro finances had negative effect on the status and extent of household saving. Therefore, it is recommended that the government and other concerned bodies need to deliver training for households so as to raise their level in social capital/ social relations and connections hand in hand with availing banks and microfinance at short possible distance so as to increase household saving.

Keywords: Status and extent of savings, social capital, Tobit model and Ethiopia

THE ROLE OF SOCIAL CAPITAL ON HOUSE HOLD SAVING MOBILIZATION IN ETHIOPIA

SHIMELES BELASO, St. Mary's University

Saving is taken as an important variable in the theory of economic growth determining, both personal and national welfare. However, saving in Ethiopia is low and little is known empirically about its behaviour and factors affecting. This study aimed at investigating the role of social capital on households saving mobilization in Ethiopia. Secondary data obtained from Central Statistical Agency (CSA) survey was applied for the study. The survey included 3,830 national-level representative households that are selected from all regions of the country. Analysis were conducted using a combination of both descriptive and econometrics model. The result of Tobit regression model showed that education ,total wealth index, household size, social networking, social trust, participation to edir and/or equb, participation to local association/mehaber were significant and had a positive influence on the status and extent of saving in Ethiopia. However, distance from banks and micro finances had negative effect on the status and extent of household saving. Therefore, it is recommended that the government and other concerned bodies need to deliver training for households so as to raise their level in social capital/ social relations and connections hand in hand with availing banks and microfinance at short possible distance so as to increase household saving.

Keywords: Status and extent of savings, social capital, Tobit model and Ethiopia

**DETERMINANTS OF SAVING BEHAVIOUR OF DAILY LABORERS:
A CASE STUDY OF SEBETA TOWN, OROMIA ETHIOPIA**

TEWODROS SEIFU, St. Mary's University

The general objective of the study was to identify the determinants of the saving behavior of daily laborers in Sebeta Town. More specifically, the study aims to identify the effect of family size, daily incomes, financial literacy, peer influence, education level, and socialization as factors of saving behavior of daily laborers in Sebeta town. Primary data have been collected from 208 daily laborer working in Sebeta town drawn using a convenience sampling method and the data collection was self-administered using structured questionnaires. The findings revealed that there is positive and significant causal relationship between amount of saving and income, financial literacy, level of education, and socialization of the respondents. Variables such as family size, and peer influence were found to have negative influences on respondent's decision to save. With regards to the extent of saving; the determinant factors of saving has a positive significant impact on amount of saving. The findings implied the need for designing strategies that could improve the saving behavior, mobilization and diversification of saving by daily laborer. Moreover, the need for government involvement in building the capacity of daily laborer in terms of education and information systems with regards to savings as well as encouraging financial institutions to implement door-to-door service provisions so as to enhance saving behavior of daily laborer are desirable.

Key words: Savings, Double hurdle, Daily Laborer, Sebeta, Ethiopia

DETERMINANT FACTORS AFFECTING EMPLOYEE ENGAGEMENT: THE CASE OF EAST AFRICA BOTTLING SHARE COMPANY

BETELHEM AMENE , St. Mary's University

The main purpose of this study is to examine determinant factors that affect employee Engagement in EABSC. In today's business environment, employee engagement has emerged as a critical driver that practically affects the employee morale, and productivity. Organizations use their engaged employees as a tool of strategic competence. For this study, the searcher used a blend of explanatory and descriptive approach, and described, and explained it using quantitative research methods. Information was gathered from a sample of 171 employees using questionnaire as a data-gathering tool using stratified sampling and simple random sampling techniques. In this study, the four determinants of employee engagement i.e. career development, ii pay and benefit, nature of the job and organizational culture was identified as the independent variable and employee engagement as a dependent variable. In addition, the study implied that there is a significant relation with one another among the variables. The Findings obtained through the use of descriptive analysis, correlation and multiple regression tests were applied for data analysis and concluded that there is positive relationship between the four dimensions of employee's engagement (i.e. career development, pay and benefit, nature of the job and organizational culture) were important determinants of employee engagement. Finally, it is recommended that the management of the company be strongly advised to give appropriate pay and benefit to its employees.

Keywords: Employee engagement, career development, pay and benefit, nature of the job and organizational culture

AN ASSESSMENT OF MANAGEMENT CONTROL SYSTEM IN CASE OF BGI ETHIOPIA PLC.

YONATAN TESHOME, St. Mary's University

In general, business environment is becoming more complex and competitive in nature. Companies in different industries are upcoming with several differentiated products and characterized by high quality with the level best required level of innovative skills. These all devotions and efforts are aimed of existing successfully in the industry they belong. Walsh et al, (2005) argue that, appropriate design and use of MCS elements have a direct relationship with the success of the organization in competitive market environment. This paper is aimed at assessing BGI Ethiopia on three selected elements of management control system specifically, evaluating the practice through identifying and relying on theoretical propositions derived from the literature and finally, to recommend on how to improve these elements in their organization. The General objective of this study was to assess BGI Ethiopia's on selected elements of management control system. The design of the study was descriptive in nature. Primary data and secondary data were used in this study. Since the total populations of employees were known, the student researcher used stratified random sampling techniques for the study. The student researcher conducted the research by taking the sample determination method developed by Carvalho (1984). Accordingly, Eighty employees were selected and presented them with closed-ended questions. However unfortunately, seven employees hadn't returned the questionnaire and an interview was conducted with the manager. The results show the following facts: Strategy Planning: the strategic planning practice being used by BGI Ethiopia is in line with the theoretical propositions derived from the literature and control by using goals is highly emphasized. Performance Measurement and Evaluation: Performance measurement system should in corporate any financial and non- financial measure that provides incremental information on managerial efforts. The reward and incentive are not used very

significant should give due attention for these problems to take corrective measurement. The system in use extensively consists of monetary rewards; both short term and long-term incentives and do not use non-monetary incentives in greater extent to motivate its employees and the system seems incapable of achieving result control, since they influence employees' actions by taking rewards to desired results.

Key Words: Management Control System, Strategic Planning, Performance Measurement and Reward and Incentive.

**THE EFFECT OF MARKET ORIENTATION ON
MARKETING PERFORMANCE: A CASE STUDY ON
ABAY BANK S.C**

Aklilu Teshome Medfu , St. Mary's University

The main objective of this study is to examine the effect of market orientation on marketing performance in case of Abay bank. The data used for this study was collected using structured questionnaire from Abay bank 289 manager and non-managerial staffs who are selected by simple random probability sampling method and this study used explanatory research design with quantitative research approach which were appropriate for this kind of study. Returned instruments were analyzed using descriptive, correlation and regression analysis through the use of statistical package for social sciences version 21. From correlation analysis it is explained intelligence generation (70.7%), intelligence disseminations (80.4%) and responsiveness (62.5) statistically significantly effects marketing performance in Abay banks. The overall market orientation analyses findings shows that the extent to which market orientation being applied by Abay bank is good, particularly the highest score belongs to intelligence dissemination which implies that Abay bank is doing better on communication of information with its customers and among employees. The finding of this study the researcher recommends therefore, Abay should be diligently work on its in-house market research which can be achieved by investing on its R&D unit and giving further attention to the unit, as it will help the organization enhance its intelligence generation ability which will eventually lead to improve its overall performance.

Key Words: Market orientation, business performance, intelligence generation, Intelligence dissemination, responsiveness.

**THE IMPACT OF DIGITAL MARKETING ON BRAND
AWARENESS AND BRAND LOYALTY: THE CASE OF
AWASH WINE S.C**

AKLISIYA MITIKU, St. Mary's University

This research work examines the impact of digital marketing on Brand awareness and Brand Loyalty on the case of Awash wine. The paper considers for evaluation the company's marketing team and consumers of Awash wine. The importance of this topic lays on the factual assumption that Brand awareness and Brand visibility on the alcoholic beverage industry in Ethiopia lies on the level of visibility of the Brand on Digital marketing platforms. But in this fast-moving business Awash wine needs to focus on sustaining the brand growth of its products. This study applied quantitative research approach. Primary data were gathered through questionnaire were gathered through and supplemented by secondary data source. Data were gathered from 217 consumers of Awash wine and 23 employees of Awash wine. Data were processed via SPSS and analyzed through descriptive and informant statistics. Determining factors such as knowledge of the respondents about social media, Branding, Brand awareness, Digital marketing, and knowledge about the awash wine products were all taken into consideration on the questionnaire and adequate responses were given that have been analyzed on SPSS version 20. As per the findings, all the three affecting factors which are Pay per click, advertisement, and social media Advertisement, have been shown to have a positive influence on Brand awareness and Brand loyalty. And on overall conclusion the research shows the relationship between Brand awareness/Brand loyalty and having a digital activity online have positive relationship. In case of Awash wine being active on Digital marketing makes the brands noticeable at the same time the digital marketing helps the company to have loyal consumers.

Key Words: Brand awareness, Brand loyalty, Brand visibility, Digital marketing, social media, Pay per click and E-commerce.

**THE EFFECT OF BUSINESS MARKETING OFFERS ON BRAND
IDENTITY: THE CASE OF INDUSTRIAL CHEMICAL
MANUFACTURERS IN ADDIS ABABA**

ALEMAYEHU MELAKU , St. Mary's University

This study sought to investigate business marketing offers on brand identity in the case of industrial chemical manufacturers in Addis Ababa. Quantitative research approach along with explanatory research design was applied. A total of 238 employees of bottled water factories were taken as a study population of which 150 sample respondents were selected through stratified random sampling technique. Self-administered questionnaires were distributed to the targeted respondents and collected a total of 136 usable responses used for analysis. The collected primary data were coded and analyzed with the help of SPSS 21.0. The findings showed that all dimensions of business marketing offer namely product, service, logistics, adaptation and advice offers had positive relationship with brand identity. Product offer caused relatively the highest effect on brand identity followed by advice offer while service offer was found to be the least determining factors. It can be concluded that business marketing offers are good predictors of brand identity in the course of building unique and strong brands in the context of industrial chemical manufacturers in Addis Ababa. Thus, firms are recommended to enhance their business marketing offers to differentiate their brand identity.

Keywords: Business Marketing Offer, Industrial Chemical Manufacturers, Advice Offer, Bottled Water Factories, Adaptation Offer, Business to Business Marketing

DETERMINANTS OF PULSE EXPORT PERFORMANCE IN ETHIOPIA

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Pulses are important crops for national consumption and export. Ethiopia ranks 7th in world by exporting pulse and have also an opportunity to produce and export more. The performance of pulse export and total production is increasing from year to year. Thus, the purpose of this study was to investigate the determinants of pulse export performance in Ethiopia, with the specific objectives to examine the determinants of pulse export performance and to assess the relationship between export performance and its determinants. 19 years' time series data ranged from 2000 to 2018 were employed to address the objectives of the study. Ordinary least square model was used to estimate the regression. The findings of the study shows that pulse export had shown an increasing trend between the anticipated years; within this all year on average the country was generating 22.4 million Birr from pulse export. Also the trends of pulse area coverage and production had an increasing trend and the average yearly pulse production was 48135 tons. In addition to this, the country's foreign direct investment had an increasing trend with average yearly investment of 1.14 billion birr. Interest rate and inflation was also shows an increasing trend. The findings of the study further shows that total production, interest rate and exchange rate had significant effect on export performance. One variable had not significant effect. Two variables total production and exchange rate had positive and significant effect on the export performance of the country; on the other hand the national interest rate had negative effect on the export performance of the country. The study revealed that total production of pulse had a significant and positive effect on the export of pulse which indicates that the pulses sector can be developed to benefit from existing production knowledge and potential. The policy focus in past years has been primarily on coffee and sesame; however, the pulses sector offers similar potential as an export crop which should get more attention by policy makers.

Key words: Pulse total production, export, Interest rate, Inflation, Foreign direct investment

EFFECTS OF RELATIONSHIP MARKETING ON CUSTOMER LOYALTY: THE CASE OF AYAT SHARE COMPANY

ASMELASH G/EGZIABHER , St. Mary's University

The purpose of this study is to examine the effect of relationship marketing components-trust, commitment, conflict handling and empathy on customer loyalty in Ethiopian real estate industry specifically the case of AYAT S.C. A close ended questionnaire was developed and distributed to 125 sample real estate customers out of which 100 respondents gave a valid response and the hypotheses were tested. The student researcher used non-probability sampling technique to select sample respondents from the total population under the study. A quantitative method with deductive approach is chosen in this research. The findings show that relationship marketing dimensions have an effect on customer loyalty. All the independent variables are positively and directly related to customer loyalty particularly in AYAT S.C and in general in Ethiopian real estate industry. The relationship between relationship marketing and customer loyalty is found to be significant. Therefore, AYAT S.C should make the whole system on work with satisfying customers' needs and want to create customer loyalty. And also, they are expected to invest more on attracting new customers and retaining the existing ones with regard to relationship marketing to increase customer loyalty.

Key Words: Relationship marketing, Loyalty, Compliant Handling, Empathy, Commitment, Trust

THE EFFECT OF TV ADVERTISING ON CONSUMER BUYING BEHAVIOR : IN THE CASE OF CANBEBE DIAPERS

BETHELHEM KETEMA , St. Mary's University

Advertisements are meant to influence consumers purchasing behavior positively by creating awareness about a product and drive consumers to buy a particular product. The study was undertaken to investigate the effect of TV Advertising on Consumer Buying Behavior in the Case of Canbebe Diapers .The literature review includes the concept of TV advertisement and customer buying behavior. The study has used both an explanatory research design and Descriptive design. The study target population of the study consumer of Canbebe Diapers which are around Addis Ababa in Bole sub city. The sample size of the study was 384 parents .The research has used non –probability sampling approach particularly purposive and convenient sampling techniques are used in this study. The questionnaire was designed based on previous empirical literature and its consistency was pre-tested using Cronbach Alpha .The questionnaire distributed, collected, coded and analyzed using the statistical package for social science (SPSS).The findings of the study show that there is higher internal consistency of customer buying behavior, The findings of the study also show that there is a positive relationship b/n TV advertisement and customer buying relationship the other findings of the study show that there is a significant relationship b/n creativity advertisement and customer buying behavior. The recommendation of the study recommends that making TV Advertisement simple to understand ,creative and memorable help the company to lead increase the customer buying behavior

Keywords-Advertisement, customer buying behavior and TV advertisement

**ASSESSMENT OF SERVICE QUALITY AND CUSTOMER
SATISFACTION: THE CASE OF LULITTA SPECIAL DENTAL
CLINIC PLC**

BETHELHEM SHIFERAW, St. Mary's University

Patient satisfaction is an important measure of service quality in Health care system. Patients perceptions about health care systems seem to have been largely ignored by health care managers in developing countries like Ethiopia. Every consumer in any market has his/her own expectation in service quality, patients voice must begin to play a greater role in the design of health care service delivery processes in the developing countries. The objective of this study is, therefore, patient centered and analyses the service quality factors that are important to patients; it also examines their links to patient satisfaction in the context of lulitta special dental clinic PLC. The dependent Variable includes in the study are competence, Personal financial planning, Tangibility, technology, Assurance, company Image and the dependent variable is satisfaction. Data were collected from the organization unknown population and a questionnaire was developed and a total 240 patients in the clinic participated sample were based on simple random sampling technique using non-probability sampling. The thesis has both theory and empirical part. Evaluations were obtained Descriptive, ANOVA and Multiple regressions, correlation between the six variables and patient satisfaction. Qualitative and Quantitative research method were applied in this study. The result has indicated that the six variables have a significant impact on a customer satisfaction. In the reliability table it is calculated that the research validity and reliability 0.894% which is great. Moreover, the study finding shows that, there is a variation on customer satisfaction based on corporate Image. Outcome of the study is to be beneficial to researchers, academicians and planners of the concept area.

Key Words: Service Quality, Satisfaction level, Health Care Provider

THE EFFECT OF BRAND POSITIONING ON CONSUMER PREFERENCE IN SOME SELECTED BEER BRANDS IN ADDIS ABABA

BETHELIHEM TAMIRU, St. Mary's University

The main objective of the study was to examine the effect of brand positioning on consumer preference in the case of some selected Beer brands in Addis Ababa. Quantitative approach along with explanatory research design was applied. All consumers of beer were entitled as a study population in which the sample frame was drawn. As the sampling technique, the non-probability sampling method, specifically convenient sampling technique by using those customers available in a certain specific time and place was appropriate for this study. The sample size of the study had a total of 385 targeted consumers of which 282 usable responses were collected through the Self-administered standardized questionnaire with a response rate of 75.1%. These primary data, collected through questionnaire, were coded and analyzed with the help of SPSS 21.0. The findings showed that all dimensions of brand positioning namely Relevance, differentiation, delivery and communication had positive and significant effects on consumer preference. Specifically, Relevance and Differentiation caused relatively the highest effect on consumer preference while communication was found to be the least determining factors. It can be concluded that positioning brand in a proper way can have a good implication on consumer preference. Therefore, firms are recommended to enhance their brand positioning strategy to improve consumer brand preferences.

Key words: Consumer preference, Positioning, Relevance, Differentiation, Communication and Delivery

**THE EFFECT OF SOCIAL MEDIA MARKETING ON CUSTOMER
BRAND LOYALTY IN THE CASE OF SELECTED LIQUOR
STORES, ADDIS ABABA**

BEZA TESHALE, St. Mary's University

The main objective of this study was to investigate the effect of social media marketing on brand loyalty in the case of selected liquor stores in Addis Ababa. To achieve the study objectives, explanatory research design along with quantitative approach was applied. The survey was conducted on targeted population of selected liquor stores' official Facebook pages followers. A sample size of 361 respondents were selected through convenience non-probability sampling technique. Of which, 294 valid and usable responses were obtained. The primary data were collected through structured questionnaire from subscribers/ followers of selected liquor stores' Facebook page followers. Using SPSS 21.0 statistical application software, both descriptive and inferential analyses were applied to carry out both correlation and multiple linear regression analysis to address the intended objectives. The results of multiple linear regression model revealed that all the five dimensions of social media marketing had positive and strong significant relationships with brand loyalty. Relevance content on social media has relatively the highest effect ($B = .227, p < .001$) on brand loyalty of selected liquor stores' Facebook page followers in Addis Ababa, followed by applicable program ($B = .149, p < .001$), up-to-date content ($B = .123, p < .001$). Whereas, Interactivity ($B = .119, p < .001$), and perceived enjoyment ($B = .109, p < .001$) had relatively lower influence. This indicates that social media marketing content had positive and statistically significant effect on brand loyalty of liquor stores' customers. Based on this, it can be concluded that social media marketing variables are good predictors of brand loyalty in the context of liquor brand which implied that social media marketing factors are vital in predicting customer's loyalty towards branded liquor products. Further improvement on social media marketing practices of the liquor stores should be required to enhance brand loyalty of customers.

Key words: - Social Media Marketing, Brand Loyalty, Perceived Enjoyment, Interactivity, Content Marketing, Liquor Stores,

THE EFFECT OF ADVERTISING ON ADOPTION OF NEW BANKING TECHNOLOGY: THE CASE OF CBE

BIRHANU BEZABIH , St. Mary's University

The study seeks to examine the effects of CBE's advertising on customer's adoption of new banking technology. To achieve such objective, both primary and secondary data sources were used. In this study, advertisement was treated as an independent variable and customer's adoption was considered as dependent variable. Advertisement was further expressed using specific variables such as source credibility, source attractiveness, message relevance, message originality/creativity, and message impact and media choice. Descriptive as well as inferential statistics were used to analyze the data and interpret results. The findings indicate that CBE's advertising has positive and significant effects on customer's adoption of new banking technology. Specifically, media choice, message impact, message originality/creativity and source attractiveness have a positive and significant effect on customers new banking technology adoption. Thus, it is important for the bank to continue advertising by improving current media usage, message and source attractiveness of CBE advertisement and also give attention on message impact that have an influence on customer's new banking technology adoptions. In addition, it is advisable for the bank to conduct a survey on source attractiveness like the existing source which has a strong public acceptance like television and radio advertiser (Alemayehu Tadese) for other media channel to improve advertising influence.

Key words: advertising, Media choice, Source credibility, Source attractiveness, Message relevance, Message originality/creativity, Message impact, customer adoption, new banking technology.

**THE EFFECT OF BRAND EQUITY ON PURCHASE INTENTION
IN THE CASE OF SELECTED DENTAL SPECIALITY CLINICS,
ADDIS ABABA**

ELLENI HAILU, , St. Mary's University

It is essential for service firms, such as health sector like clinics to understand the dimensions of brand equity that influence purchase intention in order to be successful in this competitive marketing environment. The main objective of the study is to investigate the effect of brand equity on behavioural/ purchase intention of patients in the case of selected private dental specialty clinics in Addis Ababa. By taking the research objectives and questions into considerations, quantitative approach has been applied and both descriptive and explanatory research design are used for this study. The study used convenience non-probabilistic sampling technique. By using structured questionnaire, the data was collected from 326 customers of private dental speciality in Addis Ababa City with the response rate of 85%. Data was collected through self-administered questionnaire and analyzed using SPSS version 20. Both descriptive and inferential statistics were used to analyze and interpret the data. The results revealed that brand awareness, brand association, perceived quality, and brand loyalty had significant positive effect on purchase intention. Amongst them, perceived quality of dental medical service had the highest effect on purchase intention followed by brand awareness. Whereas, brand loyalty had the least effect on their decision to revisit the dental clinics. It can be concluded that quality of the medical service and association of themselves with the brand or company reputation affected the decision of patients for demanding the service further. Managements of dental speciality clinics should instill confidence in the minds the consumers or count on the company's reputation rather than chasing famous dentists. . The company also needs to know personality characteristics of its brands from the consumer's point of view and develop a brand image to match with the consumer's ideal self-concept. For the reason that customer's good brand image and/or brand association with the brand will encourage them to use the brand and satisfied by it.

Keywords: Brand Equity, Brand Awareness, Brand Association, Perceived Quality, Brand Loyalty, Purchase Intention, Dental Clinic

ASSESSMENT OF THE SOCIALLY RESPONSIBLE MARKETING PRACTICE: IN THE CASE OF BGI ETHIOPIA PLC

Daniel Fiseha , St. Mary's University

The concept of companies practicing socially responsible marketing as a way to clearly communicate their positive social and environmental behaviors' to consumers and society at large has become wide spread throughout the world. This may imply extra opportunity or monetary cost to companies. However companies engage in socially responsible marketing aiming to take responsibility in reducing and if possible avoiding negative consequences of their operations. Having this in mind, this study has been designed with the main objective of assessing the social responsible marketing practices of BGI Ethiopia PLC and to identify whether it aligns to the parameters stated as significant indicators of the Practice. The research was carried out through the use of case study design employed by using both qualitative and quantitative approaches. Both primary and secondary data collection instruments were used. Close ended as well as open ended questionnaire survey along with interview was used for the purpose of data collection these were built from the variables stated in the conceptual framework which were drawn from the literature review. The selection of the respondents were carried out by using purposive sampling technique because it was believed that employees with more experience in the company have the exposure as well as understanding of the subject matter. The findings show that BGI's socially responsible Marketing practices are respectable in terms of incorporating the society's need for health and safety as well as concern for societal goals through avoiding unethical practices apart from their positive findings there are certain gaps that restrain effective implementation of socially responsible marketing activities by BGI. Code of conduct as well as standards of behaviour are given small emphasis by the employees' in terms of awareness and application. The company also doesn't reinforce monitoring mechanisms for the employee's to execute code of conduct as well as standard of behavior in their tasks. Based on this, it is recommended that BGI should forward more effort into the code of conduct implementation as well as the gaps under health and safety and unethical practices to have a well-rounded social responsible marketing practice.

Key Words: Socially Responsible Marketing Corporate Social Responsibility Ethical Practice Environmental Impact and Code of Conduct.

**THE EFFECT OF BRAND PERSONALITY ON ATTITUDINAL
AND BEHAVIORAL LOYALTY IN THE CASE OF CASTEL
WINERY S.C., ADDIS ABABA**

ERMIAS MESHESHA, St. Mary's University

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. The aim of this study is to investigate the effect of brand personality on the effect of attitudinal and behavioral loyalty in the case of Castel Winery S.C., Addis Ababa. Quantitative research approach with explanatory research design were applied to address the objectives of the study. The survey is conducted on Castel wine product consumers in Addis Ababa. Convenience sampling technique was adopted to select sample respondents and standardized self-administered questionnaires were used to collect the primary data. A total of 331 respondent answers and usable responses were collected and used for analysis with the help of SPSS software. Thus a results of the findings show that the overall brand personality dimensions accounted for 77.9% and 81.4% of variation in customer attitudinal and behavioral loyalty respectively. The five dimensions of brand personality namely sophistication, excitement, competence, sincerity and ruggedness affected both behavioral and attitudinal loyalty of Castel wine customers. Excitement had relatively the strongest effect ($B = .552$) followed by sincerity ($B = .309$) on behavioral loyalty. Whereas, ruggedness showed very weak effect ($B = .031$). Whereas, sincerity ($B = .404$) and sophistication ($B = .334$) had the strongest effect on attitudinal loyalty. Despite the weakest influence of ruggedness on both types of loyalty, the other four personality traits are good predictors of customer loyalty towards Castel wine brands. Behavioral loyalty, in this case, escalates more if excitement and sincerity traits of Castel wine brand improved by the company. Same token, sincerity and sophistication played more role in improving attitudinal loyalty of the customers.

Key words: Brand Personality, Attitudinal Loyalty, Behavioral Loyalty, Castel Winery

THE EFFECT OF MEDIA ADVERTISING ON CONSUMER'S BUYING BEHAVIOR IN THE REAL ESTATE INDUSTRY IN ETHIOPIA

ESUBALEW ABEBAW, St. Mary's University

Advertising can be defined as any paid form of non-personal presentation or promotion of ideas, goods or services by an identified sponsor. Most of the managers believe that the advertisement directly affects the sales volume and hence they evaluate the effectiveness of the advertising campaign by the increase in the sales volume. This study is undertaken to investigate the Effect of Media Advertising on Consumer Buying Behavior. This study has used descriptive designs using quantitative data from primary sources that were collected through questionnaire. The target populations for the study are Ayate Real Estate, Noah Real Estate and Tsehay Real Estate customers which are found in Addis Ababa City, Sample size for this study was 381 individuals. The researcher has used non-probability sampling approach, specifically convenient sampling technique. After the data are collected both descriptive and inferential statistical techniques were employed to analyze the data. An inferential analysis is conducted by using correlation and multivariate regression to show the relationship and the significance between dependent and independent variables. The correlation analysis was computed by using Pearson correlation method and regression analysis was estimated by using the SPSS version 20 methods. From the finding it is concluded that there is positive relationship between media advertisement and consumer buying behavior, There is a statistically significant positive relationship between the two variable at the level of ($R=0.817^{**}$), ($P<0.01$). Compared to other relationship dimensions considered in this study, channel factor of the advertisement is ranked first in its magnitude of correlation. And also the other two independent variables are follows which is message factor of the advertisement is ranked second in its magnitude of correlation and the result of Pearson correlation test between the dependent variable customers' buying behavior and source factor of the advertisement showed that, there is a positive relationship between the two variables at the significance level. From the finding it is recommended that, the marketing department of the company is recommended to establish a better channel factor of advertisement that can grant the company is serving to establish potential and prospective customers

Keywords: Advertisements, Media, Consumers' Buying Behavior.

Factors Affecting Adoption of Electronic Banking System in Banking Industry: A Case of Oromia International Bank S.C.

Frehun Zhewere Gebre, St. Mary's University

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 was aimed to assess factor affecting adoption of e-banking system in Oromia International Bank. The study was conducted based on the data gathered from Oromia International Bank E-Banking and ICT Department. 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 adoption E-banking system in Oromia International Bank. Questionnaire was conducted to collect the data and explanatory research design was applied. The study used descriptive statistics and Data processed using a statistical package for social sciences (SPSS) 20 version to regression analysis was used to test the effect of determining factors on the adoption of e-banking system .Pearson correlations have been used to examine relationship of three hypotheses. Result of the study is presented and the study suggests a series of measures which could be taken by the bank (OIB) and by government to address various factors affecting adoption of e-banking systems.

Keywords: E- Banking adoption, Oromia International Bank, factor affecting e-banking

TOWARDS FAST MOVING CONSUMER GOODS (FMCG), IN THE CASE OF LAUNDRY DETERGENTS IN ADDIS ABABA

FURUTUNA GEBREWAHID, St. Mary's University

The aim of this study was to investigate factors influencing consumer buying decision towards selected fast moving consumer goods (FMCG) in Addis Ababa. Quantitative approach along with explanatory research design was applied. The study was conducted on consumer of laundry detergent in Addis Ababa. A sample of 385 respondents was taken through convenience non-probability sampling method, of which a total of 288 valid responses were obtained and used for the analysis. Structured self-administered questionnaire was used to collect the primary data and using SPSS 20.0, both descriptive and inferential analyses were conducted for correlation and multiple linear regression analysis to attain the intended objectives. The Finding indicates that product quality, price, availability, advertisement and brand awareness significantly influence buying decision of consumers in Addis Ababa, but, product quality, price and availability were 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 Retailer's recommendation, friend and family 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 give direction for companies and marketers of such products to give attention to consumer's behavior to be successful.

Key Words: Consumer Behavior, Fast Moving Consumer Good (FMCG).

THE EFFECT OF CUSTOMER BASED BRAND EQUITY ON CUSTOMER RETENTION IN THE CASE OF BGI ETHIOPIA

GIRMA BEYENE, St. Mary's University

The general objective of this study was to investigate the effect of customer based brand equity on customer retention in the case of BGI Ethiopia. The study considered brand asset valuator model measures or pillars (differentiation, relevance, esteem and knowledge) to investigate the effect of customer based brand equity on customer retention. The study sample constituted 384 respondent consumers of BGI Ethiopia chosen from the five territories in Addis Ababa by using non probability sampling approach specifically convenient sampling technique. The data were collected, edited, coded and entries were made into statistical software (Statistical Package for Social Sciences, SPSS version 20). According to the findings, all the selected dimensions of customer based brand equity have a significant and positive impact on customer retention. When compared to the impact of independent variables; differentiation is ranked first in its magnitude effect by brand relevance, brand esteem and brand knowledge. Finally, in order for BGI Ethiopia, to be benefited the most out of customer based brand equity, constructive suggestion was forwarded by the researcher such as: the BGI Ethiopia needs to keep up with its differentiation strategies and maintain its uniqueness; BGI Ethiopia brand managers also have to use different sales promotion tools to serve different objectives and trigger different consumer response. If a brand has established its relevant differentiation and consumers come to hold it in high esteem, brand knowledge is the outcome and represents the successful culmination of building a brand.

Key words: Customer Based Brand Equity, Customer Retention, BGI Ethiopia

**THE EFFECT OF PERCEIVED QUALITY OF MOBILE
APPLICATIONS ON CUSTOMER SATISFACTION IN THE
CASE OF RIDE SERVICE PROVIDERS IN ADDIS ABA**

HAMDIA NEGMU, St. Mary's University

The aim of this study was to conduct the effect of mobile apps quality on user satisfaction in the case of Ethiopian e-hailing taxi service industry. Software usability measurement inventory (SUMI) model is applied to design the survey questionnaire; and collected 307 valid responses out of a total of 372 sample respondents. Statistical package for social sciences (SPSS) were collected from ride e-hailing taxis such as Sheger, Pick-Pick, Taxiye, Ride, Polo-Trip and Zay-Ride users via respective apps loaded on their Smartphone's. The results of the study revealed that all the five attributes of mobile apps quality namely Efficiency, Affection, Controllability, Learnability and Helpfulness had positive and significant relationship with user satisfaction. These predictors are accounted for 64.1% variation of the construct. Efficiency ($\beta = .212$) has relatively highest effect followed by Controllability ($= .205$) and Learnability ($\beta = .192$). However, Helpfulness and Affection had relatively lowest significance on user satisfaction. It can be concluded that the degree to which a software/ app enables the user to complete a given task, the rate at which the apps respond in consistent manner as well as their straight forwardness to use have been given due consideration by the respondents. Emotional feelings and provision of auxiliary information didn't make a difference. Usability of ride mobile apps with respect to different mobile brands could be used as a spring-board for further research.

Key Words: Mobile application, Ride Taxi Service, User Satisfaction, SUMI Model

**THE EFFECTS OF SOCIAL MEDIA MARKETING ON
PURCHASE INTENTION: THE CASE OF REAL ESTATE
COMPANIES, ADDIS ABABA**

HANAN TSEGAYE, St. Mary's University

The purpose of this study is to investigate the effect of social media marketing activities on customer purchase intention in the case of real estate companies in Addis Ababa. An explanatory research design along with quantitative research approach were utilized within this research, where self-completed questionnaires were distributed online. It considered five social media marketing dimensions namely Interaction, Trendiness, Customization, electronic Word of mouth and Trust. A sample size was selected using convenience sampling technique. The data were analyzed by using descriptive and inferential statistics. The analyses had been done based on the primary data collected through self-administered questionnaires from a total of 328 respondents. The major findings revealed how social media marketing dimensions affect purchase intention of real estate companies' customers in Addis Ababa, Ethiopia. The research found that social media marketing activities positively affected customer purchase intention in the context of real estate industry. Electronic word of mouth, trust and interactivity had relatively the highest effect on purchase intention. Whereas, trendiness and customization had also positive and statistically significant effect but relatively lower impact on purchase intention. Finally, all the five proposed hypotheses were supported as all the five dimensions of social media marketing activities had statistically significant effect on the purchase intention. The marketers of the real estate companies should facilitate access for customers to share their positive word of mouth to their social media mates. Besides, it needs to post and share reliable and trustworthy information to the users. Further research could investigate how social media marketing activities influence other industries and also investigate other different consumer groups.

Key Words: Consumer Buying Behavior, Consumer Purchase Intention, Electronic Word of Mouth, Social Media Marketing, Interactivity.

ASSESSMENT OF MARKETING MIX ON THE CASE OF GULELE BOTANIC GARDEN

HELINA BEDLU, St. Mary's University

The purpose of the research was to assess the marketing mix of Gulele Botanic Garden (GBG) using the 7Ps of marketing mix elements namely product, promotion, price, place, people, process and physical evidence of the company. Among Non-probability samplings convince/accidental sampling is used. Both primary and secondary data were gathered for the study purpose. Primary data were collected using questioner and interview methods. Moreover, mixed research approach and descriptive research design were used in that the investigator collected and analyzed data, integrate the findings and draws inference using both qualitative and quantitative approaches. Questionnaires were used to gather quantitative data from 356 customers of Gulele Botanic Garden. SPSS was used to process quantitative data gathered via questionnaire. Descriptive statistics and thematic analysis were used to analyze quantitative and qualitative data, respectively. The findings of the study indicate that survey respondents have poor perception towards the marketing mix practices of Gulele Botanic Garden. The overall mean value for the 7Ps was 2.58. However, out of the 7Ps, only promotion was positively perceived by survey respondents ($x=3.55$). The rest of the marketing mix elements namely product x . price x . , place x . , people x . , process x . , and physical evidence x . were perceived negatively. Therefore, it is recommended that Gulele Botanic Garden need to work on promotion with professional promotion agencies for better outcome. Moreover, Gulele Botanic Garden needs to appoint trained employee, use modern payment methods and to formulate organized marketing plan. Clear and well defined and written process should be developed by the Gulele Botanic Garden to enable customer getting the service in addition the service delivery process should be automate to make the service efficient and effective.

Key words: Marketing mix elements, marketing practices, challenges, Gulele Botanic Garden

FACTORS AFFECTING CONSUMERS BRAND PREFERENCE OF BEER : IN SELECTED GROCERIES & HOTELS IN LIDETA AND KIRKOS SUB CITIES

Hermela Tefera , St. Mary's University

This study was conducted with an objective of identifying factor affecting brand preference of beer in Lideta and Kirkos sub city. It conceptualized and adopts six dimensions of preference affecting variable: product quality, price, promotion, distribution, reference group influence and emotional benefit and the relationships between, brand preferences. The study employed both descriptive and explanatory research designs. Convenience & judgmental non probability sampling methods was used. Data were collected from primary sources through questionnaire. Accordingly, the Primary data was collected from 384 respondents, out of which 367 valid questionnaires was collected and analyzed through both descriptive and explanatory methods .The descriptive analysis was conducted by using mean and standard deviation. On the other hand, explanatory analysis was conducted by using Pearson correlation and linear regression method. The result revealed that five of the explanatory variables have significant positive effect on brand preference for the product. Whereas price has significantly negative effect on brand prefers of beer. In addition, Promotion has the highest effect as compared to other explanatory variables and followed by product quality. But the effect of price had statistically significant effect on brand preference and inversely proportional to each other. Based on the findings, the researcher recommends that management of the company has to focus on company's promotional mix, produce product with consistency quality and product distribution.

Keyword: Beer, brand preference, product quality, price, promotion, distribution, reference group influence and emotional benefit.

THE EFFECT OF INTEGRATED MARKETING COMMUNICATION ON CUSTOMER PATRONAGE IN THE CASE OF PRIVATE GENERAL HOSPITALS, ADDIS ABABA

HIWOT TEREFE, St. Mary's University

Nowadays the private healthcare industry is in a stiff competition against each other to dominate the market. However, on which promotional mix strategy should allocate resources to make customers patron for the brand is the foci of this of this study. Integrated marketing communication is a critical approach to enhance customer loyalty as companies try to do some more attractive, influencing promotions through various media. The prime motive of the study is, thus, to investigate the effect of integrated marketing communication on customer patronage of selected private general hospitals in Addis Ababa. The study utilized explanatory research design along with quantitative approach. Out of 400 distributed questionnaires, a total of 302 valid responses were attained from sample respondents (both admitted and out-patients) from ten private general hospitals. Convenience non-probability sampling was applied to select the targeted respondents. Primary data were collected using self-administered questionnaire. The result endorses that, except sales promotion, all the other four integrated marketing communication tools such as advertising, direct marketing, sales promotion, public relations/ publicity, personal selling had significant effect on overall customer patronage. Advertising and personal selling exhibited relatively the highest positive and statistically significant effects .Therefore, it is recommended that Marketing messages should be advertised through social media and be accompanied by personal selling. Promoting on event organization and frequent contact of the targeted potential customers in person enhances the customer patronage.

Keywords: Integrated Marketing Communication, Private General Hospitals, Customer Patronage, Personal Selling, Advertising

FACTORS AFFECTING SERVICE BRAND EQUITY: THE CASE OF PRIVATE GENERAL HOSPITALS IN ADDIS ABABA

JEMILA MOHAMMED , St. Mary's University

The main objective of this study was to investigate the factors affecting brand equity in the case of private general hospitals in Addis Ababa based on Aaker's consumer based brand equity model. Explanatory research design along with mixed research approach was adopted to test the proposed hypotheses. Customers of private general hospitals were considered as a study population and a total of 384 sample respondents were selected using convenience non-probabilistic sampling technique. Of which 317 valid and usable primary data were collected through self-administered questionnaires and processed via SPSS version 21.0. Both descriptive and inferential statistics were used to describe responses regarding the study variables and test the four proposed hypotheses. The results of the findings revealed that brand awareness, brand association, perceived quality and brand loyalty had positive and strong relationship with brand equity. Specifically, perceived service quality of the private general hospitals had relatively the highest effect ($B = .261$) on brand equity followed by brand awareness ($B = .220$) at $p\text{-value} < .05$. Whereas brand association ($B = .182$) and brand loyalty ($B = .174$) had relatively low effect on brand equity. Thus, based on the results, all the four proposed hypotheses were supported. It can be concluded that brand awareness, brand association, perceived hospitals. Managements of general hospitals should exert more effort on creating their brand awareness and improving medical service quality based on their customer's demand to exceed their expectation.

Key Words: Brand Association, Brand Loyalty, Medical Service Quality, Customer Based Brand Equity, Private General Hospitals

**THE EFFECT OF INTEGRATED MARKETING
COMMUNICATION ON SALES PERFORMANCE:
IN THE CASE OF DASHEN BREWERY SHARE COMPANY,
DEBREBREHAN**

KALEB BEKURE, St. Mary's University

The main target of the research was to measure and determine the effect of integrated marketing communication (IMC) on sales performance by Taking Dashen Brewery Debrebrehan plant as a case study and its branch office situated in Addis Ababa. Basically, integrated marketing communication is all about synchronizing or coordinating the five marketing communication tools for the best of marketing output. The five tools of IMC are, advertisement, sales promotion, personal selling, direct marketing and public relation. All the sales and marketing department staffs of the company are considered as target populations (census was taken), which were 240 in number out of which around 193 questionnaires were appropriately filled the rest 47 were not filled hence excluded from consideration. The collected data were processed through statistical package for social science (SPSS). Data obtained were analyzed by using multiple regression analysis to find out the magnitude and direction of each of the IMC tool in affecting sales performance. Based on the output of the multiple regression all the five elements of IMC, namely Advertisement, sales promotion, personal selling, direct marketing and public relation have positive and significant effect on the sales performance of Dashen Brewery Share Company. When it comes to the magnitude or the strength of the effect of the IMC tools on the sales performance of the firm the highest significance value is recorded by direct marketing and the lowest is for advertisement. Advertisement's low significance value is found to be due to the government ban on advertising any alcoholic beverages through two of the most important broadcast advertisement means (TV and radio) and also through open air banners, which come in to effect in 2019. Therefore, it is recommended that the firm expected to find and engage in other contemporary advertising mediums such as social media advertisement not to lose its market positioning. The firm also doing its best to fulfil its corporate social responsibilities as a public relation activity but there is a gap in letting the public know about the firm's public relation efforts so the company needs an extensive promotion of its public relation activities. The firm needs to maintain the effects of direct marketing and sales promotion since its effect on sales performance found to be significant and also needs to incorporate other tools to boost its sales promotion and direct marketing activities. Personal selling also has a significant effect on sales performance of the firm but still it needs much effort to improve its level of significance.

Keywords; Integrated Marketing Communication, Advertising, Sales Promotion, Direct Marketing, Personal Selling, Sales Performance

Assessment on Performance Challenges of COVID-19 Pandemic and Management Responses in the Ethiopian Advertising Industry

Kidist Hailu Geressu , St. Mary's University

The worldwide stretch of the virus and its effects in economies has been described in various research outputs and other reports. Several academic papers have been published throughout the globe. This research was designed to assess on Performance challenges of COVID-19 pandemic and Management Responses in the Ethiopian Advertising industry; through focusing on ten systematically selected sample advertising companies' in Addis Ababa. Using a questionnaire and in-depth interview methods of data collection, data was gathered and analyzed predominantly in a qualitative approach and figures have been also analyzed quantitatively. As the government implemented necessary quarantines and social distancing practices to contain the pandemic, the efforts to reach customers was difficult. Therefore, the business performance challenges of the sample advertising companies has been in a problem for almost one year and half since the pandemic was declared in the country. The data from this survey proved that the business performance in general; sales volume, and the employees' job satisfaction have been boldly affected by the pandemic. Most of the respondents suggest that even though sales volume has been increasing at a slower rate after the first six months since the pandemic was discovered, the companies couldn't still restore their former sales volumes prior to the pandemic. Even when all the protective measures were handled, the emotional effect the pandemic caused was immense, and as a result employees were too afraid to work in the beginning. The study recommends that the advertising companies should have to be engaged in new marketing strategies and practices such as identifying potential new products and services needed to meet clients' needs and expectations in relation with the pandemic, to be tactful and empathetic to consumers' plight, conduct charitable sales promotions, and safeguarding the health of employees and ensure employee and customer safety.

Key Words: Advertising companies, business performance, job satisfaction, manageme challenge, Operational challenge and sales volume.

The Effect of COVID 19 on Tourism Marketing Recovery Strategies: The Case of selected tour operator

Kidist Hailu Senbeta, St. Mary's University

The purpose of this research study was to identify effects of COVID19 and Tourism Marketing recovery strategies on the case of selected tour operator in Addis Ababa. The study applied quantitative research approach and data was collected by various means with strict procedure. Secondary data supplemented by primary data using questionnaire was collected and used for the analysis. A total of 298 tour operators showed interest to be participated in the questionnaire and only the responses of 290 adequate responses were given that have been analyzed on SPSS version 20. interpreted in frequencies and percentages. The results are presented in figures and tables. The major findings of the study with regard to preventive, response, recovery and preparedness strategies revealed that those factors plays a major role in COVID19 recovery marketing strategy. This is exhibited by a positive correlation that was found after a regression done on preventive, preparedness, response and recovery in relation to marketing strategy.

**THE EFFECT OF PROMOTION MIX ELEMENTS ON CONSUMER
PURCHASE DECISION: THE CASE OF SOME SELECTED REAL
ESTATES IN ADDIS ABABA**

Maiden Worku , St. Mary's University, Email:rakmo @smuc.edu.et

NO ABSTRACT

THE EFFECT OF RELATIONSHIP MARKETING ON CUSTOMER LOYALTY ON GIHON HOTEL : A CUSTOMER'S PERSPECTIVE

MANAYE BRUCK , St. Mary's University

The survival of any organization depends on its customers. Customers are the source of profits to be earned by a profit making organization. Due to the more and fiercer competition in today's business, many companies are required to build long-term profitable relationship with customers and to achieve customer loyalty. Therefore, the aim of this study was to determine the effect of relationship marketing dimensions (trust, commitment, conflict handling, and communication) on customer loyalty, by focusing on Gihon four-star hotel Addis Ababa. Quantitative approach along with explanatory research design was applied. The study was conducted on customers of Gihon hotel in Addis Ababa. A sample of 384 respondents was taken through convenience non- probability sampling method, of which a total of 305 valid responses were obtained and used for the analysis. Structured self-administered questionnaire was used to collect the primary data and using SPSS 20.0, both descriptive and inferential statistics were conducted for correlation and multiple linear regression analysis to attain the intended objectives. The results of correlation analysis indicate that there is a positive and significant relationship between all relationship marketing dimensions (trust, commitment, conflict handling, and communication) and customer loyalty. The regression result indicates that Trust, communication, commitment and conflict handling had significant effect on customer loyalty with trust having the highest significance followed by communication, commitment and at last conflict handling. Finally, based on the finding of the study, recommendations were made.

Key words: Trust, Commitment, Communication, Conflict handling and Customer loyalty

**THE ROLE OF ETHIOPIAN COMMODITY EXCHANGE (ECX) TO
ENHANCE AGRICULTURAL COMMODITIES EXPORT PERFORMANCE
(THE CASE OF EXPORT OF SESAME SEED)**

Marta Belayneh, St. Mary's University

Commodity exchanges have crucial roles in the economic development of a nation at large and in the financial and non-financial developments of their market actors. Exporters of commodities as market actors of commodity exchanges are expected to benefit from agricultural commodity exchanges. The purpose of this paper was to examine the role of ECX to enhance agricultural commodity exports with the case of export sesame seed. A structured questionnaire was prepared to measure ECX's role in this regard from its sesame seed exporting members' perspective. A quantitative research approach was implemented, and the hypotheses were also tested on a sample of 215 sesame seed exporting members and non-member direct traders of ECX. Out of the 215 distributed questionnaires, valid response was collected from 203 respondents resulting with a 94.42% percent response rate. The data were analyzed using descriptive statistics, correlation & regression. The findings of descriptive statistics of the independent variables showed that facilitation of physical commodity trade dimension scored the highest rating with a mean value of 3.83 while the remaining variables also scored mean value above 3.00 this shows that, functions of ECX were perceived to be satisfactory to the members. The correlation analysis result indicated that market information provision had significant correlation with the export performance with 95% confidence interval & at 0.05 p-values, by scoring a Pearson Correlation Coefficient "R value" of 0.515 and the remaining variables result indicated that they were moderately correlated with export performance. In addition to correlation analysis, further regression analysis was also conducted, and the result indicated that storage and grading, market information provision, enabling competition, price discovery and market development dimensions of ECX's roles had a significant positive influence on export performance of sesame seed exporters.

Key words: commodity exchange, price discovery, market development, enabling competition export performance, facilitation of physical commodity trade, market information provision.

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION- THE CASE OF ETHIOTELECOM

MARTHA WONDWESEN, St. Mary's University

Telecommunication is a communication of data or voice over a distance. There exist many telecommunication technologies from the legacy networks to emerging all IP networks. The quality of service (QoS) concept is becoming an ever more important issue in telecommunication. This thesis focuses on the QoS notion and concept to identify its impacts in customer satisfaction of the existing Ethio telecom 4G (LTE) mobile network. It first defines quality of services (QoS) and then outlines an analytical framework and criteria to evaluate the impact on customer satisfaction. The purpose of the study was to measure the effect of service quality dimensions on customer satisfaction. The relationship between the five service quality dimensions, which are tangibles, reliability, responsiveness, assurance and reliability with customer satisfaction, is assessed. Differences in the perception of service quality, customer satisfaction and importance rating among different customer group are discussed and SPSS versions 25 was used to analyze data and the relationship between dependent & independent variables. A total of 384 set of questionnaires distributed to Ethio telecom enterprise customers. The number of questionnaires used for data analysis was 327 representing. The research design for this study use both explanatory and descriptive research designs. Pearson's correlation coefficient (r), and regression analysis. The findings on the relationship between service quality dimensions and customer satisfaction and showed all service quality dimensions are strongly or moderately and highly significantly related customer satisfaction.

Keywords—Quality of Service, Customer Satisfaction

**ASSESEMENT OF CUSTOMER RELATIONSHIP
MANAGEMENT PRACTICES IN ETHIOPIAN SHIPPING AND
LOGISTICS SERVICE ENTERPRISE**

MASTEWAL TESFAYE, St. Mary's University

The main objective of this study is to assess the customer relationship management practice of the Ethiopian shipping and logistics enterprise.. Five critical CRM elements are measured in this study;- those are company customer acquisition practice, company customer acquisition strategies, company customer retention practice, company customer retention strategies & company customer development strategies. The study adopted a descriptive design and quantitative and qualitative data were employed to address the objective. Both primary and secondary data were used. The quantitative data were collected through a structured questionnaire and document review. The Population for the study was 8,835 Corporate Customers of ESLSE and the sample size of the research 350 the collected data was analyzed using SPSS 20. Percentage, mean, standard deviation and relevant statistical methods were employed. Moreover, tables and elaborations were used to present the findings. Based on respondents this study found that the overall assessment of Customer relationship management practice needs more attention.

Key words; - customer relation management, customer acquisition strategies , customer retention strategies , customer development strategies

**THE EFFECT OF PROMOTION ON REVISIT INTENTION
MEDIATED BY HERITAGE DESTINATION IMAGE:
THE CASE OF ADDIS ABABA CITY**

MENGISTE ADANE, St. Mary's University

The aim of this study was to investigate the effect of promoting heritage destination on revisit intention of tourists in the case of Addis Ababa City, Ethiopia. Quantitative approach along with explanatory research design was applied. The study was conducted on tourists who visited Addis Ababa city. By using structured questionnaire, the data were collected from 314 foreign tourists in Addis Ababa City with the response rate of 82%. Structured self-administered questionnaire was used to collect the primary data and using SPSS 20.0, both descriptive and inferential analyses were conducted for correlation and multiple linear regression analysis to attain the intended objectives. The results indicated that all independent variables: advertising, sales promotion, direct marketing, trade show, and cultural diplomacy as well as mediating variable: destination image had significant positive effect on revisit intention. The marketing promotion and destination age explain 84.8% the variance in revisit intention. Finally, based on the finds of the study, recommendations were made.

Keywords: Promotion mix, Revisit intention, heritage destination image, Ethiopia

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE CASE OF ADDIS INTERNATIONAL BANK AT ADDIS ABABA

MESELE TEFERI , St. Mary's University

The main objective of this study is to examine the effect of service quality on customer satisfaction in the case Addis international Bank at head office and selected branches in Addis Ababa by using SERVPERF model. Descriptive and explanatory research design was employed for this study in order to describe the level of customer perception about service quality which offered by the bank and to see the relationship of service quality dimension and customer satisfaction. The study was used convenient sampling technique to select the sample respondents; and 398 respondents were selected from all branches of ADIB at Addis Ababa. This study used both primary and secondary source of data to achieve its objective. The primary data was collected through questionnaire. The collected data was analyzed by using SPSS version 20. It was used descriptive statistics to demonstrate the profile of respondent and to see the perception of customer about the quality of service and used inferential statistics to know the relationship between service quality dimensions and customer satisfaction and the effect of service quality dimensions on customer satisfaction. The correlation result revealed that all service quality dimensions have a strong and statistical significant relationship with customer satisfaction. The regression analysis result indicates service quality dimensions have a positive effect on customer satisfaction. The quality of service offered by ADIB doesn't meet with the expectation of customer. So, the bank needs to improve the quality of service to satisfy and attract the unsatisfied customers.

KEY WORDS: SERVPERF, Service Quality, Customer Satisfaction, Addis International Bank S.C.

EFFECT OF CONTENT MARKETING ON BRAND LOYALTY MEDIATED BY CONSUMER ONLINE ENGAGEMENT: THE CASE OF HEWLETT PACKARD COMPANY IN ETHIOPIA

MESFIN AYELE, St. Mary's University

The main objective of the study is to investigate the effect of content marketing on brand loyalty through the mediation of online customer engagement in the case of Hewlett Packard Company in Addis Ababa. By taking the research objectives and proposed hypotheses into considerations, quantitative approach had applied and explanatory research design used for this study. The study was used convenience non-probabilistic sampling technique. The population of the study were graduates of Addis Ababa university who subscribed on the official Hewlett Packard Facebook page. By using structured questionnaire, the data were collected from 264 subscribers/ followers of Hewlett Packard Facebook page in Addis Ababa City with the response rate of 82%. Data collected through self-administered questionnaire and analyzed using SPSS version 20. Both descriptive and inferential statistics were used to describe and analyze the relationship among content marketing, online customer engagement and brand loyalty variables. The results of the findings indicated that perceived information quality, enjoyment and interactivity had significant and positive effect on brand loyalty. Among these content marketing dimensions, interactivity had relatively the highest effect on brand loyalty. Besides, online customer engagement mediated the relationship between content marketing and brand loyalty. In conclusion, the more the content marketing practices improved, the more online customer engagement that leads to escalating brand loyalty of HP products in Addis Ababa. Therefore, the company should provide relevant and valuable contents to promote its followers' online engagement so as to assure their long-term loyalty to the brands of the company.

Keywords: -Content Marketing, Brand Loyalty Perceived Information Quality, Online Engagement, Hewlett Packard Company

THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER SATISFACTION IN THE CASE OF ETHIO TELECOM, ADDIS ABABA

MESKEREM ESKINDER, St. Mary's University

The main objective of this study is to investigate the effect of customer relationship management on customer satisfaction in the case of Ethio Telecom company in Addis Ababa. Quantitative research approach along with Explanatory research design were adopted to address the specific objectives of the study. Population of the study was Ethio Telecom service subscribers, of which a sample size of 385 was selected by using convenience non-probability sampling technique. Structured questionnaires were used to collect primary data from the targeted sample respondents. Of which, 305 valid and usable responses were obtained and utilized for analysis. SPSS version 20 statistical tool was also used for carrying out both descriptive and inferential statistics analyses. Multiple linear regression model was implemented to investigate the relationship between customer relationship management and customer satisfaction. Results of the findings revealed that network quality, perceived value, loyalty program and relational experience dimensions of customer relationship management had strong and positive relation with customer satisfaction in the context of Ethio Telecom's service subscribers. The model significantly explained 71.0% ($p < .05$) of the variance in customer satisfaction through variation in customer relationship management attributes. Network quality had relatively the highest positive and statistically significant effect on customer satisfaction followed by loyalty program offered by the company. Perceived value and relational experience showed the least influence on customer satisfaction. It can be concluded that exerting more effort on building efficient and effective customer relationship management escalates level of subscriber's satisfaction in Addis Ababa. Managements of Ethio Telecom shall work on the improvement of network quality and implementation of more loyalty programs would improve their customer's satisfaction more.

Key words: Customer Relationship Management, Customer Satisfaction; Network Quality; Perceived Value; Loyalty Program

THE EFFECT OF ADVERTISING ON CONSUMERS' BANK PREFERENCE IN THE CASE OF OROMIYA INTERNATIONAL BANK.

NAOL GEREMEW WAKENE, St. Mary's University

Financial institutions are in a tough competition which requires effective promotional tools to increase awareness and persuasion of customers, where advertising is among the important communications medium that has powerful effect on customers bank preference. The purpose of the study was to analyze the effect of advertising on customer bank preference in OIB bank service. The study was to examine the effect of Advertising message, celebrity advertising media channels advertising and frequency advertising on customer bank preference. The researcher selected participants of the study from Addis Ababa city branches of Oromiya international bank. Under this five branches where selected simple randomly by the students. Quantitative research approach was adopted and probability methods were used (purposive sampling for the selection of branches and total sample size of the study is 240 respondent. Data were distributed using structured questionnaire and analyzed using SPSS 25. The results of the study revealed that among all variables ads message, celebrity ads, ads channel and frequency ads are messages having significant effect on customer bank preference. The findings showed that ads message advertising and celebrity ads has the most powerful influence on OIB customer bank preference frequent ads has less significant on the customer bank preference. Given this findings, it is recommended The study recommends that ADV Message should be strong and easily understandable and also frequent reminding of the bank through ads is needed.

Keywords: Advertisements, Media, Consumers Bank Preference

**THE EFFECT OF MARKETING MIX PRACTICES ON BRAND
EQUITY MEDIATED BY RELIGION – THE CASE OF ONE
WATER BRAND**

NATNAEL ZEWDIE, St. Mary's University

The main objective of the study is to examine the effect of marketing mix practice on brand Equity on One Water brand mediated by religion. Quantitative approach was applied in this study to get insight into the nuances of the process for optimal selection of methodology tools that best fitted the respective stages undertaken along the research process. Explanatory research design was used to investigate the effect of the independent variables such as; price, perceived product quality, promotion and distribution on the overall consumer-based brand equity of the consumers mediated by religion. All consumers of One Water bottled water are the study's population from which the sample frame was drawn. As for the sampling technique, non-probability sampling method, specifically convenient sampling technique was applied by engaging customers available at certain specific times and places appropriate for the researcher. The sample size of the study was a total of 384 targeted consumers with a response rate of 85%. Primary source of data was collected from the targeted population through the Self-administered standardized questionnaire. Once the data was collected, both descriptive and inferential statistics were implemented for analysis. The findings of the study indicated that all the independent variables (product, price, promotion, and distribution) were found to have significant effect on brand equity. The result also indicated that marketing mix practices had significant effect on the mediator variable /religion. But religion didn't significantly mediate the marketing mix and brand equity. Marketing mix and religion explain 48.2% variance in brand equity of One Water bottled brand. Finally, based on the finds of the study, it is recommended that lowering the selling price, understanding customers' perception on the value of the product, and utilize religion practices as a basis for their marketing strategy.

Keywords: Marketing Mix Elements, Brand Equity, One Water, Religious Practices

**THE EFFECTS OF BRANDING FOR NON-PROFITABLE ORGANIZATIONS
A CASE STUDY OF 'DEBORAH FOUNDATION'**

RAHWA G/MESKEL, St. Mary's University

This study was driven to contribute to a greater understanding and knowledge in the non-profit branding field of Ethiopia. More specifically the study illustrates the effect of Deborah foundation's branding attributes namely; brand positioning, visual identity and communication on families of youth with Down-syndrome. Data was collected from a total of 30 randomly selected families of youth with Down-syndrome in Addis Ababa using quantitative questionnaires. Additionally, semi-guided interviews were used to collect qualitative data from a total of 5 team members of Deborah foundation's management and a creative agency engaged in the development of the brand of Deborah foundation. The research used quantitative analysis (descriptive, Pearson correlation, normality test, multiple regression) and qualitative analysis (semi-guided interviews, secondary resource review) to explore the relationship among the variables. The finding of the study indicates a strong relationship among the branding attributes and how the families of youth with Down-syndrome engage with Deborah foundation. Based on the research analysis, the study concludes that brands have the potential to provide significant long-run benefits to non-profit organizations in Ethiopia.

Key words: Branding, brand positioning, brand communication, visual identity, Down-syndrome.

FACTORS INFLUENCING BOTTLED WATER BRAND CHOICE IN THE CASE OF CONSUMERS IN ADDIS ABEBA

SAMRAWIT ABATE, St. Mary's University

This study was aimed at identifying the factors influencing bottled water brand choice in the case of consumers in Addis Ababa. To achieve this purpose, a mixture of descriptive and explanatory study design was adopted and data were collected through close ended questionnaire from a sample size of 384 employees. A non-probability convenience sampling was used. The collected data was analyzed with statistical measures such as descriptive, correlation and multiple regression analysis. The study result indicate the correlation between brand availability was found to be positive and strong ($r = 0.876$, $p < 0.01$). Similarly, advertisement has a positive and strong association with brand choice ($r = 0.867$, $p < 0.001$). And 74.1% of the variation accounted for the brand choice was due to the combined effect of brand availability, advertisement, packaging, brand price, brand image, brand quality). Further the regression result indicates that brand availability ($\beta = 0.411$, $P < 0.05$), advertisement ($\beta = 0.376$, $P < 0.05$), packaging ($\beta = 0.352$, $P < 0.05$) and brand image ($\beta = 0.301$, $P < 0.05$) were relatively the major determinant factor affecting the brand choice of customers.

Based on the above findings it is recommended that management of manufacturers form has to strongly work on their distribution to ensure consistent availability of their product, they are also advised to increase frequency of their advertising, design persuasive ads, they also should build strong quality control system to maintain the quality of their product, finally they should have set affordable price.

Keywords: advertisement, packaging, brand price, brand image, brand availability, brand quality, and brand choice

The Effect of Customer Relationship Marketing Practices on Customer Retention: The Case of United Insurance Company, Addis Ababa Branch

Samrawit Addisu , St. Mary's University

Relationship marketing began to dominate the marketing field in the 21st century. At that time relationship marketing became a major issue in marketing and managing business. Relationship marketing strategy plays a decisive role in interacting and retaining customers, especially in service industries because of the intangible nature of service and high level of interaction with customers. Customer relationship management is an integration of people, process and technology and these elements play a great role on creating and developing effective relationship with customers. The general objective of the study was to assess the effect of Customer Relationship Marketing practices on Customer Retention in the case of United Insurance Company, Addis Ababa branch. To this end, pertinent data were gathered from primary and secondary sources. Quantitative data were gathered through questionnaire from 350 customers, whereas qualitative data collected via interview and observation. Regression analysis was used to test the effect of Customer Relationship Marketing practices on Customer Retention. Moreover, thematic analysis was used to analyze qualitative data gathered via interview. The study concluded that trust, commitment, communication and responsiveness dimensions of Customer Relationship Marketing have caused a statistically significant positive effect on customer retention. However, and empathy had positive but

statistically insignificant effect on customer retention. Therefore, the organization is recommended to strengthen its Customer Relationship Marketing practices in order to retain its customers.

Keywords: Customer Relationship Marketing practices, customer retention, trust, commitment, communication, responsiveness, empathy

**THE EFFECT OF SERVICE MARKETING MIX ON SALES
PERFORMANCE: THE CASE OF OROMIA INSURANCE COMPANY,
ADDIS ABBA**

SAMUEL TAYE, St. Mary's University

The aim of this study is to investigate the effects of service marketing mix elements on sales performance in the case of Oromia Insurance Company. To achieve the study objectives, explanatory research design along with quantitative approach was applied. A sample of 253 employees of Oromia Insurance Company was selected through stratified random sampling method. Survey questionnaire was used to collect primary data and a total of 241 valid responses were obtained for analysis. SPSS version 20.0 was used to process quantitative data. Both descriptive and inferential analyses were used to attain the intended objectives. The results of regression analysis, showed that all the seven dimensions of service marketing mix elements namely product, price, place, promotion, people, process and physical evidence had positive and significant effect on sales performance of Oromia insurance company in Addis Ababa. Price had relatively the highest effect on sales performance ($B=0.288, p < .05$) followed by place ($B=0.192, p < .05$) and product ($B=0.130, p < .05$). Whereas, physical evidence ($B=0.094, p < .05$) and promotion ($B=0.056, p < .05$) showed

the least effect. Therefore, the results of this study revealed that service marketing mix elements have positive and statistically significant effect on sales performance of Oromia insurance company. Thus, it can be recommended that the organization should work on its service marketing mix elements in order to improve its sales performance.

Keywords: Service marketing mix elements, Oromia Insurance Company, Sales Performance.

THE EFFECT OF BRAND IMAGE BENEFIT ON CUSTOMER SATISFACTION: THE CASE OF ETHIO TELECOM

SARA FANTAYE, St. Mary's University

This study was conducted under a title called, “The effect of brand image benefit on customer satisfaction: The case of Ethio Telecom”. Satisfaction plays an important role in influencing the overall consumer reaction towards a brand image acceptance thus, discovering, and elaborating the importance of brand image from the perspective of brand image benefits on customer’s satisfaction is very essential. Hence, this study investigated on how brand image benefits could contribute to customer’s satisfaction in particular to Ethio telecom. This study used a Mixed research approach. It also implemented an explanatory research design. The sample size of the study was 385. This study concluded that the brand image attributes in terms of functional, symbolic and experiential benefit have significant and positive effect on

customer satisfaction. All brand image benefit dimensions were found to be significantly and positively related to customer overall satisfaction. Based on the findings, the researcher recommends that the company should create good service quality, it result in the development of a strong brand image and hence customer satisfaction. Additionally, the company could periodically review the status or the level of customer satisfaction is advisable for its profitability.

Key Words: Brand image, Customer satisfaction and Ethio telecom.

FACTORS AFFECTING THE DIGITAL MARKETING PRACTICES THE CASE OF INFO MIND SOLUTIONS PLC

SEBRIN MOHAMMED, St. Mary's University

This research examined the factors affecting the digital marketing practices the case of Info Mind Solutions PLC. To achieve the objectives of this study explanatory research design was used. Data was collected through questionnaire from a sample of 384 customers that were selected using Convenience sampling method and interview for the managers of Info Mind Solutions PLC. The data collected from the questionnaire were analyzed using descriptive statistics mean, standard deviation, correlation, and multiple regression analysis. The results

of this study indicate that, factors affecting digital marketing practice dimensions (brand awareness, search engine optimization, paid search engine marketing, and email marketing) have positive and significant relationship with digital marketing. The results also indicate that, unlike brand awareness, the three factors of digital marketing dimensions (search engine optimization, paid search engine marketing, and email marketing) have positive and significant effect on digital marketing. The aforementioned factors of digital marketing dimensions significantly contribute 69.7% of the variance to digital marketing. Based on the findings of the study, the researcher forwards the organization should start analyzing brand awareness. Finally, Info Mind Solutions PLC has to reassess its digital marketing as much as possible set SMARTER objectives.

Key Words: Brand awareness, Search engine optimization, Paid search engine marketing, and Email marketing

THE EFFECT OF SERVICE QUALITY ON CUSTOMER RETENTION: THE CASE OF MULTI CHOICE ETHIOPIA

SELAM DONI, St. Mary's University

Customer retention is essential for the success of service firms like entertainment broadcasting industries. The quality of service and product has become an aspect of customer retention. Day by day it has been proven that service quality and product quality are related to customer retention. This study endeavors to discover the effect of service quality on customer retention in the entertainment industry in Ethiopia with specific reference to Multichoice Ethiopia PLC. The five dimensions of SERVPERF model i.e. reliability, assurance,

tangibility, empathy and responsiveness and product quality dimensions durability, serviceability and perceived quality are considered as the base for this study. In order to achieve the objectives, both primary and secondary sources of data were used. The primary data were collected through administering questionnaire. Convenient sampling procedure was used to obtain responses from sample customers. Among administered 432 questions, 380 valid responses are obtained. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The correlation results indicate that there is a positive and significant correlation between the dimensions of service quality, product quality and customer retention. The results of the regression test showed that offering quality service and product have positive effect on customer retention. The research proves that responsiveness and serviceability plays the most important role in customer retention. The study recommends that for Multichoice Ethiopia to be able to retain its customers, more attention should be placed on being responsive and providing serviceable products in their service delivery. In general, to ensure repeated purchase among customers, the company has to assess regularly the quality of service and products offered.

Keywords: Hybrid Service, Service Quality, Product Quality and Customer Retention

FACTORS AFFECTING THE TOURISM MARKET: THE CASE OF ADDIS ABABA

Semegn Amare, St. Mary's University

The main aim of this study is to assess factors affecting the tourism market of Addis Ababa. To arrive at sound conclusion, the study employed a qualitative research approach and has explorative research design. The research gathered data from primary and secondary sources. Primary data were collected by conducting semi-structured interviews with twenty one respondents and they are high-level executives such as hotel managers,

tour and travel agents, and professional tourism consultants. Lastl data was analyzed in narrative and argumentative essay form. It was found that the tourism market of Addis Ababa is affected by numerous forces in its environment; one factor is the political crises which are happening in different regions of Ethiopia. The political unrest in Ethiopia creates a negative image on tourist's perception. The study al revealed that the host country's image significantly impacts tourists' decision-making on choosing their destination. It was recommended that keeping the political stability of a country is vital for tourism activities. Again the government and public have to work together to secure peace and political stability in their country. There has to be a fair distribution of tourism revenue and also the government has to support this sector since tourism marketing process costs huge budget.

Keyword: - Political crisis, tourism, Addis Ababa

**THE EFFECT OF PROMOTION MIX ELEMENTS ON BRAND PREFERENCE
TOWARDS PACKAGED BABY FOODS: THE CASE OF CERIFAM BRAND OF
FAFFA FOOD S.C., ADDIS ABABA**

SERKALEM BADARGA , St. Mary's University, Email:rakmo @smuc.edu.et

This study sought to investigate the effect of promotion mix elements on brand preference towards packaged baby foods: the case of Cerifam brand of FAFFA Foods S.C., Addis Ababa. Quantitative approach along with explanatory research design was applied. Customers (mothers in this case) of Cerifam brand products were taken as study xipopulation. Convenience non-

probability sampling was applied to select the targeted respondents from the targeted sampling frame. The calculated sample size counted 385 respondents, of which 305 usable responses were collected through self-administered questionnaire adopted from previous study. These primary data, collected through questionnaire, were coded and analyzed with the help of SPSS 21.0. The Results of the findings revealed that all promotional mix dimensions, showed positive and significant relationship with brand preference in the context of Cerifam customers in Addis Ababa. It also endorsed that all independent variables had positive and statistically significant effects on consumer brand preference. Specifically, Word-of-Mouth Publicity also had relatively the highest effect on Cerifam brand preference by the respondents next to advertising. It is evidenced that mothers are more conscious on their baby's concern for the sake of their safeties and wellbeing. They are prone to believe the information from previous users, families and friends in particular. This leads to increase the influence of word-of-mouth promotion on purchase decision of products and services. Thus, one can concluded that word of mouth had strong positive effect on mother's choice of packed bay foods in Addis Ababa. Marketing managers should consider and exert more efforts on these variables so as to increase customer brand preference.

Keywords: Word-of-Mouth Publicity, Promotion Mix, Advertising, Consumer Preference, Cerifam Baby Foods.

THE EFFECT OF PROMOTIONAL MIX PRACTICES ON BRAND EQUITY: THE CASE OF HEINEKEN BREWERIES

SHEWIT GHIDEY , St. Mary's University

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 Heineken 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 Heineken beer in 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 384 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 Heineken 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 Heineken beer have to conduct their business with promotional activities and implement and work on the promotional tools effectively.

Keywords: Promotional Mix, Promotion, Brand Equity

**EFFECT OF ECX SERVICE DELIVERY ON SALES
PERFORMANCE IN THE CASE OF OIL-SEED EXPORTERS,
ADDIS ABABA**

TADELE DESSALEGN , St. Mary's University

The main objective of the study is to investigate factors affecting ECX service delivery i.e., automated technology adaptation, staff competency, warehousing facility, grading certification, pricing/service charge, and timeliness of service delivery and their effects on organizational performance in the case of

Oil-seed exporters in Addis Ababa. By taking the research objectives and questions into considerations, quantitative research approach and explanatory and descriptive research design were used. The study used simple random sampling technique. By using structured questionnaire, the data were collected from 187 oil-seed exporters of ECX customers like owners, representatives, agents, and managers specifically in Addis Ababa City with the response rate of 88%. For the purpose of analyzing the obtained data both descriptive and inferential statistics were used. Results indicated that pricing/service charge has the most positive significant effect on the oil-seed exporters' performance among other variables. Also automated technology adaptation, staff competency, warehousing facility, and timeliness of service delivery found to have significant positive effect on exporters' performance. The result also indicated that grading certification was insignificant with respect to exporters' performance. Among factors affecting exporters' performance automated technology adaptation, staff competency, warehousing facility, grading certification, pricing/service charge, and timeliness of service delivery explain 89.6% the variance in exporters' performance. Finally, based on the finds of the study, recommendations were made for Oilseed-exporters of ECX customers based on the findings of the study.

Keywords: Ethiopian Commodity Exchange, Oil Seed Export, Exporter's Performance, Automated Technology, Grading Certification

THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY PRACTICE ON BUILDING BRAND EQUITY: THE CASE STUDY OF HILTON ADDIS ABABA

TARIKU AMARE , St. Mary's University

Corporate social responsibility (CSR) is becoming a tool for competitive positioning. It is the basis for brand choice among other advantages and therefore described as a strategic tool in marketing. In spite of these observations, there appears to be a rarity of studies, linking CSR to brand equity. This study therefore ascertains the role of CSR initiatives in building brand equity dimensions. Both quantitative and qualitative research approaches and explanatory research

design were used. Primary data was collected using a five-point Likert scale. The study had 100% response rate. Statistical Package for the Social Sciences (SPSS) version 21 was employed to analyze the data. Relatively a high level of agreement was observed on societal CSR dimension of CSR with a mean score of 4.45. The correlation result indicates significant association between CSR to stakeholders and brand equity with the value of 0.982. Furthermore, a relatively high level of significant association of environmental and societal CSR with brand equity was observed with the value of 0.906 and 0.816 respectively. Further, the three assumption tests were checked before regression analysis was undertaken. These are Normality, Linearity and Multi-collinearity. It was found that there is a reasonable normal distribution and linearity on the collected data and less multi-collinearity between the variables. The variations explained by the regression of CSR practices on brand equity are 97.4%. There is a relatively good fit between the model and data. According to the main findings, CSR to stakeholder's environmental and societal CSR practices have a positive and significant effect on brand equity. Thus, based on the findings of the study, the organization is recommended that among the three major aspects of social responsibilities more CSR attention needs to focus on improving stakeholders' interests.

Key words: Corporate social responsibility, CSR to stakeholders, environmental CSR and societal CSR

**THE EFFECT OF ACTUAL PRODUCT QUALITY ON PURCHASE
INTENTION – THE CASE OF SELECTED LEATHER HAND BAG
MANUFACTURERS IN ADDIS ABABA**

TERSIDA ADMASU, St. Mary's University

The aim of this study was to investigate the effect of product quality on purchase intention the case of selected leather hand bag manufacturers in Addis Ababa. To achieve the study objectives, explanatory research design along with quantitative approach was applied. The survey was conducted on customers of locally manufacture leather handbags in Addis Ababa A sample of 384respondents were taken through convenience non-probability sampling method. Of which a total of 314 valid responses were obtained and used for the analysis. Structured self-administered questionnaire was used to collect the primary data. Using SPSS 20.0, both descriptive and inferential analysis were conducted for correlation and multiple linear regression analysis to attain the intended objectives. The results showed that all the six dimensions of product quality based on consumers' perception can be taken as good predictors for purchase intentions as they had strong relationship with purchase intentions.Durability and Performance had relatively the highest effect as local consumers who prefer to buy domestic leather handbags wants to have durable products with lower cost of purchase and maintenance. Aesthetic and seasonality dimensions didn't have significant effect on purchase intention as following fashion trend and beauty issues matters less for low economic societies. The company should exert more effort on seasonality and aesthetic values of its products to attract more consumers and enhance its sales performance at large.

Keywords: Consumer, Perceived Quality, Leather Handbag, Purchase Intention, ZAAF

Collection,

**CORPORATE SOCIAL RESPONSIBILITY IMPACT ON BRAND IMAGE:
THE CASE OF NATIONAL ALCOHOL AND LIQUOR INDUSTRY**

TESFAYE MEHARI, St. Mary's University

The main objective of this study is to provide a thorough understanding of the corporate social responsibility impact on brand image in national alcohol and liquor factory. An explanatory study was used to examine the relationship between different causes and variables and how they affect each other. The study was conducted by a sample of 385 data from national alcohol and liquor workers, local community, stakeholder and customers. Probability sampling is a more representative and more useful sampling method, this particular sample was selected for this study. Primary and secondary data sources were used for the study. In this study a questionnaire survey instrument was employed as structured questioners are suited for quantitative research design. The collected data was analyzed using SPSS version 20. Percentage, mean, standard deviation & relevant statistical methods were employed. These results show that there is a strong link between philanthropic balance and brand image and economic & legal balance and product image, the relationship between economic and brand image is weak & a positive correlation between all corporate social responsibility matrices and brand image. As both corporate social responsibility and product image are complex concepts, qualitative research can be conducted for research.

Key Words: Corporate Social Responsibility, Brand Image, National Alcohol And Liquor Factory

THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY ON BRAND EQUITY: THE CASE OF TEKHAF TRADING PLC

TEWODROS ESHETU, St. Mary's University

Corporate social responsibility is becoming a tool for competitive positioning. It is the basis for brand choice among other advantages and therefore, described as a strategic tool in marketing. In spite of these observations, there appears to be a paucity of studies, linking corporate social responsibility to brand equity. Therefore, the purpose of this study is to examine the effect of corporate social responsibility on brand equity in the context of Tekhaf Trading Plc. Specifically the study examined how company's corporate social responsibility activities (economic, legal, ethical and philanthropic) related to building brand equity (brand awareness, perceived quality, brand association and brand loyalty). A conceptual framework developed based on a review of extant literature to depict the relationships among the study variables. This study employed descriptive case study research design to answer the research questions and used some qualitative information to know the current conditions of the companies with regard to corporate social responsibility and customer's perception towards it. The questionnaire administered to 384 samples of respondents using convenient sampling technique. The data were analyzed using descriptive statistics and multiple linear regressions model. The findings of the study showed that the overall corporate social responsibility practice of the company's makes a significant contribution to the company's brand equity. Moreover, legal, philanthropic and economic corporate social responsibility practice of the company has positive significant effect on brand equity. While, ethical corporate social responsibility practice has negative but insignificant effect on brand equity. Therefore, knowing that the practice valued by the customers and has a significant effect on the company's brand Tekhaf Trading Plc should consider publicizing its corporate social responsibility activities to the public via media outlets in more organized way in order to get the return from its good deeds.

Key Words: Corporate Social Responsibility, Brand Equity, Tekhaf Trading Plc.

FACTORS AFFECTING DIAPER BRAND CHOICE IN THE CASE OF ADDIS ABABA

TIMNIT AMANUEL , St. Mary's University

The study was aimed at exploring Factors Affecting Brand Choice of Sanitary Products (Diapers) In The Case Of Addis Ababa. To achieve this purpose, descriptive and explanatory study design were used to analyze the data collected through survey questionnaire from a sample size of 328 employees. A multistage sampling procedure was employed. Thus respondents were selected using convenience sampling method after the pharmacies and supermarkets were selected by a simple random sampling. The data collected was analyzed with statistical measures such as descriptive, correlation and multiple regression analysis. The study result indicate the correlation between brand availability and brand choice was found to be positive and strong ($r = 0.967$, $p < 0.01$). Similarly, advertisement has a positive and strong association with brand choice ($r = 0.960$, $p < 0.001$). And 96.9% of the variation accounted for the brand choice was due to the combined effect of advertisement, packaging, brand price, brand image, brand availability, brand quality). Further the regression result indicates that brand quality ($\beta = 0.299$, $P < 0.05$), brand price ($\beta = 0.247$, $P < 0.05$), advertisement ($\beta = 0.241$, $P < 0.05$) and brand availability ($\beta = 0.209$, $P < 0.05$) were relatively the major determinant factor affecting the brand choice of customers. Based on the above findings it is recommended that manufacturing firms' management is advised to set price for its brand reasonably, consider their distribution networks; to guarantee level of product availability and increase frequency of the brand advertisement.

Keywords: advertisement, packaging, brand price, brand image, brand availability, brand quality, and brand choice

**Assessment of the Relationship between Social Media
Characteristics and Consumer Buying Decision Process:
The Case of St. Mary University Students**

Tisha Shiferaw, St. Mary's University

Consumer buying behavior is known also as consumer decision making is the process by which individuals search for, select, purchase, use, and dispose of goods and services to satisfy their needs. This study has been conducted with the general aim of assessing the relationship between social media characteristics and the various stages of consumers' purchasing decision-making process in case of St. Mary University students. The study also employed descriptive research design to identify and describe the relationships between the social media characteristics and consumer purchasing decision making with quantitative research approach so as to gain a better understanding about the research problem. For this study all the relevant quantitative and qualitative data were used, collected from both primary and secondary data sources, and different quantitative data analysis methods were used. The overall findings and results of the study reveal that there is a strong relationship between social media characteristics and the various stages of consumers' purchasing decision-making process. Each of the specific features of social media has also clear relationships and impacts with the related five stages of buyers purchase decision making stages. More specifically, the openness nature of social media encourages consumers or respondents of the study to identify their need, and has a role on attaining once need for something and also lead to the way how to get goods. The study finding also indicates that the participation feature of various social media has clear relationship and impact on the customers'/respondents' information search for a product or service, and the majority of customers'/respondents' searched for product's information in social media before purchasing it. With regard to connectedness feature of social media, social media helped respondents to compare and evaluate alternatives in terms of products features and their desires through social media before making a purchase. In addition, the majority of respondents were found to be motivated to buy products that are advertised on social media, and feedbacks on social media affect future purchase as well and that social media conveys the study respondent's satisfaction and dissatisfaction to the manufacturers. This study concluded that social media does encourage one to recognize a need for something before buying it, information search in social media is straightforward and easy compared to other mass media platforms, and it is more reliable if one has doubts regarding a purchase.

Key word: social media characteristics, consumer decision making process

**DETERMINANTS OF STUDENTS ATTITUDES TOWARDS
SOCIAL MEDIA ADVERTISING:
IN THE CASE OF ST. MARY'S
UNIVERSITY**

TSIGIE BISETEGN, St. Mary's University

We live in an era where technology has come to play a very important role in our society. The beginning of the Internet has taken over people's lives, enabled by the enormous growth of technologies that can be accessed very easily. Social media followed shortly after and the number of people specially students using these platforms has been growing very rapidly in the past few years and is changing the way people interact and communicate with each other. This leads the marketing to go through an important development, as most organizations saw the opportunity to advertise on social media. In such, this study deals on the student's attitude towards social media advertising of SMU at St. Mary's University. A sample of 315 students was selected from the total population of the SMU University Students through survey questionnaire. SPSS software was used for analysis and descriptive statistics, correlation and regression analysis were conducted. The study results showed that all variables selected are positively correlated and all are influence for the respondent's attitude toward social media advertising. In addition to that the study showed that credibility has more influence than the others. In such managers of the university should focus to improve the entertainment part of the advertising message keep the students up to date, be credible and ensure that the media used to be interactive among the student.

Key words: Students Attitude, Social Media Advertising, Entertainment, Informativness,, Credibility and Interactivity

**THE EFFECT OF PROMOTIONAL MIX PRACTICES ON
CUSTOMER PREFERENCE THE CASE OF FIVE STAR
FRANCHISED HOTELS IN ADDIS ABABA**

TSION DANIEL , St. Mary's University

Nowadays the hotel industry is in a stiff competition against each other to dominate the market. However, resource allocation based on identification of which promotional strategy has the critical influence on the overall consumer preference has still been overlooked. Promotional mix is a critical approach to enhance the sales performance as companies try to do some more attractive, influencing promotion through various media. The aim of the study is to investigate the effects of promotional mix practices on customer preference of franchised five-star hotels in Addis Ababa. The study adopted quantitative research approach and explanatory research design. The survey was conducted on customers of franchised five-star hotels in Addis Ababa. Personal judgment non-probability sampling techniques were applied to select 385 sample respondents, of which a total of 241 usable responses were collected. Primary data, collected through self-administered questionnaires, were used for analysis. The result endorses that all the five promotional mix tools such as advertising, sales promotion, direct marketing, personal selling and public relations/ publicity had significant effect on overall consumer preference. Sales promotion and advertising exhibited relatively the highest effects. To enhance consumer preferences, the hotels should advertise marketing messages accompanied with event organization and frequent contact of the targeted potential customers.

Keywords: Marketing Communication, Promotion Mix, Consumer preference, Franchised Hotels

**EFFECT OF SOCIAL MEDIA ON IMPULSE BUYING BEHAVIOR
IN ETHIOPIA: THE CASE OF SELECTED CUSTOMERS IN ADDIS
ABABA**

WOSSENYELESH DEMISS , St. Mary's University

Buying behavior tends to adopt a certain pattern: need identification, search between alternatives, buy and post-buy evaluation. These patterns have been viewed as rational because they are based on certain principles. Any other buying behavior that is not within this pattern can be considered impulsive. This behavior is in fact affected by various factors one of which is social media. Hence the main objective of this study was to analyze the effect of social media on impulse buying behavior in Ethiopia: the case of selected customers in Addis Ababa. The research design was descriptive in nature. In the beginning respondent's demography and descriptive analysis of the major variables was conducted. Afterwards, Regression Analysis was used to find the relationship between the variables (Website Quality, Trust, Situational Variables and Variety Seeking). The primary research data was collected through a structured questionnaire distributed to 384 customers (320 was received back) and SPSS software was used for analysis purposes. The results of the analysis showed that Social Media have a positive and significant relationship impact on Impulsive Buying Behavior of customers. Therefore, marketers should understand the importance of social media for encouraging the impulsive buying of consumers.

Key Word:-Social Media, Impulsive Buying Behavior and Website Quality

**EFFECT OF SERVICE QUALITY ON CUSTOMER
SATISFACTION IN CASE OF ADDIS ABABA CITY
ADMINISTRATION DRIVERS & VEHICLES LICENSING AND
CONTROL AUTHORITY**

YENENESH BADI GAGA , St. Mary's University

The purpose of this study is to examine the effect of service quality on customer satisfaction in case of Addis Ababa Driver & Vehicle Licensing and Control authority customers in Addis Ababa. The design of study was explanatory in nature. Primary data and secondary data were used in this study. Since the total populations of customers were not known, the researcher used convenience-sampling techniques for the study. Conveniently, the student researcher conducted the research by taking the sample determination method developed by Cochran (1983), according to the method. Out of one hundred seventy-two (172) questionnaires distributed to customer respondents one hundred thirty-two (132) were returned (accepted). The findings of the study indicated that five service quality dimensions were positively related to overall service quality and are indeed drivers of service quality which in turn has an impact on customer satisfaction. The study findings also indicated that all the standardized coefficients relating the service quality dimensions to overall service quality and to customer satisfaction have the expected positive sign and are statistically significant. The impact of five service quality dimensions on customer satisfaction was significant in all factors of service quality. More specifically, customers indicated high satisfaction with the five dimensions of service quality examined in the study (Reliability, Responsiveness, Empathy, Assurance, and Tangibles). In this regard it was interesting to note that the dimension of responsiveness and empathy had the lowest mean ratings; however, the correlation between assurance and customer satisfaction was the highest, which implies that improvement in employee's assurance is an important issue that requires attention. The research also concluded that service quality can be used to predict customer satisfaction and service quality account for 83.1% of the variability in customer satisfaction.

Key words- Service quality, customer satisfaction

THE EFFECTS OF LOGISTICS SERVICE DELIVERY ON LOGISTICS PERFORMANCE: THE CASE OF ETHIOPIAN SHIPPING AND LOGISTICS SERVICES ENTERPRISE

YITASEB GETAMESAY, St. Mary's University

Integrated logistics service has become a critical part of a national economy and a planned strategy to excel the logistics performance is a pre-requisite. The essence of logistics is recognized worldwide for which nations harness a great deal of concern for the sector. Logistics Performance Index (LPI) is a measure of the overall performance of the logistics sector by combining six elements and is used as a benchmarking tool prepared by the World Bank. Multinational companies are subtle to the figures and the reports made by the World Bank to deploy their investment at a certain country. Nations with excellent logistics performance index rank are highly benefited from the fruits of the sector and strive to keep the sustainability of the integrated logistics service provision. Despite its importance to a national economy, logistics had never been given the desired emphasis in Ethiopia. ESLSE is established to facilitate the import and export trade of the country and takes the leading spot in the determination of Ethiopia's LPI rank. The objective of this study was to assess the effect of logistics service on logistics performance of ESLSE. Previous studies measured the service quality from the functional dimension (reliability, responsiveness, assurance, empathy and tangibility) of the service quality. Yet, Gronroos suggests the technical and company image dimensions also have a crucial significance on the perceptions of customers. Based on this suggestion, the study incorporated these two dimensions with the five dimensions of the functional service quality aspects and measured the logistics service delivery performance. Purposive non-random sampling technique is implemented to select a sample of 323 respondents from a total population of 1665 importers who import goods for the purpose of merchandising and located in Addis Ababa. The data is collected through structured questionnaire. The respondents were approached by the data collectors at their convenience in offices and sales areas. Data was processed by using Statistical Package for Social Sciences (SPSS) version 20 and analyzed via Pearson-correlation analysis to test the correlation between the dependent and independent variables and regression analysis was made and estimation of the regression model was made using beta coefficients. It was concluded that there is a significant relation between them. The findings of the study revealed that reliability and company image were found to be least factors to affect the logistics performance.

Key words: logistics, service delivery, logistics performance

**THE EFFECTS OF INTEGRATING MARKETING
COMMUNICATION ON PERFORMANCE OF HOTEL IN
ETHIOPIA- THE CASE OF SELECTED HOTELS IN ADDIS
ABABA**

YONAS BEZABIH, St. Mary's University

The study focused on the effects of integrating marketing communication on performance of hotel in Ethiopia. The study was guided by four research questions. In order to achieve the desired outcome, descriptive research designs have been applied and mixed research approach is adopted. The populations for the study were employees and managers in the hotel industry and the study population comprised of a total of 105 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) version 20. In conclusion, the study revealed that the correlation result reveals that there is high degree of association among the indicators of effects of integrating marketing variables and performance of hotel industry. The study showed that the regression analysis done to ascertain the extent to which the variables mentioned explain the variance in performance of hotel industry. The value of adjusted $r^2 = .53.2$ which indicates 53.2% of variance in performance of hotel industry is explained by the independent variables. The study further revealed that this research finding confirmed that advertising, sales promotion, direct marketing and personal selling are the major significant tools of integrated marketing communication for performance of hotel industry. Recommendations for improvement at the hotel industry may attempt to co-ordinate the communication around a created or sponsored event as of going practices with an activity that gathers the target group in time and space.

Key Words- Integrated Marketing Communication, Advertising, Sales Promotion, Direct Marketing, Personal Selling, Performance

“THE ROLE OF SOCIAL MEDIA MARKETING FOR BUILDING CONSUMERS' BRAND AWARENESS IN ETHIOPIA”

YORDANOS KEBEDE, St. Mary's University

The use of social media marketing nowadays is becoming very popular worldwide and it has changed the relationship between customers and business and this effect will gradually continue to evolve in Ethiopia as new media infuses the culture and society. The purpose of this research was to investigate the role of social media marketing for building brand awareness in Ethiopia. This study is descriptive in nature whose primary objective is to provide insight into a new marketing phenomenon while investigating one or more variables. A quantitative method is used. It has been possible to withdraw necessary primary and secondary data by distributing questionnaire and by referring related literatures respectively. A questionnaire was distributed to collect the required information and gather data to attain best possible outcome of the research's effort. The size of the population for this study is unknown as social media networking sites are dynamic and complex and they are impossible to count given that the number of members increases on a daily basis. Therefore, the researcher gathered data from 100 respondents. The finding of the study indicates that most consumers pay attention to advertisements recommended and shared by friends and contacts on social media networks rather than the direct information provided or advertisement campaign made by companies. Therefore, this research suggested that local companies should use social media network to present their brands with enormous reach, endless communication possibilities and with a very limited promotion cost and grab, the possible opportunities of exploiting the brand building potential through the richest and fastest communication form available. However, Social Media as a form of marketing will present a completely new phase challenges. Therefore, companies need to develop their marketing strategy with special care in order to minimize the risk and challenges of online branding.

Key Words: Social Media, Brand Awareness

ASSESSMENT OF CUSTOMER CLAIM HANDLING PRACTICES AND CHALLENGES IN THE CASE OF NYALA INSURANCE

YORDANOS KIBATU, St. Mary's University

The aim of this study was to assess the customer claim handling practices and challenges in the case of Nyala Insurance Head Office, Addis Ababa. To this end, data were gathered through questionnaire from 60 customers of the insurance company. The researcher used convenience sampling method to select samples because customers were contacted at hourly service delivered and the population would be infinite. Descriptive statistics (frequency, percentage, mean and standard deviation) was used to analyze data as it helps to describe the characteristics of objects, people group, organizations, or environments. Data from the respondents was analyzed and translated into useful information using the statistical package for social sciences (SPSS). The findings of the study indicate that the insurance company's customer claim handling system was found to be ineffective as the respondents' average mean value was 2.88. The results also show that the major claim handling challenges in NIC are weak underwriting standards, lack of information technology support and limited capacity of claims personnel and the performance evaluation and legal principles undertaken by the company to reduce customer claim handling and related problems. Therefore, Nyala Insurance company need to improve the existing customer claim handling practices and take proactive measures to curb the challenges and increase insurance customer satisfaction.

Keywords: Nyala Insurance Company, Customer Claim Handling Practices, challenges

Effects of Social Networking Sites Alcohol Advertisement and Ban of alcohol advertisement on Main stream media on Youths Alcohol Drinking Behavior: Evidence from Addis Ababa, Ethiopia

Yordanos Yifru, St. Mary's University

Measuring the effect of social networking sites advertising of alcohol and ban of advertisement on youth drinking behavior is critical for alcohol manufacturing companies because they are part of the community and must consider the social aspect of their marketing. The study's objective is to describe the effect of advertising and the ban on mass media advertising on the drinking behavior of Addis Ababa's youth. The research approach was deductive, and the research design was explanatory. Questionnaires were used to collect primary data from 385 respondents using a self-administered data collection system, with 367 valid questionnaires collected and analyzed. These respondents were chosen using a non-probability sampling technique known as judgmental sampling. Descriptive statistics (mean and standard deviation) and inferential statistics (correlation and multiple linear regressions) were used to analyze the data. The findings revealed that there are positive and significant relationships between SNS alcohol Ads exposure, message content of SNS alcohol Ads, and drinking behavior, and the study's findings show that ban of alcohol advertising on mass media outlets has almost no effect on the drinking behavior of Addis Ababa's youths. Finally, this study suggests appropriate actions for companies to strengthen their advertising strategies in order to overcome the market's intense competition without jeopardizing societal well-being, particularly that of youths.

Key word: - Alcohol, Advertising, Social networking sites, Ban on advertisement, Drinking behavior

PROJECT MANAGEMENT

**AN ASSESSMENT ON THE SOCIO-ECONOMIC IMPACT OF
PRODUCTIVE SAFETY NET PROGRAM (PSNP)
ON BENEFICIARIES: (THE CASE OF HABRU WOREDA, AMHARA REGION)**

ABDULHAFIZ MUHAMMED, St. Mary's University

Social safety net programs can be a critical elements of effective hunger reduction and poverty prevention strategy especially in developing countries. Also, many studies have come out for the last decades that supports the argument that social protection program like PSNP has a paramount impact on local communities and economies to increase and diversify their food consumption, child and maternal welfare as well as fosters more investment in the education and health of children, reduces child labor and ultimately improve life standards. Ethiopia is one of the countries where PSNP has been given due consideration as tool/a safety net to help the poor household asset depletion, overcome food insecurity and create community asset. The core activities of PSNP have been designed to bring positive impacts on beneficiary's household asset accumulation, household income, public participation, financial inclusion, and consumption pattern. This study evaluates the socio-economic impact of PSNP on beneficiaries in Habru Woreda. For quantitative analysis both treatment and control respondents were drawn with 220 (100 treatments and 120 controls) beneficiaries using simple random sampling techniques in Habru. Descriptive statistics and econometric model were applied for analyzing quantitative data. PSM method was employed to analyze the socio-economic impact of PSNP on beneficiaries. Subsequently the objective of this study is to find out the socio-economic impact of PSNP on beneficiaries with a particular reference of Habru Woreda. keeping above objectives in mind, the study employed questionnaires, key informants, and focus group discussions to obtain primary data. The social and economic impact of PSNP is analyzed based on income, consumption pattern, asset accumulation, acquisition of home equipment's, infrastructure, access to finance, women decision making and economic empowerment. The finding indicates that PSNP have made a positive impact to the social and economic aspect of the beneficiaries life. Despite the efforts put on to bring the desired impacts, the study also revealed that there is still area of improvements that government and development partners must work on in terms of getting full access to finance, asset accumulation, consumption pattern, and wage rate increment/income.

Key words: Productive safety net program, poverty, impact, income.

Assessment of risk management practices on housing projects:

The Case of Bole Arabsa housing project

ABEBE DEMISSE, St. Mary's University

Risk management is recognized as an important exercise in order to achieve better performance of construction projects. Success in construction project is indicated by its performance in the achievement of project time, cost, quality, safety and environmental sustainability objectives. The housing projects run a high risk of being over budget and significantly late. While some degree of cost and time schedule risks is inevitable in construction projects, it is possible to improve risk management strategies to minimize their negative impact. This study tried to assess the practice of project risk management in Bole Arabsa housing project. The researcher has used descriptive research design. The data collection tools were questionnaire. The sample size of the study was 259 individuals who were selected through cluster sampling. The response rate was 100%. The sample size was selected through cluster sampling and a questionnaires with an item of 49 was distributed to the team members and individuals who are involved with the projects. The findings of the study revealed that there is no well-organized policy or guideline that recommend how to manage risks in the projects. The project doesn't usually follows a defined or standard risk management process. Majority of respondents believed risk management is not treated as a continuous process in the project. The finding of the result showed irregularity as far as handling of uncertainties that occur within the project. Careful plan is not designed for the projects to overcome or handle uncertain events that may take place. Even though few respondents reported the project use of risk identification such as expert judgment, checklist, document review, information gathering, & assumption analysis, most of them disagree the existence of the practice of these method in the project. According to the respondents the majority source of risk in the project was human risk followed by technical and financial risks. Majority of respondent disagree the existence of well-developed strategy to respond to uncertainties if they occur. The project lags behind in the practice of risk monitoring and control within the project. Furthermore, risk management culture is very low in the enterprise. 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 project sites. Therefore, possible recommendations are preparation of proper policy or guideline, review priority of risk response strategy, establish a cross checking mechanism for monitoring and controlling process and Provision of training to employee.

Assessment of IT Project Management Practices in Zemen Bank S.C.

ABEL ZEWDU, St. Mary's University

It is assumed that there are certain generally accepted project management practices which enhance the effectiveness of managing projects which are expected to be distinctive irrespective of the type of organization or project. Hence, the main purpose of this study is to assess IT Project Management Practices in Zemen bank using the ten project management knowledge areas defined by PMBOK. Primary data was collected by semi structured interview, closed and open-ended questionnaire. Accordingly, descriptive research design was used. This study uses both quantitative and qualitative research approach. Frequency, percentages and mean were used to analyze the data obtained. The findings of the study showed that, project schedule management and human resource management were least practiced. The study shows that the ten knowledge areas from PMBOK are practiced by most of the Zemen bank employees/respondents except that in time management which in turn displays there is a gap in practicing Project time management. Nevertheless, with the dynamic environment and the IT project nature, Zemen bank still need to implement the ten project management knowledge areas defined by PMBOK as a guideline.

Key words: Project management, Project management knowledge areas, Project management practice, Zemen bank

**CHALLENGES AND OPPORTUNITIES OF VIRTUAL
LEARNING DURING COVID-19 PANDEMIC AND BEYOND: -
IN THE CASE OF St. MARY'S UNIVERSITY,
ADDIS ABABA**

Alemseged Getachew , St. Mary's University

COVID-19 pandemic is a global disaster which affected humanity immensely in all perspectives. This life-threatening virus took millions of lives already and enforced global closure in most activities of the world. The educational sector was severely harmed by the pandemic by forcing the closure of conventional teaching and learning practice. Virtual learning was the only option to continue education globally. Many of the world educational institutions started using virtual learning without any proper preparation and readiness in many aspects. This paper presents the challenges faced by students and instructors during the covid-19 pandemic and the opportunities of virtual learning for the future use. the research uses Survey research design approach. Primary data source was collected by means of Survey questionnaire from both instructors and students at ST. Mary's university school of graduate studies. Simple random sampling technique was used for the student's participants and seventeen instructors was involved on the research. The data were analyzed in descriptive statistics by using percentage. The result show that most of the challenges of virtual learning was shared by instructors and student's respondents mainly focused on infrastructure and lack of proper readiness Specifically includes Poor internet connection, High cost of internet, Unstable power supply, lack of proper preparation and readiness. Opportunities of virtual learning from instructors and student's respondents consist of convenience and suitability of virtual learning regarding the possibility of taking and giving virtual class from anywhere at any time, educational reachability, and the technological aspect of virtual learning. Virtual learning brings a major opportunity for the future of higher learning institution in Ethiopia if the challenges solved properly. The government and educational institutions must be taken seriously to utilize the potential benefits of VL. Furthermore, virtual learning implementation in Ethiopia higher learning institutions needs further studies from other researchers.

Key words: COVID-19, Virtual Learning Conventional Learning.

**Assessment of Operational Challenges and
Opportunities of Ethiopian Airlines during
COVID-19 Pandemic Period**

Alpha Girma, St. Mary's University

The aviation industry is one of the industries that are capital intensive and surrounded by many types of risks one of them being related with health and transport related risks specially the unforeseen pandemics and their effect; since Aviation industry is mobility based industry it has a high effect on spreading of diseases and pandemics via passengers from one place/continent to the other part of the world. The major risks that are related with health facts are transition of deadly pandemics. The objective of this paper is to investigate the management techniques and practice implemented by African Aviation Industry focusing on Ethiopian Airlines as a case study point during COVID-19 pandemic outbreak seasons of the years 2019/2020. The study is conducted using qualitative approach using descriptive research design of assessment by using primary and secondary data that are obtained through structured questionnaire and semi structured interview questions as primary data and previously conducted researches, books, journals, organizational publications and reports as source of secondary data. Interviews were conducted with management staffs that works on different sectors of the organization to triangulate and supplement data obtained from both sources of data. The results reveal that Ethiopian Airlines (ET) uses various project integration management methods, risk management methods, health and safety measures and has made, physical changes to the aircrafts it operates on as well as to the working environment its employees work and at its service providing station because of the adjustments the airline has made they were able to fetch benefit out of the pandemic season. Based on such findings the conclusion drawn is African Aviation industries needs to create a related business groups to support their airline in case of pandemics like COVID-19.

Key Words: COVID-19, African Aviation Industry, Ethiopian Airlines, Project Management Methods

**ASSESSMENT OF THE ROLE OF SCHOOL FEEDING
PROGRAM ON STUDENTS' ENROLLMENT AND ACADEMIC
PERFORMANCE: THE CASE OF KOLFE KERANYO SUB-CITY
IN ADDIS ABABA**

AMANUEL ADINEW, St. Mary's University

The objective of this study is to assess the role of school feeding program on students' enrollment and academic performance in the case of kolfe keranyo sub-city government primary schools from (2020-2021). This study mainly employed quantitative data. To address the research objective 335 sampled respondents were selected. A non-probability sampling technique in the form of judgmental sampling technique is employed in selecting the four schools. For the selection of sample teachers and school parents' non-probability purposive sampling technique was used to get persons from different schools that can better provide information about school feeding. For the purpose of this research, 117 teachers were considered to be the representative samples. The other samples for the research were school parents. Accordingly, 175 parents were selected purposely with the intention of obtaining the persons that can provide more information about school feeding. 335 questionnaires were distributed; from which 292(87.2%) sample respondents replied appropriately to the questionnaire. Data gathered were analyzed based on these 292 responses with the help of SPSS 24 software package. Descriptive statistics research design was employed. All outputs were reported using frequency, percentage and mean results. From the analysis of this data, 28 key variables were identified and defined across four categories: assessment of Ethiopian school feeding program, levels of enrolment before and after the commencement of the SFPs, the effects of SFP on students' academic performance and challenges of school feeding programs. The main finding of the study is that school feeding program has positive effect on students' academic achievement. The findings of the study also showed that an increase in school enrolment and academic performance have achieved due to SFPs. The study recommended that the government through MoE should expand and improve school infrastructure and encouraged parents to build the culture of contributing for proper implementation of the SFPs. The study also recommends that all stakeholders working on School Feeding Program need to work cooperatively to enhance the program effectiveness.

Key words: school feeding, food security, enrollment, performance

**ASSESSMENT ON PROJECT MANAGEMENT PRACTICES OF
SELECTED NON-GOVERNMENTAL ORGANIZATIONS (NGOs) IN
ADDIS ABABA**

AMANUEL SISAY, St. Mary's University

Different kinds of research's are carried out on project management (PM) practices in order to address the performance and knowledge gaps in projects. The Project Management Institute (PMI) has developed the Project Management Body of Knowledge (PMBOK) as the best practices in managing projects over the past decades. The main aim of this paper is to assess the project management practices of a selected NGOs found in Addis Ababa. The study was conducted on a 6 NGOs found in Addis Ababa and it focuses on whether the organizations project is based on the nine project management knowledge areas. A descriptive research design was used in the study and a total of 60 respondents were participated. Both the quantitative and qualitative research approach was used in the study. The survey data obtained was logged to SPSS and analyzed by using mean, standard deviation and percentages. Primary data source was used for this study and it was collected using a questionnaire which have an open ended and close ended questions. A total of 60 questionnaires were distributed to the 6 NGOs, out of 60 individuals 54 (90%) of them properly filled and return the questionnaire. From the finding, it can be understood that out of the nine knowledge areas of the project management, the project integration management, project schedule management, project cost management, project quality management, project communication management, project human resource management, project risk management and project procurement management are well practiced and only project scope management is not well practiced and the rest eight knowledge areas some of the knowledge areas were properly managed and practiced but some have not been practiced. This paper suggests that the organizations to implement different projects based on project management knowledge areas and using each knowledge area processes too.

Keywords: Project Management practices, knowledge areas, NG

**ASSESSMENT OF QUALITY MANAGEMENT
PRACTICES OF GRADE ONE BUILDING
CONTRACTORS IN ADDIS ABABA**

AZEB FISSEHA, St. Mary's University

Quality Management has increasingly been adopted by construction companies as an initiative to solve quality problems and to meet the needs of the final customer. This research deals with the assessment of quality Management practices of grade one building contractors registered in Addis Ababa and renew their licenses. The objectives of the research were to investigate how the concept of quality and quality management is adopted in the construction process to identify grade one contractor's quality management practice and to propose measures for effective quality management practice. Different literatures were assessed to show the concept of quality and quality management in the construction industry and the factors that affect quality management practices. Those issues were also assessed in Ethiopia situation by using interview and questionnaire. The interview was conducted with different professionals in order to help the questionnaire design. The questionnaire survey was performed on different selected Ethiopian contractors to assess their practices. A total of sixty-four questionnaire survey was distributed to different selected Ethiopian contractors. A total of fifty two questionnaire survey was returned 52 (81 %) from different selected Ethiopian contractors. In order to determine and rank the quality awareness and implementation level in building construction projects use relative importance index method (RII). The research finding indicated that most respondents were familiar with the concepts of quality and quality management but its application was relatively low. The majority of the contractors, (40%) don't implement quality management system in their company and also Labors & Design related issues are the most important factors to reduce the quality problem issues in Ethiopia building construction projects. Finally based on the findings and results some recommendations were given.

Keywords: Construction industry, Execution stage, Practices, Quality management, Success factors.

FACTORS ON GRADE ONE CONTRACTORS IN ADDIS ABABA.”

BEAKAL GIRMA , St. Mary’s University

The construction industry is growing rapidly in Ethiopia, particularly in Addis Ababa. However, it becomes hard to finalize projects at the allocated cost and time planned initially. Construction project delays become a critical issue from time to time. As a result, this study was carried out to gather information on the most important factors that contribute to construction project delays and mitigation methods for reducing delays on grade one contractors in Addis Ababa. The study uses a descriptive research design on the causes of project delay. Quantitative method is used and the research used stratified random sampling technique for the questionnaire survey. For the investigation, thirty-nine delay-causing factors were chosen from seven groups that contribute to the causes of delay. Interview was conducted with fifteen respondents on mitigation measures of project delay. One hundred and eight questionnaires were distributed to three primary project stakeholders in construction industry, which are contractors, consultants, and clients. Eighty-two of the questioners are filled properly and completely then used as an input for data analysis. Relative Importance Index (RII) was used to analyze and rank the delay causing factors and effects of project delay. According to the survey, the most important delay causing factors are material shortages in the market, price increases/price escalation, inadequate planning and scheduling, material delivery delays, progress payment delays by owners, longer waiting periods for approval and supervision, and awarding projects to the lowest bid price. The interview conducted on mitigation methods of project delays suggests that adequate project detailed planning and project monitoring and evaluation practices are delay minimizing methods.

Key words: construction project delay, delay factors, effects of delay, project stake holders, mitigation methods.

**Assessment of Project Quality management Practices:
The Case of Addis Ababa River Side Green Project**

BEALU GIRMA , St. Mary’s University

This study considers the practices of construction quality management of the material on building construction sites. Quality management is a critical component of the construction industry. As such, the effectiveness of project execution is the organizations get to understand the major effects of techniques of quality management. A properly implemented quality management program can to take the flow with time of equipment and materials to the job site, and thus facilitate improved work face planning, productivity of labor is induced, the scheduled is better and minimum project costs. Quality management is an essential function in terms of productivity improvement in construction projects. It is defined quality management functions which include quality planning, quality assurance, quality control and quality improvement of a project. The main tools for the collection of data included questionnaires, and site visit were used to identify the annual requirement of the construction work. Simple descriptive analyses involving tables of the annual requirement of the construction quality were used in analyze the results from the questionnaire. Secondary sources of data were obtained from relevant literature that covered thesis related to the case study.

**REUSE IN THE CONSTRUCTION INDUSTRY: THE CASE
OF SELECTED FIRST GRADE CONTRACTORS IN ADDIS
ABABA**

BETHELHEM SOLOMON , St. Mary's University

Plastic is widely used in our day to day life. Plastic waste reuse in construction according to this study is very important both to the environment and the construction sector. The study helps to fill the knowledge and practical gaps in the reuse of waste plastics practice in construction, the insufficient study and the gaps in the trend of using plastic wastes as suitable construction materials. The objective of this study was to assess waste plastic materials management practice in Addis Ababa selected construction sectors. As a research methodology qualitative and quantitative approaches were used to assess the responses given to questionnaires. From several contractors in Addis Ababa level one/grade one contractors were selected as target population. For meeting the objective of the study data collection was made using questionnaire as data collection tool. And among the 100 questionnaires, only 72 were collected. Samples were drawn using convenient sampling approach. Based on the data analysis, the result of the study revealed that 'Reduced Consumption of financial resources to purchase products', "Less plastic waste in the environment", "Easy to use and maintain", "Increased work opportunity", "Lesser labor energy consumption" and "Minimum cost of labor" were the major impacts of reuse of plastic materials in construction and concluded that reusing plastic wastes in production of construction materials is important in major concerns of construction management areas like time , cost, quality, human resource management and also environmental protection. To support the findings according to the responses of the respondents, laboratory tests on produced plastic waste floor tile materials were made. Finally the study recommended for the study to be made in wide range including other areas, extended population size including consultants, clients, and other construction stakeholders. In addition, experimental researches should be made in order to recycle plastic wastes to use different purposes and decrease the exposure of the environment to plastic waste.

Key words: Plastic waste, plastic waste reuse, impact, environmental protection, construction material

**PRACTICES & CHALLENGES OF PROJECT MONITORING AND
EVALUATION: CASE OF MISSION FOR COMMUNITY DEVELOPMENT**

PROGRAM (MCDP) PROJECTS

BEZA TEKESTE, St. Mary's University

This study aims to assess the Practices and Challenges of Project Monitoring and Evaluation in the case of Mission for Community Development Program (MCDP) projects. 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. The data gathered from the open ended and close ended questions presented in combined way. The sampling method for this study was census. Target population of this study was all of the employees and management body of the organization. The target population of the study was 52 respondents in number from which the data will be collected. The findings from the key informants interview and M&E process document review of MCDP projects tell that the project M&E system were not effective and it faces lots of challenges during conducting the M&E activity. Some of the challenges the result shows are Lack of adequate employee training, low management support, lack of stakeholder's involvement, insufficient technological systems, poor resource allocation, inadequate budget allocation, loose project Monitoring and Evaluation planning, infrequent Monitoring and Evaluation were identified as highly challenging factors. In order to improve effectiveness provide appropriate trainings to all levels of the M&E staff, appropriate technological advancement, and sufficient allocation of funds, adequate top level management support and active stakeholder's involvement some of the vital recommendations made in this research.

Key Words: project Monitoring and Evaluation, project M&E practices and Project M&E challenges, MCDP projects

**THE PRACTICE OF MONITORING AND EVALUATION IN
ETHIOPIAN ROAD PROJECTS: THE CASE OF FEDERAL
ROAD PROJECTS**

Bezawit Girma Hailemichael , St. Mary's University

Project monitoring and evaluation is generally one of the components for effective project management. It gives responsibilities, indicates stakeholders' transparency and promotes corporate training by recording lessons gained in the execution of projects and applying them in the succeeding project planning and delivery or sharing experiences with other implementing organizations. The Ethiopian Roads Authority's Monitoring and Evaluation practice is assessed in this study, as the majority of its projects experience significant time and cost overruns, as well as quality issues. The data was obtained using a questionnaire and a key informant interview from the three stakeholders, and various Authority records. The study design was descriptive, and the data type was both qualitative and quantitative. The target population consists of 150 people who take part in project planning, implementation, monitoring, and evaluation. Despite consultants and contractors' claims that the Authority's central M&E unit does not function as it should, the research revealed that the Authority does have one. In terms of M&E tools, ERA uses a particular guideline and manual, but it does not regularly use a specific M&E approach. The M&E results are primarily used to make decisions. However, there is a communication gap between key staff involved in the M&E process, as well as members of management and stakeholders, indicating that the M&E results are not being communicated effectively. Finally, the Authority's defined challenges include lack of training and skilled M&E unit, communication gap among stakeholders, difficulty using M&E tools and methods, capability gaps, gaps in implementing effective M&E programs supported by ICT, and employee perceptions of M&E tasks and environments. As a result, in order to improve Ethiopian Roads Authority's M&E practice, this study recommends that the M&E unit be properly staffed and equipped with the appropriate knowledge and skill. Furthermore, the Authority's decentralized M&E roles will be harmonized centrally within the M&E work unit. Mechanisms for data triangulation, approval, and validation should be structured to ensure data consistency. Furthermore, a clearly specified M&E approach and an appropriate M&E outcome communication plan should be implemented to optimize the efforts made and improve the efficiency of the M&E framework.

Keywords: M&E, Federal Roads Projects, Challenges, Project Success

THE EFFECT OF LEADERSHIP STYLE ON EMPLOYEES' JOB SATISFACTION IN ETHIOPIA POSTAL SERVICE: THE CASE OF EXPEDITE MAIL SERVICE (EMS)

BINIAM HAILU, St. Mary's University

The main objective of this paper is to examine the effect of leadership styles on employee's job satisfaction in Ethiopia postal service in the case of expedite mail service (EMS). This study depends on data gathered from employees of EMS. To achieve the objective of this study, descriptive method was used, questions were distributed to 133 respondents and 127 returned the questionnaires. Secondary data were also extracted from prospectus and other published materials of Ethiopia postal service. The data collected from the questioner were analyzed using statistical tools such as mean and standard deviation. This study has looked at the relationship between leadership styles and job satisfaction of employees in the EMS and discovers the effect of leadership styles on employee job satisfaction. A Multifactor Leadership Questionnaire was used to measure leadership styles and job satisfaction. Information gathered from respondents was analyzed using descriptive and correlation analysis. The study uncovered that leadership styles were fundamentally related with job satisfaction. The findings of the study demonstrated that there was a huge relationship amongst transactional and transformational leadership style and employees' job satisfaction. The discoveries likewise uncovered that employees favored transformational leadership style over transactional leadership style subsequently the most astounding mean score of the worker job satisfaction measurement went to transformational leadership style. The result of the present study proposes the significance of transformational leadership style that ought to be advanced through the organization's strategies.

Assessment of Construction Safety Management: The Case Yohannes Haile Building Contractor in Addis Ababa Ethiopia.

Birhan Ayehu Admasu , St. Mary's University

The nature of the construction industry is risky, hazardous and it needs special attention in safety management in to the whole procedure during construction. The study aimed in assessing construction safety management. To accomplish its objective descriptive research method and both primary data and secondary data source used. Structured questionnaire and non-structured interview as well, a questionnaire survey was conducted based on the literature and information collected through the document review of the project. To this respect, 42 questionnaires were distributed and 38 questionnaires were completed, which represented a response rate of 90.4%. Tables, percentages displayed the information, and the data was analyzed quantitatively using descriptive statics and relative importance index, to do so Microsoft Excel spreadsheet used. The study result revealed that there were mandatory protective clothing and equipment, subcontractors afford appropriate and suitable private safety tools, the company employed skilled trainer, give attention about insurance for workers and training about safety rule and regulations, those enhance safety practices of the company and decrease hazards. In addition, there were absence of safety and health boards, absence of project-specific training and regular safety meeting, low attention to work danger examines and communication. Besides, lack of Safety and health orientation training and regular worksite reviews, employee did not precede every safety guidelines and poor worker involvement in safety and evaluation. The study also recommended that in order to improve the safety management practices and to decrease the accident rate the government and engineering societies, contractors, clients, and all construction parties must contribute their rightful parts.

Keywords: construction safety, construction safety management, construction site

**APPLICATION OF QUALITY MANAGEMENT AND IT'S
CHALLENGE IN ONLINE MARKETING PROJECT IN ETHIOPIA:
THE CASE OF HELLO MARKET.**

BIRUKTAWIT FIKRU, St. Mary's University

This purpose of the research is to assess the quality management practice and it's challenge. To achieve its objective, A descriptive research design and both primary and secondary data were used. Questionnaires, interview. Besides, it employed purposive sampling techniques. The survey questionnaire was considered based on the literature and on the information collected through the document review of the project. The survey questionnaire was distributed to 30 direct participants in project management team members who were selected purposively among them 28 responded, which represented a response rate of 93.33%.The data gathered through the questionnaire was analyzed by Statistical Package for Social Science (SPSS).The generated data was presented using tables, frequence and percentage approaches.The outcome of the study indicated that Hello Market online project dose not employed any quality management practice since the standard of quality management in online marketing are not experienced well and most of the processes are ignored. In the study it is examined that various quality assurance measures were not taken starting from defining project objectives and to monitoring and the tasks that were carried out mostly in monitoring level is taken by traditional method which is believed by the project managers to help grow the project. It was also recognized that some barriers of quality management; inadequate management support, lack of quality management practice, quality assurance training and follow up, lack of quality management policy and strategy were the major once. The study also recommended that Hello Market to have separate quality management policy in order to assume complete project quality management process, improve management involvement, capacity building on project management skills for effective implementation of online marketing project.

Keywords- Quality, Quality management, Challenges, Quality Management in online marketing

Cause of Delay in Medium Town Water Supply Projects: The Case of Ethiopian One WASH National Program

Derege Mengistu , St. Mary's University

Construction delays are common problems in water supply projects in Ethiopia. The delays in construction projects are the major causes of project failure. Construction delays are caused by many factors. The aim of this paper is to identify delay factors on construction projects and analyze these factors with the relative importance index method. For this purpose, 57 different delay factors were identified, categorized into eight major groups. The relative importance of these delay factors were quantified by the relative importance index method. The ranking of the factors and groups were demonstrated according to their importance level on delay. The findings show that the main critical factors that cause construction delays in water supply project of One Nation Program in Ethiopia are: (1) fluctuation of price/rising cost of material , (2) late material supply, (3) scarcity of material in the market, (4) delay payment to the contractor, (5) ineffective planning and scheduling, (6) less emphasis to planning, (7) client's finance shortage, (8) unrealistic contract duration (9) delay payment to the suppliers and subcontractors and, (10) underestimating the complexity of the project. In addition, cost revision; effective planning and scheduling; estimating realistic project duration; on time delivery of material and plan for payment of contractors are some recommendations made to minimize and control delays in construction projects.

Key words: Water supply project, construction delay, cause of delay

BENEFITS AND CHALLENGES OF CLOUD-BASED ENTERPRISE RESOURCE PLANNING (ERP): A CASE OF BANK OF ABYSSINIA

DESALEGN LUNGA , St. Mary's University

In today dynamic world, organizations use Enterprise Resource Planning (ERP) to integrate business functions to the organization by joining the core process under a single database and it assist he enterprise to use the same information and transfer data between all functions. Many organizations in Ethiopia implement their ERP on premise. However, because of the high cost of dedicated and customized ERP software, cloud-based ERP is viable for organizations. Therefore, Bank of Abyssinia implemented its ERP system in cloud. The major objective of this study is to assess insight of employees on cloud-based ERP, the benefits and challenges of cloud-based ERP project implantation in the bank and to identify the gap and recommend the best solution. Data was collected from target group by means of questionnaires and interviews including observation. The data was analyzed with the help of SPSS version 20 and then presentation, interpretation and discussion was done by using table, percentage and mean values. The researcher used descriptive research method. Accordingly, the paper focused on insight, benefits and challenges of cloud-based ERP. Regarding insight of employees on cloud computing and cloud-based ERP, some of respondents were aware of it. But, the majority of respondents were not highly aware of cloud computing, cloud-based ERP and concepts related with them. The study also considered and identified that cloud-based ERP project implementation has many benefit and challenges related with cost, security, customization and implementation. Finally, the researcher discussed his possible recommendation and suggestions like: filling the knowledge gap of employees about cloud computing and cloud-based ERP, large organizations should know and understand, as there are more customization or modify their process to standard one For cloud-Base ERP project, the bank should integrate ERP with data ware house on premise and the bank should be certain to meet compliance issue not to put customer data in the cloud. Finally further study is necessary since it is a new technology and not practiced well in Ethiopia.

Keywords: ERP, Cloud-Based ERP, IaaS, PaaS, SaaS

ASSESSMENT OF PROJECT PROCUREMENT MANAGEMENT PRACTICE IN COMMERCIAL BANK OF ETHIOPIA

ELLENI ZEWDIE, St. Mary's University

This study aims to assess project procurement management practice of Commercial Bank of Ethiopia focusing on Building Construction and Maintenance procurement process. The researcher has used descriptive research method and the data collection tool was a closed-end questionnaire. To check the reliability of the questionnaire, a pilot test was conducted and the analysis generated a Cronbach alpha value of 0.935. The sample size of the study was 94 individuals selected through purposive sampling and the response rate was 81.91%. A Questionnaire with 33 items was distributed to employees who are involved in Building Construction and Maintenance procurement practice of the Bank's projects. A simplified project procurement management practice with procurement planning, tender and seller selection process, procurement administration and closing of procurement is assessed. Based on the assessment responses, each process is leveled on defined scale (very high, high, moderate, low and very low).Accordingly, all the procurement process and overall project procurement management practice of the bank shows a moderate level scale. Therefore, the study gave a recommendation on each procurement process based on the findings.

Key word: Procurement, Project Procurement Management, CBE, PMBOK, Procurement Procedure Manual

**FACTORS AFFECTING THE EFFECTIVENESS OF
MONITORING AND EVALUATION PRACTICES:
IN THE CASE OF TECHNOSERVE ETHIOPIA,
COFFEE INITIATIVE PROGRAM**

EMNET SOLOMON , St. Mary's University

Monitoring and evaluation have been commonly recognized as an essential component of project management life cycle. M&E is important in project design and planning, transparency, advocacy, performance management, internal institutional learning and benchmarking, and evidence-based decision making. Monitoring and evaluation are carried out to achieve the best of the project's standards and in doing so are influenced by factors that decide its effectiveness. Accordingly, the purpose of this research was to examine the determinant factors affecting the effectiveness of monitoring and evaluation practices in the case of TechnoServe Ethiopia, Coffee Initiative Program. The research utilized a quantitative approach and descriptive and explanatory research designs. Both primary and secondary data types were in play to collect data. The primary data were collected through questionnaires, and secondary data such as program report and M&E report were used. The study targeted a total of 81 respondents. However, only 72 responded to the questionnaire, which contributed to 89% of the response rate. The data collected were analyzed using SPSS software, employing descriptive and inferential statistics. According to the results, the 55.5% positive variation in the effectiveness of M&E practices can be explained by the changes in the determining factors mentioned in the study. However, the remaining 44.5% is attributed to factors that were not covered in this particular study. This indicated that the organization should properly review its practices in relation to these factors as required considering it majorly determines the effectiveness of its M&E practices.

Key words: Monitoring, Evaluation, effectiveness, M&E planning, availability of funds, technical expertise, stakeholder's participation and role of management

**HIDES AND SKINS MARKETING PRACTICES AND
CHALLENGES IN ETHIOPIAN LEATHER INDUSTRIES:
CASE OF ADDIS ABABA ABATTOIRS ENTERPRISE**

EPHREM GIZAW, St. Mary's University

The current study was conducted with the objective of assessing hide and skin marketing practices and its challenges in Addis Ababa abattoir enterprise. Both qualitative and quantitative data's were collected with an exploratory research design. The population of the study were sampled by using stratified probability sampling with total sample size of 192. A questionnaire survey and interview was done with 151 respondents with full respondent rate to assess the marketing situation of raw hide and skins. The general findings show that according to Addis Ababa abattoir enterprise, backyard slayers and central collectors the major quality defects found are scratch, brand marks, scar from wounds and tick mark, ripping defect and animal disease. The analyses of the study conducted with the assessing respondents' shows marketing practices have four lines of market channels for hides and skins. This starts from producers (Addis Ababa abattoir enterprise and households) followed by middlemen, central collectors and tanneries. Also between this marketing channels Production problem such as diseases and quality defects as well as market problems such as lack of competitive market, price fluctuation and limited market information were identified. Accordingly, the end selling access goes to tannery factories of Waliya, ELICO and LIDI. As many as one-quarter to one-third of all skins processed at tanneries of ELICO, LIDI and Waliya was found that majority quality defects. Due to natural quality defects, processing defect, lack of cheap waste management system and lack of foreign currency to buy chemical, tannery company are facing limitation of capacity to sock needed quantity and to receive the total amount produced and collected by the enterprise. Due to this and several reasons a number of hide and skin products do not reach to the market. Moreover, most respondents are aware of some of the criteria for determining quality of hide and skins but due to uncontrolled defects, environmental pollution, government policies, foreign currency shortage, seasonality of the product need and poor marketing systems the sector shows declination from time to time. However, they can easily be minimized through creating price

incentive based marketing, creating technology based programs and project work that implement the goodwill of the sector through managing environmental pollution, infrastructure and continuous awareness creation and training and provision of more access to market and better price.

Key words: Marketing, quality, hide and skin, Addis Ababa abattoirs enterprise

Evaluation of Ethiopia- Djibouti Railway project using Organization for Economic Co-operation Development Criteria

Eskendir Adinew, St. Mary's University

The 756km Ethiopia- Djibouti railway modernization project is the first electrified railway line in East Africa that has strategically benefit for the country economy. This project was jointly owned by the government of Ethiopia and Djibouti and constructed by China Railway Group and China Civil Engineering Construction Corporation. As per initial plan the project has been completed and was formally inaugurated for passenger in October 2016 and official commercial operation for both passenger and freight services commenced in January 2018, in this research using OECD (Organization for Economic Co-operation and Development) evaluation criteria; the relevance, effectiveness, efficiency and sustainability aspects of the project is analyzed in detail. Descriptive 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 that the project is consistent with local community need, country requirement and global priorities, and it's achieved cost, quality and schedule requirement of the project with expected long-term benefits. Using semi-structured interview and document review the study point out that the project is providing multiple benefits for the nation in terms of time saving, reduction in road maintenance cost, fuel saving, employment generation, reduction in pollution, foreign exchange earnings and revenue generation. These benefits are accruing to government, passengers, general public and the business community at large. Based on that for recommendation the project lacks utilization of local material which could contribute something for local economy through acquisition of local material for construction projects. This might help to meet the GTP oal to transform the country's economy into industrialization by encouraging local manufacturers and service activities. Therefore, in order to close the trade balance gap of the nation in the global trade the government should set a cap on which kind of material imported and which are manufactured locally and utilized.

Key Words: OECD Project Evaluation, Relevance, Effectiveness, Efficiency, Sustainability

and Ethiopia- Djibouti railway

**A ASSESSMENT OF PROJECT MANAGEMENT LEVEL OF MATURITY
OF FEDERAL ROAD PROJECTS IN ETHIOPIA: DISAGGRIGATED
ANALYSIS BASED ON STAKEHOLDERS**

EYASU HAILU, St. Mary's University

The F.D.R.E government has allocated large portion of the capital budget for the construction of federal road projects. The project management of the federal road projects has three major stakeholders which are the Ethiopian Roads Authority, Consultants and construction companies. The objective of the study is to assess the level of project management level of maturity of federal road projects in Ethiopia: a disaggregated analysis based on stakeholders. The study is conducted following quantitative research design using structured questionnaire as primary source of data and previously conducted researches, books, organizational publications and reports used as secondary source data. The collected data had been analyzed quantitatively through five-levels of project management maturity assessment model. The stakeholders' project management level of maturity with respect to project management of integration, scope, time, cost, quality, human resource, communication, risk, procurement and stakeholders is analyzed. According to the assessment made, the project management maturity level of stakeholders is found in different level. The Ethiopian Roads Authority and the consulting firms are found in level 3. Whereas, the construction companies are in level 2. Since higher level of project management maturity ensures effective project delivery and has a direct impact on project efficiency, this study also recommend some points on observed gaps by referring literatures in each project management knowledge areas.

Key Words: Maturity, model and stakeholders

**Assessing Project Risk Management Practices: Case
Study on Selected Leather Industry in Addis Ababa**

Eyerusalem Getachew, St. Mary's University

Risk management (RM) is a concept which is used in all industries. The tanning industry is means of job creation and export earnings for developing countries. In order to examine how risk management process and environmental challenge is perceived in the manufacturing sector which is different tannery factory or leather industry. All analyses were based on a theoretical background regarding risk management process and environmental challenge in the manufacturing sector. The purpose of this study was to investigate the current risk management practices and the risk management system that is adopted by the chosen company. The study used both primary directly collected from workers using questionnaire and secondary data(different text book used). The primary data were collected through questionnaires and secondary data were compiled from documents, reports, company website, and so on. The result revealed that the company has a risk management structure in place and it has developed written policies and procedures for risk management. Quality of project risk management tools and techniques with a mean score of .62, rated level of documented risk planning formality to be good in general with a score of 3.21, thought there is quality of risk management manual with mean score of 3.44 and slightly agreed from being neutral on capacity of the project risk management team with mean score of 3.59. The result shows from SPSS soft ware analysis minimum mean value above 3.12 for project risk management. Inter items correlation mean score value is 0.55 and range value is also 0.69 for project risk management in leather fatory.

Keywords: Risk management; Environmental Challenge; Risk management Process; Risk Management Methods.

**ASSESSMENT ON PROJECT MANAGEMENT
PRACTICES OF SELECTED PRIVATE PLASTIC
INDUSTRIES IN SEBETA TOWN**

EYOEL ABERA, St. Mary's University

The general objective of the study was to assess project management practices of private plastic industries in Sebeta. The study adopted a descriptive research design. There are 158 private plastic industries in Sebeta town that are registered by Sebeta investment office. Due to the current pandemic covid 19 most of the industries were temporarily closed and others that were not closed were reluctant to cooperate because of this five private plastic industries were selected based on their willingness, accessibility, project type and some criteria's. The study used a purposive sampling technique in order to get the right respondents who are capable of giving the relevant and accurate information based on the practical experience they have regarding the industry projects. The sample size was 50 respondents, 10 respondents in each selected industries. Data was collected using questionnaire, observations and interviews and they were analyzed using both descriptive statistics and reliability analysis. Based on the findings the study established that the selected industries have issues that need attention in project management practices which indicates a poor practice in project cost, time and risk management. The study concludes the selected industries practices project management to some degree though there are project management knowledge areas that are not practiced well enough which needs a high consideration. The study recommends that since project risk

management, project time management, and project cost management are a core and vital project management practices they should be given the highest consideration and suggests ways how to improve these practices.

Key words: Project Management Practices, Private Plastic Industries, Plastic Industries, Sebeta

**ASSESSMENT OF TRANSITION STRATEGIES ON
IMPLEMENTATION OF ENTERPRISE RESOURCE PLANNING
PROJECT AT INDUSTRIAL PARKS DEVELOPMENT
CORPORATION**

FEKRE TADEGAGNE ABERA, St. Mary's University

The purpose of this research is to assess the transition strategy of ERP project at Industrial Parks Development Corporation. Implementing an ERP system in any business company brings significant change to the working environment. As such, the transition from the old environment to the new one with deployment of ERP system needs careful consideration. There are several types of ERP transition strategies that can be applied, which includes Big-Bang, Phase by Phase, Roll Out, Pilot Program and Prototype. Also, any of the transition strategies can be combined with another one to yield the desired ERP implementation outcome for the company. The research followed descriptive research method with census sampling to include all fifty-five staff who participated in the ERP project. Both Qualitative and Quantitative data analysis were used to analyze primary and secondary data. Questionnaire were distributed to all participants and 80% of the respondents provided their feedback along with four in-depth interviews on some of the questions. At IPDC, the ERP project followed mainly Phase-by-Phase type of transition strategy by mixing with Roll Out in order for the corporation to make the ERP system available at Head office as well as each industrial parks throughout Ethiopia. Based on the feedback obtained from questionnaire respondents, such type of transition strategy was suitable for the corporation by considering the budget, scope time and

quality of the ERP system. During in depth interview, the researcher also found out that the corporation chose to use phased approach of transition strategy due to budget limitation from the project sponsors. During the ERP project, the corporation formed a dedicated ERP Project Management office (PMO) that oversaw the implementation using phased approach to deploy the identified modules in the Finance, Human Resource and Procurement departments. In conclusion, the researcher found out that the corporation was able to successfully deploy the ERP system at Head Office and branch industrial parks by mixing phase and roll out transition strategies. The researcher recommended that similar type of ERP projects for large corporation with several branch locations could be deployed with “Pilot Program” type of transition strategy in order to utilize project resources as well as avoid potential risks of failure. Furthermore, ERP projects with multiple modules can also be deployed with phase-by-phase sub-modules by focusing on the main ones and later on integrating with additional modules as deemed necessary.

Key Words; ERP, Phase, Big-Bang, Pilot, Roll Out, ERP Transition Strategy

**AN ASSESSMENT OF CONSTRUCTION PROJECT PLANNING,
MONITORING AND EVALUATION PRACTICES:
THE CASE OF ARMY FOUNDATION**

FETENE KINFE , St. Mary’s University

Construction project planning, monitoring and evaluation have a major role in the process of construction project management. The aim of this thesis is to assess the practice of construction project planning, monitoring and evaluation in Army Foundation. Literature about planning, monitoring and evaluation was reviewed. Questionnaire were developed and tested before the actual administration. A total of 73 questionnaires were distributed as follows: 44 (60.3%) Military Members and 29 (39.7%) to Civilan professional engineers. About 70 questionnaires were received (95%) as follows: 41 (59%) from Military Members and 29 (41%) from Civilan professional engineers as respondents. A semi-structured interview was made and feedbacks were gathered. Data obtained from different sources were analyzed using both quantitative and qualitative approach and discussed simultaneously.SPSS version 20 is applied for processing and anal project planning, monitoring and evaluation

practice of the Army Foundation. The study revealed that there are many problems in planning, monitoring and evaluation of Army Foundation construction projects. The most important were poor planning practice, absence of well organized project planning, monitoring and evaluation. Therefore, plans should be prepared during the project mobilization time by considering risks, with the appropriate team members and planning software, reports should be evaluated on time and to resolve issues on time to complete the project on time, with expected quality and profit.

Keywords: Ethiopian Army Foundation, Construction project planning, monitoring and evaluation.

Assessing Risk Management in Construction Companies:

Case Study of Real Estate Companies in Ethiopia

Fikir Asaminew, St. Mary's University

This research is designed to assess the practice of Risk management in Construction Companies: case study of real estate companies in industries experience risks throughout their project life cycle and they need to be able to manage those risks effectively and efficiently as possible through the practice of risk management process. Therefore, this research aims at studying if a gap exists between the theoretical risk management process and the current risk management practice of the real estate projects. This is achieved by investigating two real estates: Noah real estate and at Elilta real estate. In this research, descriptive and explanatory research design were used to describe and explain the research issue. Accordingly, purposive (judgmental) sampling have been applied to select key informants. Data is collected both from primary and secondary sources. Primary data is collected through questionnaires and the collected data is analysed by using SPSS version 20, the analysed data result found from the SPSS software are pand books. The research findings shows that even though real estate projects are very risky industry risk management is not being implemented properly, risk management practice exists but it's not that much properly practiced in the projects. And also not much is being done to develop project team members' awareness and perception towards risk

and its management in the real estate projects. It is recommended that the real estate projects should upgrade their risk management practice by pre planning risks, identifying risks at the very early stage of the project, and by developing project team members' awareness towards risk and its management by conducting different training programs and experience sharing.

Key words: risk; construction; real-estate, risk management

ERP PROJECT IMPLEMENTATION IN ETHIO TELECOM: AN INQUIRY INTO THE PERFORMANCE, CHALLENGES AND PROSPECTS

FREHIWOT KEFYALEW, St. Mary's University

The purpose of the study was to assess the implementation of Enterprise resources planning (ERP) and evaluate the overall the performance, challenges and prospect of implementing Enterprise Recourses planning (ERP) in ethio telecom. In addition, challenges encountered during ERP implementation and to suggest practical recommendations which can help to have effective implementation of ERP. To address the objectives, descriptive research design was used in order to elaborate the existing phenomenon as it exists. The source data were both primary and secondary source of data and also a mixed research method (i. e. an approach of both quantitative and qualitative data collection methods) were used to collect data from management, administrators, supervisor and specialist. The data gathered through questionnaire were analyzed using frequency and percentage value of the respondents using SPSS. The reliability of the data was analyzed by using cornabach's alpha. Furthermore, the participants were selected using simple random sampling method, 104 participants were selected from the total population of 140. The participant includes the department of ERP section, PRO, supply chain, human resource and managements. Consequently, results show that the deployed ERP system is not properly implemented and

practiced on the basis of the selected effectiveness variables; it is observed that the ERP system is not effective across the divisions the system is implemented. In addition, problems which hinder the practice of the system were identified. As a result, lack of appropriate training for all system users was identified as the most serious problem while proper support from the integrators side. Hence, the researcher has recommended that the company should re-consider its system with regard to the support of top management in assisting successful implementation of ERP in ethio telecom. Moreover, user interface of the system should easily be understandable; there should be mechanism so that users can work on the system without any challenge. Finally, the company should give emphasis for the reporting formats so that any decision maker or external stakeholder can the reporting formats should be easily understandable.

**ASSESSING ORGANIZATIONAL RISK MANAGEMENT
PRACTICES IN TIME OF COVID-19 CRISIS—A CASE
STUDY OF ETHIOPIAN AIRLINES**

G. NEKERWON GWEH, St. Mary's University

A natural situation such as this COVID-19 health crisis is a real phenomenon and has destroyed many organizations, livelihoods, and commercial projects in many countries across the globe. However, some multilateral and continental companies and individual business practitioners have adopted key strategies especially in terms of risk management and crisis mitigation measures to overcome the difficulties presented by these crises and remain sustainable. For seventy-five (75) years now and still counting, Ethiopian Airlines has recorded great success and survived very few crisis as a company. This is due to what the student researcher will characterize as visionary and far-sighted leadership. This study has endeavored to capture and document one of the company's success strategies used through effective leadership practices and functional communication; while utilizing comprehensive risk management plus an effective crisis response measure for this global health crisis. Other leaders in the aviation/travel industry in African, can take interest in learning from the ET Group's experience to save their institutions and survive ny turbulence during and after the crisis. A fundamental finding from the study revealed that the Strategic Business Plan of Ethiopian Airlines calls for the establishment of "Multi-Purpose-Business Units" as a key principle of its vision 2025. This is seen in how the company has diversified its operations into tourism, hospitality, MRO and Aviation trainings in addition to the original passenger and cargo services it offers as an airline. The student researcher believes these findings will serve as lessons to protect investments, sustain employment and save the livelihoods of many employees in the hospitality, tourism and other air travel related services in Africa and beyond.

KEY WORDS: RISK, STRATEGIES OF RISK MANAGEMENT, TEAM LEADERSHIP MODEL, SITUATIONAL CRISIS COMMUNICATION THEORY, CRISIS

**INVESTIGATING THE IMPACT OF PILLARS OF CHANGE PROGRAM
ON WOMEN'S ECONOMIC AND SOCIAL EMPOWERMENT: THE
CASE OF ORGANIZATION FOR WOMEN IN SELF EMPLOYMENT
(WISE)**

GENET ABEBE, St. Mary's University

Evaluation of any program or intervention is vital to determine whether it works, to help refine program delivery, and to provide evidence for continuing support of the program. The aim of this study was to analyze the impact of a selected five-year program of women's economic empowerment, conducted by WISE. In this paper the researcher investigated if the five-year program of WISE was successful. The five-year program which this study has investigated is named Pillars of Change, a five-year women's economic empowerment program designed in line with the strategic plan of WISE developed for the period of 2015-19. The goal of Pillars of Change Women's Economic Empowerment Program was to contribute to the eradication of absolute poverty and vulnerability by economically empowering women and building their leadership capacity, increasing family resilience, and creating institutional capability to deliver services. Any program's success is measured by the impact it has. By way of this study assessed changes in the women's life as a result of the program. The study answered all of the research questions and met the listed objectives. To do so the study implemented, primary and secondary data sources. The survey used cross-sectional design. 8 Kebele's; 6 from program areas and 2 from non-program areas were selected using stratified random sampling technique. A total sample of 171 women; 54 matured clients, 33 incoming clients and 26 dropouts, 16 and 42 non-clients in program and non-program areas

respectively were selected from the 8 studied Keeble's using random sampling technique. Primary data was collected through structured questionnaires, group-focused discussions, interviews and informal discussions; and the data was then analyzed using both descriptive and analytic methods. A binomial logit model was employed to identify the determinants of decision-making on large sales (as an economic empowerment indicator in the study) by comparing matured clients with three different control groups in three different scenarios. The study assessed the impact of pillars of change women economic and social empowerment program.

**ANALYSIS ON EFFECT OF TOTAL QUALITY
MANAGEMENT ON BUILDING COMPANY
REPUTATION IN GARMENT INDUSTRY:
CASE OF GMM GARMENT PLC.**

HAILE G/HIWOT, St. Mary's University

The Ethiopian garment sector is still at its infancy stage compared to competitive countries, And Most of manufacturing industries products are not satisfying the customers. TQM aims toward continuously improving the quality of products and meet customers 'expectations. The purpose of this study is to analyze how TQM (Total quality management) is applicable in garment manufacturing process and its implication for building a company's reputation in case of GMM garment PLC. Data was obtained from quality statues report data, checklist, interview and questionnaire, the results were recorded presented using tables, Pareto chart, pie chart and graphs. According to the result GMM has implemented TQM as a system for improving its product quality but this research finding shows that there are quality problems that can be eliminated easily using TQM. TQM is not fully implemented in the industry and Lack of Commitment to implement TQM, Lack of Motivation, Communication gap between different parties of within organization and beyond and Scarcity of skilled human resources are the main reasons. GMM can implement TQM using the pillar of TQM by a good approach in creation of QM environment, introduction of employees to TQM, encouraging cooperation and teamwork, customer focused product and process design and finally selection of right raw materials for production, Which all leads to a good reputation, and build a huge trust to its customers.

Key words: Quality, TQM, Reputation, Cause and Effect diagram, Pareto analysis

**ASSESSMENT OF THE PRACTICE AND CONTRIBUTION OF SELF HELP
GROUP APPROACH PROJECT ON WOMEN'S ECONOMIC
EMPOWERMENT: THE CASE OF LOVE FOR CHILDREN ADDIS ABABA**

HAIMANOT MULUGETA, St. Mary's University

The study assessed the practice and contribution of a self-help group approach project on women's economic empowerment implemented by Love for Children organization Addis Ababa. Both primary and secondary data and qualitative and quantitative methods were used for the purpose of the study. Statistical tools such as descriptive statistics and Pearson correlations are used in analyzing the data collected. In this study, the contribution of SHG project on the economic empowerment of target beneficiaries was assessed to determine the magnitude of changes due to the project intervention. Specifically, the study examines the overall SHG project implementation practices of LCO and beneficiaries' level of participation in accordance with the major guiding approaches for SHG project intervention. Apart from the above, with the aim of paving the way for future study, this study assessed if there are missing components in the implementation of the project under study. Accordingly the study found that, the project under study conforms to the major guiding approaches in the

process of beneficiary enrollment, screening, categorization procedure, and implementation of operating principles. Moreover, the beneficiary's level of participation in the initial, planning and implementation phases of the project is found high. Regarding the economic status of beneficiaries it's found that most of the beneficiaries are improved to major economic empowerment indicators after the project intervention. One of the contributions of the project intervention in this regard is the change in the saving habits of beneficiaries. The project has facilitated loans to all the beneficiaries where majority of them used the loan for productive investment. In addition, the majority of the respondents witnessed improvement in their income after the intervention of the project. Moreover, social asset inclusion is provided for the sustainability of the empowerment process. As the study shows, more beneficiaries are engaged in MSB after the project intervention in which they can create access to household employment opportunity but vocational skill training and creation of linkage with formal financial institutions have not get much emphasis in the activities of the project which is found as a missing component in the SHG intervention of LCO.

Key Words: Self Help Group Approach, Women Empowerment, Economic Empowerment,

**ASSESSMENT OF EDUCATIONAL RESOURCES MANAGEMENT: THE
CASE OF GOFA INDUSTRIAL COLLEGE (TECHNICAL AND VOCATIONAL
EDUCATION TRAINING)**

HANA GETACHEW, St. Mary's University

This study was conducted as an assessment of educational resource management in Gofa Industrial College with particular reference of four departments namely leather goods, construction, survey and auto engine. The main objective of the study was to assess the educational resources management of Gofa industrial college, which is a technical and vocational education and training institute. It was also aimed at to identify how educational resources are managed and utilized, role of stakeholders and problems related to educational resources management and utilization, to identify the strength and weakness of educational resource management, and to assess the effectiveness of educational resource management. To meet the objective of the study descriptive study was employed. Respondents were selected by simple random sampling and purposive sampling. Accordingly, 85 respondents were selected and only 70 respondents returned the questionnaire. The data were collected through questionnaire, interviews and observation.

Data gathered through questionnaire were quantitatively analyzed using percentage and mean value whereas the data gathered through interview; open ended questions and observation were qualitatively analyzed. The finding of the study revealed: lack of participation of all stakeholders in educational resource management, lack of awareness creation and training about resource management functions and policies and guidelines, lack of timely maintenance practices of materials and lack of continuous supervision and controlling system. Based on these findings, it is forwarded some recommendation: To improve the management and utilization of educational resources: college management should work closely with the stakeholders, empowering stakeholders about educational resource management through training and accessible guidelines, and should also prepare guidelines and policies for resource management.

Key Words: Educational Resource Management, Policies and Guidelines, and Stakeholders

ASSESSMENT ON THE EFFECT OF ELECTRONIC SINGLE WINDOW IMPLEMENTATION

Hana Yigezu, St. Mary's University

The purpose of this study was to assess the effect of electronic single window implementation on trade process. The study analyzed the effect of electronic single window on time of clearance, cost of clearance and its other effect on trade process. The analysis of the study was conducted from trader's perspectives. A total of 100 questionnaire distributed to the traders' those selected in purposive sampling from different import and or export companies of Addis Ababa, from this 11 questions were not completed. The data analysis was conducted through statistical techniques such as descriptive statistics, relative important index (RII), standard deviation and mean value using SPSS version 20. The result revealed that implementation of electronic single window have a positive effect on time of clearance, cost of clearance and on other trade process. The outcome of the study indicated that the

introduction of the electronic single window reduced time of clearance from 9 days to 5 days in average which reduced 4 days (44.4%). And cost of clearance is significantly reduced from 5000 to below 1000 Br which reduced above 80% of previous cost of accomplishing the same activity. Total reduction of time of clearance is contributed from eliminating multiple physical inspection with 35%, reducing repetitive document submission with 37% and by creating paperless environment with 28%. And reduction of cost of clearance is contributed from reduced cost of delay with 24 %, reduced cost of paper with 29%, and reduced transport cost with 28% and 19% from reduced cost of executives.

Keywords: Single Window System, Traders Perception, Trade process, Time of clearance, Cost of clearance

**ASSESSMENT OF DELAY FACTORS IN CONSTRUCTION INDUSTRIES
DURING THE COVID-19 PANDEMIC PERIOD:
THE CASE OF PUBLIC SERVANTS SOCIAL
SECURITY AGENCY (PSSSA)**

HAYAT ABDO, St. Mary's University

As the spread of COVID-19 has continued since December 2019, possessions around the globe have changed how we live our lives, mostly from physical to virtual interactions, such as going to college and doing our jobs; however, some activities like construction have a hard time to perform virtually. Thus, the construction industry is one of the main sectors that provide

important ingredient for the development of countries economies of global GDP. However, many projects experience extensive delays during in the construction sector is a global phenomenon and the construction sector in Ethiopia is no exception Therefore, this study aims to assess the delaying factors in construction projects of public servants social security agency (PSSSA) (4B+G+M+19 and two 4B+G+M+16) tower buildings during COVOD-19 pandemic period, the impact caused by the pandemic and to body of knowledge areas being practiced assistance of managing the delay. A questionnaire survey was used for data collection and 106 questionnaires were completed and analyzed. Using a simple ordinal scale based on 5-points Likert scale professionals, contractors, project engineers, project architects, directors, project managers, and finance departments expressed their views on the relative importance on factors of delay related to consultant, contractor and client. Feedback from a survey administered to the clients, contractors, and consultants was analyzed using the Relative Importance Index (RII). Results showed that delay in progress because of foreign trade and shipments, loss of workers due to illness, government related inconvenience, unrealistic contract duration, inaccurate time estimates, improper project planning and scheduling, poor management and supervision, change in scope of design and poor planning and coordination's are ranked by clients, contractor and consultants as the main magnitude of the construction delay during covid-19 pandemic period. Construction frontline players are recommended to put their efforts on the identified key factors in relation to their magnitudes of influence. By doing so, the causes of project delays in the selected site could be significantly reduced or controlled, which will ultimately lead to the on time completion of the construction project of (PSSSA).

Key words: construction sector, covid-19, Construction project delay, economic growth, relative importance index

**ASSESSMENT OF THE RELATIVE IMPORTANCE OF
FACTORS OF TIME OVERRUN IN BOLE ARABSA
PROJECT 7, ADDIS ABABA**

HELEN LAKEW, St. Mary's University

Building construction is one of the largest industries in Ethiopia and plays an important role in overall economy of the country. However, time over run is the major challenge to the building construction industry in Ethiopia. The objective of this study is to assess the relative importance of factors of time overrun in bole arabsa project 7 and identifying the responsible parties. The project is constructed by Addis Ababa Housing Development and Administration Bureau. To achieve this objective this study used structured questionnaires for survey. A reliability test was conducted to test the questionnaires. The respondents selected using stratified sampling technique. The survey was conducted with 125 participants of building construction project team as a sampling of population from client (from two departments namely infrastructure and building construction), contractors (owners, Engineers and foreman's) and consultant side in bole arabsa project 7. After collecting the questionnaires the data was analyzed using MS excel and relative important index (RII) and mean value was applied to prioritize the delay factors. The result discovered and showed that among the six grouped factors of time overrun consultant related factors ranked in the 1st level with (RII=0.7699) followed by external related factors with (RII=0.768), the 3rd most influential factors are related to material and equipment with (RII=0.726), in the 4th contractor related factors are ranked with (RII=0.724), followed by client related factors as the 5th ranked effect with (RII=0.717) and finally labor related factors are ranked as the 6th influential effects of time overrun with (RII=0.703). Among those groups the top 15 factors of time overrun were identified as escalation of material price, delays in material supply, changes in exchange rate, delays in progress payments, changes in drawing, long waiting time for approval of drawings, inadequate early planning and scheduling of the project, economic condition, inexperience sub-contracts, design change and modification by client, delay in decision making by consultants, poor labor productivity and shortage of skills, changes in selected material price, delays in making decision by client and poor site management and supervision by contractors. Recommendation is given to minimize project time overrun.

Keywords: Project, project management, time overrun, cause, Bole Arabsa, Addis Ababa

FACTORS AFFECTING THE SUCCESS OF ROAD PROJECTS IN ADDI ABABA CITY ROADS AUTHORITY.

HENOK ASSEFA GELETU, St. Mary's University

Construction industry plays a major role in development and achievement of the goals of society. In Ethiopia like other countries, construction industry is one of major industry contributing significantly in the growth of socio-economic development. Addis Ababa City Roads Authority is responsible for administration and construction of Asphalt surfaced and gravels surfaced Roads at the capital of Ethiopia. Yet, the organization has been challenged to deliver its projects efficiently. The general objective of this research is to examine factor affecting success of the

project's in Addis Ababa city roads authority. For this study Primary data were collected through administrative questionnaire and key informants interview. The sample populations were 157 which are selected from contractor, consultant and engineers and the quantitative part of the results were analyzed by using SPSS. Reliability analysis and Pearson correlation were made. The other method used was the interview that in turn helps to triangulate the result. The interview results were analyzed in a step by step thematic manner. Finally, both quantitative and qualitative findings were summarized, concluded and recommendations were given. The reliability of the scales and the correlation of variables were tested using the Cronbach's Alpha and Pearson Coefficient. The study found that the four main factors that influenced success of road construction projects in Addis Ababa included capital availability, management skills, organizational culture and technical skills. Availability of capital is the greatest studied factor influence project success in Addis Ababa. The study found availability of capital has major positive correlation with success followed by managerial skill, Technical skills and the least factor is organizational culture and for better control over cost, time and quality contractors need to assign experienced employees and use of software (application) to plan, monitor and control. However, it was revealed that well-finance programmers, ground exploration, adequate allocation of budgets, complying with the contracts and continuous training and transfer of knowledge would help counter to these challenges. Therefore construction project should work to minimize the factor that affects the road projects by upgrading the above points to accomplish successful project.

Key words: - Capital, Management skill, Organizational culture, Technical skill, Cost overrun, Schedule variance, Sources of delay.

**ASSESSMENT ON FACTORS INFLUENCING SHORTAGE OF 20/80 HOUSING SUPPLY:
CASE STUDY OF BOLE SUBCITY HOUSING PROJECT OFFICE**

HERMELA YOHANNES , St. Mary's University

The speedy development of urbanization in developing countries accompanied with lack of adequate and affordable housing is one of the main development challenges. Though condominium housing is designed to overcome this challenge, the government is unable to match the demand with simultaneous provision of affordable and adequate housing. This study attempts to assess factors influencing shortage of 20/80 housing supply of condominium project in Addis Ababa, specifically in Bole Housing and development project office. Descriptive together with explanatory survey method was employed for this study. In addition, purposive sampling technique was used to identify sample size of 115 from target population of 181. Accordingly, a researcher-administered questionnaire using a mobile application and document analysis were used as data collection instruments. The finding of the research shows, 12 major factors influencing housing supply and poor monitoring & evaluation takes the lead with RII of 0.883. This implies, monitoring & evaluation system in practice implemented by the project office is not adequate. Moreover, the result of the study revealed that unavailability of lesson learnt document, repetitive scope change, poor project planning, problems related to project procurement, deprived project financing, poor strategic project management, problems related to contractor selection, unavailability of material in local market, local ground conditions, lack of stakeholder involvement and continuous revision of construction contract duration are the major factors affecting the project delivery. The student researcher highly recommended that good monitoring and evaluation systems should be maintained through establishing checkpoints or milestones in order to keep track of progress and take correction action for a variation from the bench mark early.

Key words: Housing Delivery, Condominium.

**ASSESSING THE EFFECTS OF GLOBALIZATION AND COVID-19 ON
THE PERFORMANCE OF INTERNATIONAL AIR TRANSPORT
ACTIVITY**

HILINA TESFAYE, St. Mary's University

Globalization is, at its most literal sense, the process of creating, transforming things or phenomena into global ones. Air industry is playing an important role in this expansion. Air traffic is vulnerable to external factors, such as oil crises, natural disasters, armed conflicts, terrorist attacks, economic recessions and disease outbreaks. The recent pandemic caused by COVID-19 has globally affected air transport mobility as well as the airlines industry in general. The general objective of this study is to examine how globalization and COVID-19 had affected the performance of international air transport activities (in case of Ethiopian Airlines). In this paper both qualitative and quantitative methods were utilized. The qualitative data were collected by using questionnaires which were administered to the management, international and domestic flight customers and non-management staffs of the airlines within the population of above 17000 Ethiopian airlines employees 110 employees were selected by purposive random sampling method. A quantitative data were collected from different official international airlines web sites including Ethiopia airlines official sites, social media platforms and YouTube videos (Interviews of Ethiopian airlines, CEO) other relevant reports. After examining both the qualitative and quantitative data, the researcher found that, the effect of globalization during early stage of COVID-19, the entire elements of life, and economy, social and political effects has occurred. The findings indicate that the pandemic expose the readiness of nations on their preparedness and readiness strategies for management on uncertainty. All this was the impact that drive international airlines to scramble down under destructive level of success. In general, the research led to that nothing is going to stop the company from succeeding , the leadership aggressively approaching the pandemic on keeping the company elevated. Ethiopian airlines has been a success story way before the pandemic and still.

Key words: Globalization, COVID-19 Pandemic, International Air Transport Activity, Ethiopian Airlines performance

**ASSESSMENT OF THE IMPLEMENTATION OF PROJECT
MANAGEMENT PRACTICES REGARDING PROJECT QUADRUPLE
CONSTRAINTS: IN THE CASE OF CBE HEAD QUARTER BUILDING
CONSTRUCTION.**

Hiwot Nekatibeb, St. Mary's University

The role and implementation of project management practices on construction projects is underestimated for centuries and this has been the reason for the failure of most projects in Ethiopia and also in Africa. This research assessed the implementation of project management practices regarding project quadruple constraints on building construction projects in the case of CBE H.Q building construction. The researcher went through different literatures on the subject matter to understand about the factors of project quadruple constraints and decided to apply descriptive research design employing qualitative and quantitative research approaches. Purposive sampling method was used since all the respondents were selected purposely considering they have a direct involvement and pertinent information that can help the researcher. Descriptive analysis was applied in order to get the Percentage, frequency and mean of the respondents' data. The likert scale questionnaires were processed and analyzed using SPSS 25 and presented in a narrative form by using tables and charts. In this research 116 respondents were involved and 106 of them responded well, accordingly from the collected data the researcher has found out that 64.15% of the respondents responded strongly agreeing that the performance was good, 22.64 % agreed and 13.21% of the respondents disagreed, from this point of view the researcher generalized that the project performance is very good in spite of Covid. The major gaps in managing project constraints of this project were absence of defined stakeholder responsibility, quality standard knowledge gap, scope change, using different scheduling systems and lack of experts. Based on the analysis carried out, the researcher has forwarded some recommendations to the respective institutions; to have a centralized and consistent construction rule, regulation and standards as country, creating investment opportunities for individual investors to collaborate with investment biro to manufacture construction material and also to empower Ethiopian construction professional through trainings and experience sharing.

Key words: construction project management, quadruple constraints

**ASSESSMENT OF THE PRACTICES AND CHALLENGES OF
IMPLEMENTATION OF UPGRADING AND RENEWAL PROJECTS IN
ADDIS ABABA: THE CASE OF ARADA SUB CITY**

JERUSALEM SINTAYEHU, St. Mary's University

The purpose of this study is to assess of the practices and challenges of implementation of upgrading and renewal projects in Addis Ababa: the case of Arada sub city specially in Basha wolde chelot renewal development project and Enkulal Fabrica Upgrading development project. In order to get answers to the raised questions in the research, both quantitative and qualitative data collection methods were applied. was collected using questionnaire, Interview, site observation and image interpretation was used and for collecting secondary data from the plan policy documents, legislations, urban development plans, strategy documents, official documents, project documents, progress reports. The study findings revealed that due to inconsistency of government policies & Strategies, inadequate amount of budget for the running activities, Low integration, Lack of Political Commitment Continuous update and change of the plan and knowledge gap on project management. The thesis recommends finally the plan preparation to be more detail and need of common implementation policies to the realization of development projects. In addition, it recommends narrowing the project management knowledge gap of the implementers for the LDPs to be implemented properly and to avoid the development activities delays on the ground.

Key Words: Practice, Implementation, Project, Urban renewal, upgrading

Managing and Minimizing Wastage of Construction Materials on Selected Public Building Projects in Addis Ababa

Kalid Abdu Ali, St. Mary's University

Construction industry is an industry, which is involved in the planning execution and evaluation (monitoring) of all types of civil works. Physical infrastructures such as buildings, communication & energy related construction works, water supply & sewerage civil works etc. are some of the major

projects (program) in the construction industry. Specifically in our country Ethiopia, it covers 58% of the annual budget. The successful execution of construction projects within given cost, time and quality, good handling of construction materials on construction site requires systematic planning and controlling of the construction works. The type of materials produced to serve the industry range from raw goods such as sand, aggregates, soil and water to manufactured goods such as bricks, cement, plasterboard, metals (steel and iron), timber, concrete, cement, and plaster. Because of a high rate of consumption of these materials, waste is generated in large quantities, which can have significant impact on the environment. Therefore, this research was attempt to assess the current situation of managing and minimizing wastage of construction materials in the Addis Ababa on selected public building construction projects and formulates and gives recommendations with respect to handling of construction materials in accordance with the outcome of the paper. The main tools for the collection of data included questionnaires, interviews and site visit were used to identify the various efforts that have been made in the past to evaluate and examine the causes and sources of construction materials waste on building construction project. Simple statistical analysis involving tables and percentages were used in analyze the results from the questionnaire. Secondary sources of data were obtained from relevant literature that covered research, publication on the subject matter. The results from analysis ranked from the first to fifth position by contractors, consultants and owners that the most significant factors causing construction waste on building construction projects are: -Site supervision factors, Materials handling and storage factors, Design and documentation factors, Site management and practices factors and Operations factors. The results of this study recommended that there is a need to establish a new construction waste department to develop waste management policies and develop the effective strategy to reduce construction waste.

Key words: Construction, Construction materials, Waste management & Waste minimizing

**ANALYSIS OF FACTORS AFFECTING IMPLEMENTATION OF
THE YOUTH CHALLENGE INITIATIVE PROJECT: THE CASE OF
YOUTH NETWORK FOR SUSTAINABLE DEVELOPMENT**

KALKIDAN MEHERET, St. Mary's University

This research was conducted to analyze factors affecting implementation of the Youth Challenge Initiative project in the case of Youth Network for Sustainable Development. Study objectives include: examine the influence of planning on the Youth Challenge Initiative project implementation; investigate the effect of communication for effective implementation of the Youth Challenge Initiative project; and find out how monitoring and control influences performance of the Youth

Challenge Initiative project implementation. Descriptive survey research design was employed to undertake the study and address the research questions. Inferential analysis was used for statistical measures of regression to bring to the fore possible relationships between the variables under study. A total of 45 project employees drawn from 14 small size of the total population, the study has not implemented any sampling technique rather took total population as a sample. A quantitative approach involving close-ended questionnaire was used as a measuring instrument to examine the respondents' point of view on the research questions. The major findings of the study indicated that among the 3 variables of the study, planning for implementation has the highest influence on effectiveness of the project implementation followed by monitoring and control which also has a significant effect on effectiveness of the project implementation. Communication practices have positive and significant effect on the project implementation but comparatively it has the smallest effect when compared to planning; and monitoring and control. Effectiveness of project implementation varies due to variation in practices of planning, communication; and monitoring and control; and jointly variation from these three practices significantly affect the project implementation. The study concludes that strong performance in project implementation planning is an important consideration for successful implementation of the project; Project implementing agencies that have good practices of communication with stakeholders of the project and exchanging information are successful in project implementation; Regular monitoring and control systems enhance successful implementation of projects. An effective project implementation, monitor key project elements, make modifications based on review and process requests, and control the project budget.

Key words: implementation, effective project implementation, planning, communication, Monitoring, control, youth challenge initiative

**ASSESSMENTS OF QUALITY MANAGEMENT
PRACTICES IN READY MIX CONCRETE SUPPLIER:
THE CASE of DUGDA CONSTRUCTION PLC**

KALKIDAN MELESSE, St. Mary's University

This study was mainly established with a general purpose to Assessments of quality management practices in ready-mix concrete supplier Dugda Construction plc. To achieve its objective, the study employed descriptive research and both primary and secondary data were used. Questionnaires,

interview, and document review were, therefore, used as data collection tools. Furthermore, it employed purposive (judgmental) sampling techniques to draw its samples. The survey questionnaire was designed based on the literature and the information collected through the document review of the batching plant. The survey questionnaire was distributed to 57 employees related to quality who were selected purposively among them 48 respondents were responded, which represented a response rate of 84.21%. The generated data was presented using frequency, percentage, grand mean, correlation and multiple regression approaches. The result of the study indicated that Dugda construction plc does not employ all stages of quality management process, tools and techniques. Qualified and experiences personnel, poor communication with stakeholders, less quality of materials and equipment's used in the batching plant are identified as the top factors in the determinant of the quality management of ready mix concrete supplier. In the study it is examined that various quality assurance measures were taken starting from defining project objectives and to monitoring and the tasks that were carried out mostly in monthly and quarterly monitoring at specified level with management members involvement. It was also identified that some barriers of quality management; Ineffective communication, problem with raw materials shortage, Inadequate information and problem with more paper work were the major once. The study also recommended that Dugda construction plc have separate quality management policy in order to undertake complete quality management process, enhance management involvement, capacity building on quality management skills for successful quality management practices.

Key words: Quality, Quality management, Quality management process, top management commitment.

**THE EFFECT OF SUPPLY CHAIN MANAGEMENT PRACTICES ON
SUPPLY CHAIN RESPONSIVENESS AND COMPETITIVE ADVANTAGE
OF THE FIRM - A CASE STUDY ON ETETE CONSTRUCTION, IN PUBLIC
BUILDING PROJECTS**

Kidist Woreta, St. Mary's University

The study is intended to assess the supply chain management practice and their impact on SCM practice with supply chain responsiveness and competitive advantage of the firm, and last identified the factor affect the SCM practices of the firm. The study employed quantitative research and descriptive as well as explanatory research design judgmental sampling and survey questionnaires were sent to all public projects 101 respondent in number. The study tests the relationships between supply chain management practices, supply chain responsiveness, and competitive advantage of the firm using descriptive statistics such as (mean, Standard Deviation and percentage frequency) as well as inferential statistics correlation and regression analysis using SPSS (version 23). Both primary and secondary source of data were used for this study. Data were collected using Interview and questionnaire in the form of closed ended question. The questionnaires were rated using five point's liker scale. The major finding indicated that, most of SCM practices were moderate practiced in ETETE Supply chain. The study found that the supply chain management practices have a significant positive impact on supply chain responsiveness and competitive advantage. The study recommend for Etete top management, supply and procurement department to have a strong quality and on time information sharing, Improving supplier partnership and client relationship to minimized cost and time overrun in order to increase profit of the firm..

Keywords: Supply chain management practices, Supply chain responsiveness, and competitive advantage of the firm (operational performance).

FACTORS AFFECTING TIMELY DELIVERY OF

**GOVERNMENT CONSTRUCTION PROJECTS; CASE OF
ETHIOPIA ELECTRIC POWER PROJECTS**

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Construction delays are one of the biggest issues facing the construction industry and affecting delivery in terms of time, budget and the required quality. The characteristics of delay factors and their level of impact vary from project to project, ranging from a few days to years. They have significant financial, environmental and social impacts in construction projects; therefore, it is vital to investigate the causes of delay and analyses their impact. In this context, the research study was initiated to develop a new methodology for analyzing and quantifying the impacts of delay factors on construction projects. A comprehensive literature survey was conducted to build up general background Knowledge of delay factors in construction projects and particular attention was paid to identifying the delay factors in EEP, A construction industry survey was conducted through a semi-structured questionnaire amongst contractors, consultants and owners. A total of 41 out of 50 responses (82%) were received data were analyzed using Statistic Package for Social Science (SPSS) and MS Excel for ranking the factors overall using a by use of Relative Importance Index (RII), were executed to analyses the responses and present the findings from the survey. The study indicate that the top major causes of delay were Delay in progress payments by the owner, Right of way problem ,Poor communication and coordination by contractor with other parties, Poor site management , Long waiting time for approval of tests and inspection, Shortage of construction material and Improper project feasibility study In addition, the top major effects of delay were; time overrun, cost overrun, dispute, arbitration, litigation and abandonment.

Factors of Project delay: In the Case of the Gibe III Hydroelectric Power Project.

Kirubel Negussu , St. Mary's University

This paper studied factors that caused delay to the GIBE III hydroelectric power project. Using data collected from 63 former and current employees of the GIBE III Hydroelectric Power Project. Accordingly, the ranks of delay factors are as follows. Lack of finance, Improper planning, Inadequate quality procedure, Design change and unforeseeable circumstances. The research study considered a population of 75 to collect data using census survey. Structured questionnaire and secondary data were also used to collect data. The Data were analyzed using multiple linear regression method. Subsequently, it was determined that Lack of Finance (LOF), Inadequate Quality Procedure (IQP), Design Change (DC), Unforeseeable Circumstances and Improper Project Implementation had negatively impacted the GIBE III hydroelectric power project by causing delay to the project.

Keywords: GIBE III Hydroelectric Power Project, Factors of Delay, Project Delay, Ethiopia.

The Effect of an ATM Card on the Saving Culture of Customers A Case Study on the Bank of Abyssinia

Ledetu Tekle, St. Mary's University

An ATM card is a payment card that helps facilitate a financial transaction by deducting money directly from a consumer's account to make the payment. Customers who use ATM cards frequently are more likely to spend more money than customers who use their cards rarely. This affects customers saving culture and this is a common problem for ATM card users. The main purpose of this thesis is to explore the effect of an ATM card on customers saving culture. It also assessed whether there is a link between being an active ATM Card user and spending of money. It further explored the contribution banks make towards the saving culture of customers through the facilitation of how ATM Cards are being utilised by the customer. The setting for the research was the Bank of Abyssinia and its selected five branches; the branches are chosen as they are identified as having a significant amount of active ATM Cards users. The study has applied a quantitative approach to address the aforementioned points of research. The finding of the study is that indeed there is a strong relationship between the use of an ATM Card and spending of money. Plus, the result also showed us that an ATM card affects customers saving culture. And banks contribution has a paramount effect on saving culture of customers. Finally, the study recommended Bank of Abyssinia to send an Alert/SMS message for every ATM card transaction, implement immediate deduction of account to make the customer feel the pain of payment, separation of ATM account & saving account is recommended and at last of Abyssinia should have to enable customers to choose their withdrawal limit by themselves.

Key Words: ATM card, spending, saving culture and banks contribution.

**ASSESSMENT OF STUDENTS' PREFERENCE IN THE
HEAVY DUTY EQUIPMENT ACADEMY AND
COMMERCIAL VEHICLE ACADEMY (HDECOVA
DEPARTEMT):THE CASE OF SELAM DAVID ROSCHLI
TECHNICAL AND VOCATIONAL COLLEGE**

LINE KINFE, St. Mary's University

Student's preference towards their field of studies is one of the key and most important factor for a student which will allow the student to shape and focus in his future life. The purpose of this study is mainly to assess students' preference towards HDECOVA department which consists of two major departments – Heavy Duty Equipment Academy and Commercial Vehicle Academy in Selam David Roschli Technical and Vocational College Addis Ababa, Ethiopia, which the number of students of the HDECOVA department had been decreasing through the years but still the department didn't know what reasons are that is why this study was needed. This study was done by using a descriptive and simple random sampling method also by applying both qualitative and quantitative approach for attained the objective of the study. According to the study the majority of the students which are (40%) consider taking advice from other people while they selected their departments. Which some of the students went to each department's teacher and second year students just to understand the department's and got an advice; rest of the students just selected their current department by comparing departments of they want to join in. The study also shows that if there is a relationship between students' satisfaction and their parents' involvement through correlation, which shows that there is a negative relation. Further studies need to be done in all the TVET College of public and private ones.

Change Management in fast Growing Fashion Industry: In the case Of Nazareth Garment Share Company

Liyu Dender, St. Mary's University

In this paper the study has focused on the fast-growing fashion industry. The study explored the growth of fashion trends globally and the pressure that is creating on manufacturing companies. Due to seasonal changes and rapid fashion demand manufacturing companies are required to cut back their longer lead times and shorten the process of transporting and manufacturing process to deliver seasonal garments on the right time. The general objective of this study is to investigate the challenges face by rapid change in fast growing fashion industry using Nazareth Garment share company as a case study. It was discussed on the different factors that are challenging the manufacturing companies' ability of growing with the same pace with the growing fashion industry. The research explores in depth factors which are affecting the export performance of Nazareth garments share company. Even though there are external and internal factors affecting the time delivery the study focused on the internal factors. Data was gathered and analyses using both qualitative and quantitative approach. Data was gathered by direct and phone interview, questioner, observation and referring the recorded reports. The research finally identified that factors like quality, poor productivity and long logistics lead time cause a delay on exports and in the context of fast fashion delay is not a tolerable problem as the fashion is seasonal. In all over the study recommends the manufacturing companies to adapt a vertical integration manufacturing practices which can play an important role by substituting imports that can cut back the excess lead time on the value chain of fast-growing fashion industry.

Key word : Fast fashion, apparel industry, garment retailer, lead time

**CONSTRUCTION WASTE SOURCES MANAGEMENT PLANNING AND
PRACTICES: IN THE CASE OF 40/60 CONDUMINUM AND REAL
ESTATES HOUSING IN ADDIS ABABA**

MAHLET ALEM ASSEFA, St. Mary's University

In Ethiopia construction industry significantly increase especially in Addis Ababa. In our capital city at this time there are huge construction projects (housing projects) because of this a huge construction material needs for construction process and In property usage of this material or other reasons there are a high amount of construction waste in the site so this waste polluted our environment on account of this waste must be change to use by waste management plan. Therefore, the purpose of this study was to know the source of construction waste and to select the best waste management plan from housing in (40/60 condominium sites and real estate). Establishing the contribution rates of different waste sources Establishing the contribution rates of different waste sources will enhance knowledge-based decision-making in developing appropriate strategy for mitigating construction waste. Quantitative research method, using survey questionnaire, was adopted in this study to assess the frequency and severity of contribution of the sources of waste. The result focused on the 8 source of construction waste and the variables were ranked based on the severity and frequency they contributed. As one of the findings of the study, Operation waste was identified as the highest contributor to construction waste. This study consequently demonstrated that waste has a significant contribution to the cost of construction. Finally, by using the research result possible recommendation was giving to minimize source of the construction waste. Clearly assign and communicate responsibilities: Ensure that those involved in the construction are aware of their responsibilities in relation to the waste management plan, be Clear about how the various element of the waste management plan will be implement and to ensure the plan is being implement.

Keyword: Housing, Source of material waste, construction waste management plan

**ASSESSING THE CORRELATES OF DELAY IN BUILDING
CONSTRUCTION PROJECTS IN THE CASE OF FE CONSTRUCTION
PLC.**

MAHLET TADESSE BEKELE , , St. Mary's University

Construction delays are common in construction industry and create major concerns for project performance. Construction delays are caused by many factors. The aim of this paper is to identify delay factors on building construction projects at FE Construction Company. This study conducted on selected site found in Addis Ababa. For this purpose, 29 different delay factors were identified, categorized into eight major groups namely, client related delay cause factor, contractor related delay cause factor, consultant related delay cause factor, material related delay cause factor, labour related delay cause factor, contract related delay cause factor, contractual related delay cause factor and external related delay cause factor. A conceptual framework was also developed using the identified variables for project delay. Explanatory research design was used to assess the correlates of delay causing factors in the selected projects. Primary and secondary data were also used for the achievement of the study. Primary data was collected using a questionnaire. A total of 45 out of 50 questionnaires were filled by different members of the selected 8 project site from FE Construction Company namely, arekayib project found in wemzeker library, opd project found in black lion hospital, a project found in 4 kilo campus, 22 golagole, akaki, mekanisa, semit 72 and legehar for apartment purpose. The collected data is quantified by the relative importance index method. The ranking of the factors and groups were demonstrated according to their importance level on delay. According to the finding results, the factors owner interference, Frequent change orders, Long waiting time for approval of tests and inspection, Shortage of construction material, Mistakes in design documents, Inappropriate organizational structure linking all parties involved in the project, Mistakes and discrepancies in design documents, Discrepancies in contract document and Delays caused by subcontractors were contributing the most to delays and it need attention. This project work finally forwarded some recommendations to minimize and control delays in construction projects. The key suggestions forwarded were: use appropriate construction method, complete and proper design at the right time, proper material procurement, effective strategic planning and proper project planning and scheduling.

Key Words: delay cause Factors, building, Addis Ababa

**AGILE PRACTICE AND PROJECT SUCCESS IN SOFTWARE
DEVELOPMENT PROJECTS: THE CASE OF CYBER SOFT
COMPANY**

MAKDA MULUGETA , St. Mary's University

Software development projects are very complex and often unsuccessful. As a result, the issues around the development processes have been of great concern for both practitioners and academics. However, academic research has been mostly focused on the identification of critical factors during implementation, and much less attention has been given to project management approaches, and while used in practice, they are mostly unexplored in the literature (Kraljic et al., 2014, 2018). Recently, most software development companies are promoting the usage of agile practices because they are expected to present better results and increase the chances of success. Nonetheless, there still has not been sufficient empirical and rigorous academic research investigating this phenomenon (Erazo et al., 2017; Gren et al., 2018), especially in the Ethiopian context. This descriptive study addresses this important and emerging topic by examining the usage of agile practices in software development projects to understand its influence on project success from a software team perspective. Primary data was gathered through questioners and interviews with experienced practitioners, and secondary data consisted of project documents and records. Fifteen agile practices were identified, and their benefits and challenges were discussed. Taxonomy of agile implementation critical factors was built from the findings of the cross-case analysis, including the conceptualization of success from the software vendors' perspective, contextual factors, critical success factors, and project challenges. The results suggest that usage of agile practices can influence all dimensions of success in software development projects, including customer satisfaction, project performance, and perception of success. The findings show that agile practices have the potential to address many of the challenges and can generate many positive impacts, but their influence is context-dependent, and given unfavorable contextual factors, it could negatively affect project success.

Therefore, the results suggest that the influence of agile practices in software development project success is dependent on a series of contextual factors that shape its effectiveness. These findings are mapped to a set of theoretical propositions, which have both academic and practical implications.

Key Words: Agile, Software Development, Project Management, Software Vendors, Changing Requirements

**ASSESSMENT OF PROJECT PROCUREMENT PRACTICES IN PUBLIC
INSTITUTION: CASE OF ENGINEERING DEPARTMENT AT AAIT, AAU**

MARIAMAWIT KASSAHUN, St. Mary's University

The research tries to assess the practice of project procurement management; Effective procurement is used to assist the university in obtaining the required product at the best possible cost for the university. the objective of this research is to investigate the performance of procurement practice in the case of Addis Ababa University 5kilo campus. To precisely address these objective exploratory or causal research design was conducted to analyze the data from observation, questionnaires' and interviews. The sample taken from administration unit among them all population take from each department. The study assesses various independent variable that affect the procurement process directly public procurement process, time, quality and cost effectiveness has a positive effect towards procurement capability and project successes, which is highly upgrading scholarly articles. Many developing country universities have developed these provide standardization of laboratory services and enhance international publication competence.

Key words: Procurement, Public procurement management, procurement planning, procurement implementation, procurement monitoring and evaluation, engineering , department.

**FACTOR AFFECTING SOLID WASTE MANAGEMENT SYSTEM: A
CASE OF ADDIS ABABA TANNERY SHARE COMPANY (ETHIOPIA)**

MEHARI MELESE , St. Mary's University

This paper presents an overview of the current solid waste management situation in Addis Ababa tannery S.co and provides a brief discussion of the challenges. Tanning industry generates large quantities of solid wastes during leather manufacturing Process and subsequently during effluent treatment. From this point of view, in this study of tannery solid waste handling system that generated from tannery were made at Addis Ababa Tannery S.co. In addition, it deals with investigate of current case company solid waste management problems, opportunities and existing solid waste management practices. This results in generation of both solid, liquid and gaseous wastes. Solid waste disposal is increasingly becoming a huge challenge to tanners due to paucity of landfill sites and strict environmental legislations worldwide. Hence, finding a holistic solution to the tannery solid waste disposal problem is a challenge for researchers. In this context, use of solid waste for treatment of toxic pollutants in liquid waste is emerging as a new paradigm for solid waste generated from tanneries. This article presents an overview of the solid wastes emanating from tanneries and the various disposal methods practiced with special emphasis on the utilization of these wastes to treat toxic liquid pollutants.

Key Words: Tannery solid waste, Environmental regulation and standards, Disposal site.

Assessment on Practice and Challenges of Monitoring and Evaluation in Local NGOs: A Case Study of Network of Ethiopian Womens' Associations (NEWA)

MEKDELAWIT TESFAYE, St. Mary's University

At present, NGOs are playing a prominent role in the development sector by filling gaps in the developing world face that the government fails and/ or needs support. The study emphasizes the assessment of practice and challenges of monitoring and evaluation in local NGO's: as a case study of Network of Ethiopian Women's Associations (NEWA). The purpose of this research is to assess this practice and the challenges that NEWA is facing while implementing M&E. The target population of this research is 38 employees of NEWA operating in development and advocacy projects and 22 employees were selected by purposive sampling. A questioner survey was distributed to all these sampled employees and 21 respondents filled in and returned the questioner properly. This research employs a descriptive research design for the acquisition of quantitative data. The data is analyzed using SPSS v. 17 and interpreted in percentage, and frequency and were presented in the graph to enhance the data presented. The findings of this study revealed that: relevant M&E staff working in NEWA had received the necessary training in monitoring and evaluation either formally or through in-service training, have a written M&E plan that is easily adjustable. On the contrary, the research revealed insufficient baseline data, shortage of expertise, and lack of sufficient funding especially for M&E as challenges that are facing M&E implementation. Furthermore, this study showed developing an

M&E plan continuously, increased the role of management participation, and computerizing the M&E system contribute to mitigating the existing challenges. In general, this study shows that although NEWA has good M&E practice, the company also faces numerous challenges when implementing M&E. Finally, there is a need to further support, facilitate and improve the M&E implementation with a computerized system and developing an easily adaptable and continuous written M&E plan, and increasing the role of top & middle management participation are presented to remedy the challenges of M&E.

KEY WORDS: Monitoring and Evaluation (M&E), M&E Framework, Non-governmental Organization (NGO), Network of Ethiopian Women's Association (NEWA)

**PRACTICES OF MATERIALS MANAGEMENT AT CONSTRUCTION
PROJECT SITES: IN THE CASE OF SMALL SIZED CONSTRUCTION
ENTERPRISE IN KOLFE KERANIYO SUB CITY**

MELAKU GIRMA , St. Mary's University

This study assessed the current practices of managing materials in construction projects, the problems associated with materials management and measures for managing materials in construction project sites in kolfe keraniyo sub city. The study of this research analyzed using descriptive statics including mean index score method and frequency analysis and the principal tool used for collection of data was questionnaires for field survey, interview and site observation to make the study strong. Generally, the study conclude that Problems related with construction material management, Wastage in building construction project sites, measures taken for effective construction material management and usage of methodology were identified. Finally the study of this research recommend that Contractors, consultants, clients and other professionals working in the construction industry should increase their commitment to staff training and development in construction materials management so as to develop the necessary skills, update their knowledge, and encourage and support to develop new construction methodology for the reduction of wastages as well as to increase efficiency of materials management to address the problems.

Key words: - Construction Material Management; Current Practices; Construction Projects; Kolfe Keraniyo Sub City; Materials Wastage.

Role of Quality Improvement Techniques on leather product manufacturing productivity: case of Pittards Product Manufacturing

Meron Tilahun , St. Mary's University

This thesis assessed role of quality improvement techniques in the productivity of Pittards Product Manufacturing. Quality improvement is a systematic, formal approach to the analysis of practice performance and efforts to improve performance. Leveraging the right one can lead to improved productivity, reduced errors, and greater profitability overall. Ethiopia is one of the largest country in the world for its livestock resources and indeed but it is underperformed due to different reasons. This leads the country to lose of comparative advantages in the global export competition and experience reduced export performance. Leather industries apply different techniques to improvement quality. While study had asses the role of quality improvement practices helps to improve Performance productivity. The descriptive research design was undertaken with the help of the structured questionnaire to conduct the research. The research had done based on the responses of employees from different section working in the selected case leather factory pittards product manufacturing. Data was collected from 109 respondents. The data found From 4 weekly production report we measured Overall Equipment Effectiveness of production of the company was on average 56.2.OEE bench mark show that the company was underperformed and need to improved manufacturing performance through straight forward measure. From the data this research found that the company faced quality related problems due to quality row material availability and lack of skilled manpower mainly. finally, the research recommended that Ethiopian

leather industry development institute should implement a certain quality standards for leather product manufacturing companies and train farmers to practice modern husbandry system requires skilled labor, selected breeds, modern breeding techniques, and provision of sufficient health service and feed so as to improve current animal husbandry, slaughtering and preservation practices, which reduce the quality and value of raw hides and skins to improve the competitiveness of the sector.

Key Words : Quality improvement, Ethiopian leather industry, Ethiopian leather industry development institute

Assessment of Project Quality Management Practices: In The Case of Awash, Dashen and United Bank

Michael Eshete , St. Mary's University

The banking industry is one of the largest investments in Ethiopia. Almost all the services in the banking sectors are implemented as a project. Hence, project quality management has undeniable importance to those banking sectors to deliver their service with the desired quality. Since the services delivered by those banking sectors are almost similar quality is the key to with their competitors by increasing customer satisfaction. The main objective of the research is to explore the project quality management practice in selected private banks, find the potential gaps and put possible recommendations for those gaps. The empirical data were obtained from qualitative research methods and thematic analysis is used to analyze the raw data and generate a meaningful conclusion. Reliability and validity have also been taken into consideration. The result of this study indicates that those private banks do not have separate project quality management process which includes Plan Quality Management, Manage Quality, and Control Quality. They perform it implicitly by integrating with other tasks. The study also reveals other gaps in their project quality management process, which are lack of commitment, awareness and skill in different stakeholders and poor communication between them. For better and improved project quality management practices in those banks the

researcher mainly recommends that there should be a separate and independent process of project quality management processes. This will make the banks to give it appropriate attention and manage it well.

Keywords: Project quality management, Plan Quality Management, Manage Quality, Control Quality

**FACTORS INFLUENCING SUCCESS OF SCHOOL
FEEDING PROGRAM IN ADDIS ABABA :
THE CASE OF ARADA SUB CITY**

MICHALE GENENE, St. Mary's University

School feeding program in Addis Ababa currently face significant gap in program success. Research has shown that different difficulties confront the *implementation of the school feeding program effectiveness and sustainability*. This study aims to investigate factors influencing success of school feeding program to increase effectiveness and sustainability of the program. Based on a review of the literature on the success of program and theories of those factors (program planning, financial management, community participation, and monitoring and evaluation), a survey questionnaire was distributed to concerned parties ground the relation to the program and additional interviews were engaged with officials and key informants to be more clear and triangulate the questionnaire responses. Respondents were selected purposefully from offices related to the program implementation and schools where the program was run and asked to respond the applicability of the listed factors on the program. Analysis of the responses demonstrated that those identified factors were associated with the success of the school feeding program. The result indicates that program planning, financial management, community participation, and monitoring and evaluation dose

have an influence on the success of school feeding program. On this basis, it is recommended that the school feeding program implementers take those factors as a key element to be effective and build sustainable program. Further research is needed to identify other factors that could influence the success of school feeding program.

Keywords: success of school feeding program, program planning, financial management, community participation, monitoring and evaluation

**PRACTICES AND CHALLENGES IN THE PLANNING OF INFORMATION TECHNOLOGY
PROJECTS: THE CASE OF INFORMATION NETWORK SECURITY AGENCY, ADDIS
ABEBA , ETHIOPIA**

MILLION ABATE, St. Mary's University

This study assesses information technology projects planning practices and challenges in information network security agency (INSA). During the study, a comprehensive literature reviews was conducted to identify the knowledge and to find out the gap of knowledge on planning IT projects. It used descriptive type of research. The target population of planning IT projects were project management team, business analysis team, software development team, network infrastructure team, data center team and electronic security team at the organization. The primary data was collected from questionnaire and semi structured interviews. After collecting adequate data graphical and tabulation presentation was used for analysis generated from statistical package for social science (SPSS) IBM version 26.0. The major

finding revealed that poor schedule management, project scope definition, poor communication with stakeholders, delay of government procedure for procurement, project participant commitment and unskilled expertise in the field was the practical challenges for IT project planning. More over the study analyze the practices of IT project planning by addressing the practices of planning in each project management knowledge areas. Based on these major findings conclusions and recommendations are given.

Key words: *project management, project management plan, project management knowledge areas, information technology, IT projects.*

ASSESSING THE PRACTICES OF CONSTRUCTION PROJECT RISK MANAGEMENT: CASE STUDY OF GRAND ETHIOPIA RENAISSANCE DAM

Mulugeta Geremew , St. Mary's University

Risk as a threat that can affect success of projects if not addressed well. Risk management is a key part of project management for any project size. Although there is high importance of risk management to the success of construction projects, the adoption of these risk management methods in practice is inconsistent. The main objective of the study was to describe the practice of project risk management practices in GERD Project. The scope of the study was limited to the extent of assessing, evaluating, analyzing, describing and identifying project risk management practices in GERD Project. The research was bounded by time and categorized under cross-sectional type. The design was descriptive, the sampling technique was purposive. Data had been collected through semi structured interview; closed ended questionnaire and document analysis. The respondents were comprised of project manager, project team, and experts of project management office. The quantitative data was analyzed statistically using Statistical Package for Social Sciences and the qualitative data was analyzed by relating the results with literatures. In addition, reliability and

validity have also been taken into consideration. The main findings revealed that risk identification, qualitative risk analysis, monitoring and control were goodly practiced. While, the practice of quantitative risk analysis and risk response was fair. Whereas, the practice of risk planning was poor. As a recommendation, it is better the GERD construction looking into best practices to apply standard project risk management processes, tools and techniques in future projects in order to achieve projects' objective successfully.

Key words: Risk, Risk Management, GERD construction, Project Risk Management

**FACTORS INFLUENCING ADHERENCE TO ANTI -RETROVIRAL
THERAPY (ART) AMONG ADULT PEOPLE LIVING WITH HIV/AIDS
IN SARIS, KALITY AND AKAKI HEALTH CENTERS, ADDIS ABABA,
ETHIOPIA.**

NATANIM ASSEFA, St. Mary's University

This study was attempted to assess factors influencing adherence to ART among adult people living with HIV/AIDS in Saris, Kality and Akaki health centers, Akaki-Kality Sub city, Addis Ababa. A quantitative cross-sectional institution based study was conducted and the sample was taken from the three health centers proportionally based on the number of current patients on ART. The main objective of this study was to assess factors influencing adherence to Antiretroviral Therapy (ART) among Adult People Living with HIV/AIDS in Saris, Kality and Akaki Health Centers Addis Ababa, Ethiopia. The mean of age respondents was 38 years, from the total respondents (422), 315 (74.64%) were females. Respondents' one month adherence were assessed out of which, 128 (30.3%) had good adherence, 129(30.5%) of them had fair adherence and 165 (39%) had poor adherence. Lack of expected services from health facility by the respondents was directly associated with adherence ($p= 0.015$), the study shows as there was significant association of adherence and lack of different services provided by health facilities such as lack of good relationship between

health care providers, lack of supplementary food, lack of other necessary drug and lack of differentiated service delivery. Smoking cigarette is also directly associated with adherence to ART, those who are smoking were less likely adhere to ART ($p=0.02$). Finally, the study hints that quality management/improvement practice of Saris, Kality and Akaki health centers need to be assessed to measure service quality and the satisfaction level of beneficiaries.

Key words: Adherence and Antiretroviral Therapy

The relationship between Working Capital Management and profitability in Construction Firms: A study of local Grade one Contractors in Addis Ababa

Netsanet Gizaw , St. Mary's University

The objective of this study is to find the relationship between working capital management and profitability for over six years for local construction firms in Addis Ababa. Financial statement of a sample of seventeen (17) construction companies is used with the total of 102 observations. The study examined the components of working capital such as accounts receivable period, account payable period, inventory conversion period and cash conversion cycle in relation to study used firm size, financial debt ratio, fixed asset ratio as control variables. Specifically, the study used survey of documentary analysis of companies' audited financial statements. The study adopts descriptive and explanatory research design. Data were analyzed on quantitative basis using descriptive, correlation and regression analysis (fixed effect model and pooled OLS) method. Companies were selected based on simple random sampling method to give equal chance for all population and to minimize the existence of sampling biases. The key findings of the study show that firstly, there is positive and insignificant relation between average payment period and profitability measured by NOP and ROA ,the positive relationship indicates that increase in average payment period of accounts payables will result in an increase of the NOP and ROA. Secondly, there is significant and negative relation between average collection period and profitability measured by NOP and ROA

which shows slow collection of account receivables is correlated with low profitability. Thirdly, there is significant and negative relation between cash conversion cycle and profitability measured by NOP and ROA. Finally, there is a negative and insignificant relation between inventory conversion period and profitability. Which indicate that managers can increase profitability by shortening cash conversion cycle. In general the study recommended that firms should minimize cash conversion cycle, inventory conversion period and average collection period.

**ASSESS THE PRACTICES OF PROJECT RISK MANAGEMENT:
THE CASE OF SOME SELECTED REAL ESTATE COMPANIES IN
ADDIS ABABA**

NIGIST MENGESHA , St. Mary's University

Real estate projects experience more risks and need to manage them as effectively and efficiently as possible. As many of these projects completed with a budget overrun, a schedule delay and a change in the original scope, managing the risks that cause these problems seems the way to tackle them and attain objectives. This study is conducted with an objective of examining risk management practices among selected real estate companies in Addis Ababa to find out if risk management is being practiced as it should be theoretically. A descriptive survey design was used while a questionnaire was used to gather quantitative data. The study sample in terms of the respondents covered randomly selected real estate companies in Addis Ababa and a sample of 45 was administered with the questionnaire and 84% response rate was achieved. The data collected was analyzed with the aid of descriptive statistical techniques such as frequencies, percentages and mean score. The findings show that despite the risky nature of real estate projects, risk management is not being implemented and practiced to the level needed and a huge gap is seen between what should be theoretically applied and what is being practiced in the projects. The findings of the study indicated that the risk management process fall short of a fully integrated enterprise wide risk management framework. It is found that reliance on the traditional method of intuitive judgment is still very much in evidence. There is evidence that developers tend to take a more reactive rather than a

proactive approach to managing risks. The study conclude that that risk management tended to be unstructured, irregularly employed, not applied across all departments and levels, not applied in strategic formulation, not supported by comprehensive methods and tools and as a consequence, not designed, inter alia, to identify events potentially affecting the real estate development organization. It is recommended that real estate projects should improve their risk management practice by identifying risks earlier in the project and planning for them in advance, by integrating risk plan with other organizational and project plans and by developing employees' awareness on risk and its management

Key Words: Project management, Real estate, Risk, Risk management

MONITORING AND EVALUATION PRACTICES OF DIGITAL-BANKING PROJECTS: THE CASE OF AWASH INTERNATIONAL BANK S. C

REKIK ASEFA, St. Mary's University

The objective of this study was to assess Monitoring and Evaluation Practices of Digital-Banking projects: The Case of Awash International Bank. To this effect, descriptive research design was employed. In so doing, mixed approach whereby both qualitative and quantitative approach were used while conducting this study. Thus, both primary and secondary data were collected from IT department directors, managers and officers at the head office level and the banks different documentations, respectively referred. The data collection tools were mainly questionnaire and interview. Attempts were made to collect data through Focus Group Discussion with key professionals to Digital-Banking projects. Whereas quantitative data were analyzed using frequency tables, percentages and descriptive statistics, qualitative data were analyzed thematically. The major findings revealed that the major types of digital-banking services that are currently functional are divided into two, Card Banking, which includes ATM and POS, and Online banking which includes Internet banking and Mobile Banking. The different challenges encountered in the management of Digital-Banking projects are technical errors that emanate from interfacing problems of the hardware with the application software, failure of ATM machines due to recurrent power interruptions which upset their functions, low level of internet penetration and poorly developed telecommunication infrastructure, which impede smooth development, improvements and functioning of e-banking services. In sum, Awash International Bank

S.C has different challenges in placing effective monitoring and evaluation system for Digital-Banking projects. The Bank is advised to do an organizational restructuring in order to empower the IT Digital-Banking project, and investing on extensive trainings for IT professionals. The bank is recommended to strengthen the monitoring and evaluation framework which properly guide the process.

Key words: Monitoring and Evaluation, digital-banking service, framework

Factors Affecting Effectiveness of Engineering and Telecommunication Procurement Process: The Case of Engineering Corporation of Oromia

SAGNI SENBABA DERESSA, St. Mary's University

Engineering Corporation of Oromia is a one leading and committed to provide professional service in study, design and contract administration and construction supervision of project to the highest standard of quality, within the agreed timeframe and at reasonable costs through long-term partnership to the satisfaction of its clients and is employs as well as tot benefit of the public and the environment at large. The purpose of this study is to examine and identify Factors Affecting Effectiveness of Engineering and Telecommunication Procurement Process: The Case of Engineering Corporation of Oromia. This Study targeted to examine the effectiveness of procurement process as applied at Engineering Corporation of Oromia, to identify the problems facing the procurement process and procurement department at Engineering Corporation of Oromia and to find out the best method of procurement process at Engineering Corporation of Oromia. Effective and efficiency procurement process have positive results to operational impacts which include improved prospects of achieving corporation objectives, the performance of procurement process in Oromia Engineering Corporation the depends on the players in the field. Data collected was organized, processed and analyzed using Statistical Package for Social Science (SPSS) Version 24. Data was analyzed qualitatively using descriptive statistics such as mean and standard deviation and also by use of inferential statistics such as Pearson correlation and regression analysis. The study targeted 45 respondents, 42 respondents filled in and returned the questionnaires. This represented overall successful rate of 93.3%. The unsuccessful response rate is

only (6.3%) consisted of those questionnaires that were either not filled, poorly and partially filled. In relation to procurement planning the study recommends that thorough needs assessment should be undertaken, market capability analysis should be carried out, user departments should clearly specify when they require to utilize required goods and services.

Keywords: Factor Affect, Procurement Process, procurement planning, Effective and efficiency procurement process.

ASSESSING THE PRACTICES AND CHALLENGES OF PROJECT MONITORING AND EVALUATION SYSTEM OF LOCAL NGOs IN ADDIS ABABA

Samrawit Mazengia, , St. Mary's University

A good monitoring and evaluation system is a key ingredient to good performance of a project. It is a way of being answerable and signifying transparency to the stakeholders as it provides for accountability and transparency. It also assists learning of an organization by documenting lessons gained during the execution of the projects and using the same in the ensuing project planning and implementation or by sharing with other implementers the experience earned. The research project set out to identify the practices and challenges of Monitoring and Evaluation system in selected 12 local NGOs in Addis Ababa, Ethiopia implementing youth and youth related projects. To achieve the study objective a descriptive design with a qualitative approach has been employed. The primary data were collected through survey questionnaire and interview of M&E expertise, project managers, coordinators and officers in the 12 selected NGOs. The findings of the study shows that the M&E practice of the NGOs under study is hindered by inadequate fund allocated to M&E, absence of sufficient and skilled M&E expertise, poor usage of ICT, undefined role and responsibility of M&E expert, poor recognition and involvement of management,

absence of capacity building trainings, unfamiliarity with M&E tools and techniques, strict use of donor guideline and procedures, non-involvement of stakeholders specifically beneficiaries in M&E process, not documenting lessons learned, and selective dissemination of M&E findings. However, experts group have good educational background and work experience, findings indicate that experts have poor M&E experience and practice. The gap between the actual M&E practice and what are considered as best practices were huge. Recommendations are given for both improvement of the practice and which studies in future should stress on to conduct. As well some other points are discussed in the thesis.

Key Word: Monitoring & Evaluation, Non-Governmental Organizations

Assessment of IFRS (International Financial Reporting Standards)

Implementation Project in Wegagen Bank.

Samuel Feyisa , St. Mary's University

The main objective of this study was to assess the IFRS Implementation project in Wegagen Bank S.C. To meet the research objectives, both primary and secondary sources of data were used in the study. The study has employed a research strategy of descriptive design by using a questionnaires and one key informant interview as tools to collect the primary data while documentary reviews were used to gather the secondary data required for the study. The total population of the study constituted 205 operational staffs of which 4 were participated in the project. From the population, with the use of Yamane's simplified sample formula, a total of 136 respondents were selected as sample population of the study. In general, the total population of the study aggregated to 136 sampled staff. Data collected from the above sources were analyzed using both quantitative and qualitative data analysis tools. For the qualitative part data analysis techniques such as interview were used. Meanwhile, frequencies mean, standard deviation, and percentages were used for analyzing the quantitative data using excel and SPSS 20. The major findings of the study results from both primary and secondary data sources demonstrated that the project done is in favorable condition. The pointes that were addressed and recommended are having a desired educational background of the staff, training provided to the staff, preparation and dispatching necessary manuals of the IFRS to the staff, the revision of policy to align with IFRS, the banks compatibility with the requirement of IFRS, the current core banking capability towards IFRS, monitoring of the project by the bank regulatory.

Keyword: IFRS, benefits, challenge, process, Wegagen Bank, project, Implementation. Financial report, financial statement, Bank.

**ASSESSMENT OF THE BENEFITS AND CHALLENGES OF
ENTERPRISE RESOURCE PLANNING (ERP) IMPLEMENTATION IN
ETHIO TELECOM**

SEBLE HAILU, , St. Mary's University

An Enterprise Resource Planning system is a corporate wide information system which is used to integrate the business processes and resources of a company. When the business processes of a company increases and becomes complex, it is difficult to continue with the traditional decentralized information systems for timely decision making and other activities. Therefore, the main purpose of this research is to examine the benefits and challenges of implementing ERP in ethio telecom and to recommend possible solutions for the gap created during the implementation. The data was collected using questionnaire and semi-structured interview from a target population. From the total of 621 target population, this research selected 243 samples and used stratified random sampling method to get the perspective of the system users. The researcher has used descriptive research method. The collected data was analyzed using mainly by computer such as SPSS version 25 and the findings were presented using tables. Then the data presented using descriptive statistics with the help of frequency and percentage to provide information. Mean and Standard deviation through measure of central tendency were also used to analyze data. The data that were collected by semi-structured interview questions and open-ended questions, interpreted manually. The result shows that the main benefits of implementing ERP includes; centralized control of operation, better resource management, decreased financial close cycle, improved decision making, quickened information response time, better Planning and quick information flow. On the other hand, the main challenges are difficulties in changing to new from old systems, network problem, inadequate training, and inadequate ongoing support, high costs of implementation and lack of top management commitment. From this fact the researcher recommend

that the top management is expected to provide in the area of committing to ERP system. In addition, the company should re-consider its system utilization since there are important features not yet utilized by the company, consider the way to give adequate training and development for both end user as well as super user to bring the required level of skill on the system. The finding is also identified the above discussed challenges and benefits for the company and suggests solutions to prepare proactively to minimize the effects of the challenges and to enjoy the benefits.

Key Words: Benefits, Challenges, Enterprise Resource Planning and ethio telecom

ASSESSMENT OF CONSTRUCTION MATERIAL WASTE IN ADDIS ABABA: THE CASE OF SELECTED BUILDING CONSTRUCTION PROJECTS

SELAM HAILEMARIAM, St. Mary's University

Construction industry is an industry, which is involved in the planning execution and evaluation (monitoring) of all types of civil works. Physical infrastructures such as buildings, communication & energy related construction works, water supply & sewerage civil works etc. are some of the major projects (program) in the construction industry. Construction industry plays an important role in social, economic & political development of a country. Construction is the largest and accounts from 12% to 25% of the GNP of both developed & developing countries. It consumes the higher percentage of the annual budget of a country; specifically, Ethiopia, it covers 58% of the annual budget. However, the industry has been experiencing such problems on identifying contributing factors of waste in the construction materials in the industry. In many regions of the world, rapid increase in building activities because of rising population and urbanization generates a large amount of construction waste. The objective of this study is to assess the major contributing factors of construction material waste in Addis Ababa building construction projects. From the number of building constructions found in Addis Ababa, building contractors one, two and three were selected as the target population. To meet the objective of the study, a questionnaire and key informant interview were used as data collection tools. Among the distributed 118 questionnaires for the construction companies, 90 were collected. Simple statistical analysis involving tables and percentages were used in analyze the results from the questionnaire. Secondary sources of data were obtained from relevant literature that covered research, publication on the subject matter. The finding of this research indicates that “Frequent design changes at construction stage”, “Rework due to workers mistakes” and “Poor quality

of materials” were the three major factors of construction material waste among the 44 identified factors. In addition, high amount of concrete wastage was identified as the top major contributing factors in the performance of building construction projects since concrete uses in larger quantity in construction sites. Beside this, the results obtained indicate, the construction material waste minimizing measures are not practiced yet in construction sites. The results of this study recommended that there is a need to establish strong communication towards the scope of work in the design phase of the project based on the client interest. And adoption different technologies like prefabrication and precast units, proper detailing during designing, coordinating dimensions between materials and the design, and planning ahead to minimize design changes are sensible mechanisms.

Key words: Building construction, waste contributing factors, minimization techniques, Addis Ababa, Ethiopia

The Potential Market Benefits and Challenges of accession of World Trade Organization Ethiopia – the case of Leather Industry in Ethiopia

Sisay Tesema , St. Mary’s University

Ethiopia is one of the eight least developed countries (LDCs) that are currently in the process of accession to the WTO. Despite pursuing WTO membership for the past eighteen years, the country is joining the global trade body in near future. Progress in the accession process is held back by a series of issues including Ethiopia’s reluctance to open some sectors, which are deemed to be of vital importance for the country’s economic development, and the protracted nature of WTO accession negotiations. The adoption of the 2012 WTO Accession Guidelines for LDCs has raised hopes that it will give an easy ride to acceding LDCs like Ethiopia. The objective of this paper is to examine the benefits and challenges for the Ethiopian Leather Industry in joining to World Trade Organization. To identify the benefits and the major perceived challenges for the Ethiopian leather industry in joining World Trade Organization, then to analyze Ethiopia’s WTO accession process, including its institutional capacity and how the various domestic political aims, structures and constraints affect the accession process. WTO accession involves a complex and lengthy process, especially for LDCs that aim to implement industrial policies in terms of supplying credit, foreign exchange allocation, import tariffs, export subsidy, etc. Such industrial policies require autonomous policy space, which sometimes run counter to WTO principle and agreements. Ethiopia is a case in point. Ethiopia has been reviewed the foreign trade regime of Ethiopia on the basis of an

updated version, which was issued in December 2019 ahead of the Working Party meeting. Ethiopia plays a major role in the Horn of Africa region, which has the highest concentration of WTO accession activities. —Therefore, the resumption of the accession of Ethiopia is expected to give positive impetus to other African accessions, as well as regional integration efforts in the African continent, such as the African Continental Free Trade Area. The combination of its desire to practice industrial policy and thus its need to have a policy space and the availability of favorable access to international markets suggests that joining the WTO that, the Government of Ethiopia headed by 2019 Nobel Peace Prize winner Prime Minister Abiy Ahmed is committed to using the WTO accession process as an anchor for its Homegrown Economic Reform Plan and has set the goal of achieving WTO membership by end-2021. In this thesis an attempt is made to analyze the implication of WTO for the Leather Industry sector and draw possible lessons and best practices for Ethiopia. As was indicated in the literature review trade liberalization was achieved through a long and complicated process of negotiations. Hence, this study paper is designed to facilitate this situation to reap the benefits through WTO accession and to show the tangible benefits of joining the World Trade Organization in leather products Export and leather Industrial Sectors.

ASSESSMENT ON STAKEHOLDER MANAGEMENT PRACTICES AND CHALLENGES: THE CASE OF HEINKEN ETHIOPIA PHASE THREE EXPANSION PROJECT

Siyade Dima, St. Mary's University

The purpose of the study was to assess the practices and challenges of stakeholder management in the case of Heineken Ethiopia phase three expansion project in Kilinto. The research used descriptive research design and a mixed method of qualitative and quantitative approaches. Data gathered through structured questionnaires distributed to 55 respondents who are project staff and have a direct involvement during the project. The data obtained through questionnaire has been analyzed quantitatively using descriptive statistics: frequency and percentage through SPSS version 26 software. The finding of the study reveals that there is institutionalized stakeholder management system within the organization. And the project stakeholder identification, planning, and communication practices was good. However, there was a gap in analyzing, engaging all stakeholder, and managing their expectation. The findings present that key stakeholder were not identified at the initial stage of the project and their interests were not analyzed at the required level. Conflict of interest among stakeholder, lack of proper conflict resolution plan strategy is also identified as the major challenge faced project. The study also revealed challenges like different characteristic stakeholder, different expectation, limited understanding of stakeholder and ineffective communication, had their own effect on the performance of the projects in the organization. Finally, it is recommended that all stakeholders should be understand project goals and objectives and the project needs to have

strong engagement & analysis practices and must have built effective conflict resolution plan for the further projects.

Key words -:HBSC, stakeholders, stakeholder management, Stakeholder's identification, Stakeholder's engagement, stakeholder communication, stakeholder management practices, stakeholder challenge.

GENDER-BASED VIOLENCE (GBV) AGAINST WOMEN IN ADDIS ABABA: THE CASE OF BOLE SUB-CITY

SOLOMON DAWIT, St. Mary's University

Gender-based violence against women is one of the most common human rights, social, and health problems. However, studies on these issues are recent phenomena, especially in developing countries such as Ethiopia; there is still a lack of basic information on the scope, understanding of its effect, the root causes and how to prevent it. Despite the limited research, there are few studies, police and media reports indicate the prevalence and severity of the problem in the country. The study was conducted to explore and understand the experiences of women's violence in their own words about gender-based violence. Therefore, the researcher used a qualitative research method. The study was conducted in Bole sub-city from February to April 2021 including women who had been married or in relationship and engaged in sexual violence, Bole Sub-City Women, Children and Youth Sector, and Bole Sub-City Police Department. Interviews were applied on selected topic for 12 participants. The result of study is described as a complex phenomenon because of the various forms of abuse, intimidation, and social exclusion of those violated women's rights, including rape and battering. Violence against women occurs ranging from simple to serious acts which brought different forms of psychological, economic, social, mental, health and self-esteem effects to victim women. Additionally, the findings show that men who are physically abusive are also more likely to be psychologically, economically, and sexually abusive. In this study, lack of awareness and transgressions were identified as the main causes of gender-based violence. Alcoholism, masculinity, and jealousy have also been linked to dominance factors of violence. In fact, all causes are interrelated and manifestations of unequal power relationship between women and men has a significant impact on women's overall well-being. Regarding to response of gender-based violence, the study found that most abused women are not passive victims but develop active strategies to improve the safety of their children and themselves. It includes avoiding, enduring, and some

fighting back while others try to keep their peace by fulfilling their husbands or partners needs even though they don't want to. The response to women's abuse is often limited by the options available to them. Where women need help, they have primarily turned to informal sources of support than formal sources. As the study shows, they often don't get the necessary support from the concerned bodies. Despite many obstacles, there were women who were determined to leave their husbands or intimate partner considering as divorce is one of the most effective strategy to deal with abused women. But after a divorce, they face many social and economic problems. Generally, although gender-based violence is a serious problem, it is still viewed as 'normal', private or family matter due to lack of awareness. Therefore, this study aims to provide insights into the experiences of disadvantaged women in Ethiopia and contribute to new and broader choices to prevent and strengthen the management system of gender-based violence

Key words: Gender based violence (GBV), Sexual abuse, psychological violence, Alcoholism, masculinity, jealousy, violence, and intimate partner.

ASSESSMENT OF THE RELATIVE IMPORTANCE OF DELAY FACTORS: THE CASE OF PROJECTS FINANCED BY DEVELOPMENT BANK OF ETHIOPIA

Solomon Minda, St. Mary's University

Delay can be defined as a condition the actual work does not complete in an estimated time period. Delay can be minimized or eliminated if the causes are identified. Therefore the purpose of this study is to assess the major causes for DBE financed projects. Fourth two (42) causes of project delay are identified from the literature reviews. The questionnaire survey was distributed to 128 participants (clients, and bank employee). Relative Importance Index (RII) was calculated and accordingly the major causes of DBE financed project implementation delay have been identified analyzed. From the overall relative importance index analysis, most critical factors of DBE financed project delay have been identified as (1) Shortage of foreign currency;;(2)Failure to contribute equity contribution in time;(3)Plan (scope) change by clients or client initiated variations;(4)Governments failure to avail the required infrastructures like road, water, power on time;(5)Lack of cooperation and insufficient communication among different stakeholder government organizations like the DBE, Investment Office, Different Ministerial Offices, Regional Governments, EEPCO and ERCA etc.;;(6)Fluctuation in foreign currency;(7)Fluctuation of prices of materials and increase in total cost of projects;(8)Diversion of funds for unintended purpose by promoters;(9)Existence of missed items & long time taken to incorporate them through additional loan;(10)Underestimation of complexity of projects by promoters.

Key words: - DBE financed projects, Project Delay, Causes of project delay

CRITICAL SUCCESS FACTORS FOR PROJECTS FINANCED BY DEVELOPMENT BANK OF ETHIOPIA

Surafel Gashaw, St. Mary's University

The present work attempts to identify critical success factors that have an impact on the successes of projects financed by Development Bank of Ethiopia. Several literatures have been reviewed and 34 variables have been identified to develop the conceptual framework of the study. The study employed a descriptive and explanatory research design. The study used a quantitative research approach where a stratified sampling technique is used to gather information from selected directorate staff in the Bank. A total of 81 questionnaires were distributed to directors, team managers, engineers, and loan officers who work at various levels in the bank's headquarters. Secondary data was used to contextualize and discuss the theoretical aspect of the study. Whereas Principal Component Analysis (PCA) statistical estimation technique, as well as its related data testing tools (Bartlett's test of sphericity and the Kaiser-Meyer-Olkin (KMO)), were used. The exploratory factor analysis was demonstrated and eight major principal components (dimensions) of CSFs were extracted for this particular project work, these are already labeled as project-related factors, procurement and contract, project management related factors, organizational Related Factors, project owner related factors, contractor and supplier-related factors, and project manager related factors and business & work environment-related factors. According to the research findings, external and work environment factors are the most important, followed by project manager-related

factors, and contractor-related factors are the least important in order of importance Hence, the bank should allocate adequate resources to identify more critical success factor since each critical success factors while contributing to project success they influence other input parameters (success factors) as well.

Key words:Projects financed by Development Bank of Ethiopia, critical success factors

ASSESSMENT OF FACTORS ASSOCIATED TO MONITORING AND EVALUATION SYSTEM: MINISTRY OF HEALTH

TESFA YETUM , St. Mary's University

Effective Monitoring and Evaluating of health program enables the improved management of the outputs and outcomes while encouraging the allocation of effort and resources in the direction where it will have the greatest impact. This study sought to Assess Factors Associated to Monitoring and Evaluation System: Ministry of health. The research was guided by the following objectives; to assess Staff Training on Monitoring & Evaluation, to assess Stakeholder's Participation on Monitoring & Evaluation System, to assess Budget Allocation for Monitoring & Evaluation. The study targeted 96 employees of Ministry of Health working under different directorates that are related with the research. The response rate was 93.8%. The study utilized a questionnaire in collecting primary data. A Cronbach alpha test was conducted to measure the internal consistency and reliability of the data collection instruments and was found out to be 0.856 meaning the instruments were reliable. Collected data was edited, sorted, cleaned and coded for data analysis using SPSS statistical package 20. The findings were analyzed using means, standard deviation, percentages and frequencies then presented using tables and charts. The study concluded that there adequate training was provided on Monitoring and Evaluation, there is adequate Monitoring and Evaluation experience among staffs. There was no allocation of sufficient staff time for M & E activities and formal Monitoring and Evaluation training in place, that there was no stakeholders participation in community project identification and selection and budget was allocated for Monitoring

and Evaluation activities. The study recommended that Ministry of health should allocate sufficient staff time for Monitoring and Evaluation activities as well as arrange formal Monitoring and Evaluation training system, involve stakeholders at the planning stage, allow stakeholders participate in identify and solve problems related to M & E programs, involve stakeholders in the community project identification and selection stages and there should be reduced organizational bureaucracy and management to approve and release budget on time.

Key Words: Monitoring and Evaluation, Staff Training, Stakeholders Participation, Budget Allocation,

**AN ASSESSMENT ON THE IMPACT OF VIRTUAL INTERNET SERVICE
PROVIDERS IN THE FIELD OF INTERNET SERVICE DELIVERY IN
ADDIS ABABA**

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The Determinant factors to Project Success in the Ethiopian Real estate industry

Tigist Shemekt, St. Mary's University

This master thesis motive was to assess ‘The Determinant factors to Project Success in the Ethiopian Real estate industry’. It is conducted with an objective of investigating the critical success factors of project success and its extent effect on project success. The study has met its objectives through providing answers for the basic questions of how successful real estate development construction projects’ management is, what are the major critical success factors in real estate construction projects management success, and what impact do the factors have in real estate construction projects success. The study area is not adequately studied from Ethiopian real estate development companies’ perspective and the problem is still unsolved which makes this study is valuable. The study is conducted on real estate in Addis Ababa. Both primary and secondary data were collected for the accomplishment of the study. For the primary data, 132 project managers were selected using simple random sampling method. The primary data are collected through questionnaires. The study has used Ashley & Jaselskis’s (1987) seven critical success factors of construction projects as independent variables where project success is used as a dependent variable. Project success is measured in terms of time, cost and quality. Correlation technique was used to indicate the relationship between the independent and dependent variables and a binary logistic regression was used to identify the impact of the success factors over successful project completion. Six out of the seven critical success factors are found to have significant impact in the real estate development construction projects which are organizational planning, project manager goal commitment, project’s scope and work definition, project manager’s capabilities and experience, safety precautions and applied procedures and control system. But, only three have positive impact which is clarity of project scope and work definition, project managers’ capability and work experience and use of control systems which is the major findings of the study.

Key words: Project management, Project success, Critical success factors, Real estate industry

AN ASSESSMENT OF RISK MANAGEMENT PRACTICES IN HAWASSA INDUSTRIAL PARK

TSION LEMAWOSSEN, St. Mary's University

The development of the industrial park in Ethiopia has been underway for some time. In most cases, the Industrial Parks (IP) aim to attract investors from abroad. The high level of advanced infrastructure demand of IPs is considered to be of greater importance. Since it is anticipated that international companies will operate in the parks, effective project management will be central to them. A systematic and formal project risk management is one of the key characteristics of effective project management. The risk to the project is forthcoming and cannot be prevented. In the case of large projects like IPs, there is usually a serious focus on the risk factor for project management. One of the public industrial parks in Ethiopia, the Hawassa Industrial Park (HIP) project under study. Taking into account the high-risk prevalence in IP projects, the project research area is chosen. Along with many other projects, environmental, financial, and social aspects make the project riskier. Aspects related to risk management practices are studied using a basic random sampling, purposive sampling technique, and a mixed approach method. Structured questionnaires and interviews were made to achieve the objective of the study. The risk management process, project risk management techniques, standardized mechanism, and management tools, were the main areas, while the questioners were focused on. Furthermore, on the findings, it is mentioned that there are gaps in the planning and implementation process of project risk management phases. And, the workers were using unorganized and informal risk management approaches, on the other hand, the researchers concluded that the HIP project staff lacked sufficient risk management knowledge, whereas the management team possesses superior knowledge and execution performance in risk management mechanisms and tools. Generally based on the findings, a recommendation for HIP project experts and management was that the corporation needs to pay close attention to risk management practices and techniques through capacity building and risk-related pieces of training. IPDC's top management must meet with the dedicated directorate regularly to discuss risk before it occurs, and the corporation should also prepare various working manuals and standards.

Keywords: Project Management, Project Risk Management, Industrial Park.

ASSESSING THE EFFECT OF PROJECT MANAGERS' COMPETENCIES ON PROJECT SUCCESS IN THE CASE OF FE CONSTRUCTION

TSION TADESSE, St. Mary's University

The purpose of this study was to assess the effect of project managers' competencies on project success in the case of FE construction plc. The study used both primary and secondary data to achieve the intended research objectives. A quantitative and qualitative research approach of the data collection was used. The study used explanatory research design and surveyed 50 project managers, site engineers, office engineers and project coordinator (they have direct contact from project manager by work) from the selected projects at Addis Ababa city from FE construction plc. were distributed to all project sites and head office. The data were analyzed using SPSS and interpreted in percentage. Analyses were done based on three competency variables knowledge, skill, and attitude. Results revealed that Pearson correlation among project managers' competencies are moderate to high, correlation among project's success elements are also moderate to high, and correlation between project managers' competencies and project success are also high to very high. Regression analysis results also showed that all the three project manager competency variables have strong effect on project success, skill has the highest impact followed by knowledge and finally attitude having significant impact. There was 87.0 % change in project success attributed to the combined effect of the independent variables in the model (Knowledge, Skill and Attitude). Overall, project manager competency has strong effect on project success, which means that high project manager competency is likely to bring about higher level of project success. Though the research findings are valuable, limitations in terms of a case of one company only and the use of just some variables may increase risk of respondent bias. Future studies, in order to avoid these limitations, can extend their scope to include a number and range of organizations and more competency variables.

Key words: project manager, project manager competence, project success, competency variable, skill, knowledge, attitude.

THE CORRELATION BETWEEN PROJECT MANAGEMENT EFFECTIVENESS AND PROJECT SUCCESS FOR LTE ADVANCED PROJECT IN ETHIO-TELECOM

WONDWOSSEN MERINE, St. Mary's University

Telecom industry is complex and competitive, and its projects are characterized by their importance and complexity. The telecom operator has a great importance not only to the economic and social life, but also to the needs and inspiration of the local culture. To achieve customer satisfaction and company revenue telecom companies have to initiate and complete projects to scope, schedule, cost and quality. The objective of the study is to investigate the correlation between Project Management Effectiveness and Project Success terms of Organizational culture, Leadership ability, Technical competency, Project Manager, Project team, and Stakeholders. The single-case study conducted in this study were modern project-oriented business companies such as ethio-telecom based on the recent Addis Ababa LTE Advanced project. The thesis hence emphasizes the need to understand effective project management as an area of management in which various players share the responsibility for its Initiation, planning, design, executing, monitoring, and closing. The research employed correlational research method. Main data sources were 15 respondents participated in filling the survey instrument. Quantitative data analysis techniques such as one-sample t-tests and correlation analyses were conducted, and research findings were identified. The data analyses revealed that the LTE project was performed in accordance with project management approach; and was highly successful and effective. The effectiveness and success of the project were highly related, $r=0.670$., which revealed that 44.9 % of the project success was due to the effectiveness of the project in terms of leadership, organizational culture, technology competency, and management effectiveness. The research concludes that project effectiveness had considerable effect on the project success, but other measures may be required to fully explain the overall success of the LTE project.

Key words: Leadership, LTE-Advanced, Organizational Culture Project Manager, Project Management Effectiveness, Project Success, and Technical competency.

**ASSEMENT OF MAINTENANCE MANAGEMENT
PRACTICE OF PUBLIC HOSPITAL BUILDINGS
IN ADDIS ABABA**

WORKU BIADGLIGN, St. Mary's University

This paper assesses maintenance management practices in public buildings in Addis Ababa. It provides an insight into the concept of building maintenance management in public institutions. Maintenance management is a consolidation of any action carried out to restore or retain an item it to an acceptable condition. Buildings cannot remain maintenance-free throughout their entire life, even when they are still new, they still require maintenance and the maintenance doesn't not only affect the life span of the building but also affects the safety and health of persons and properties. The study was conducted at the twelve public hospital buildings (case study). Physical observation, questionnaire surveys, and interviews were used to collect valuable data from the hospital staffs and patients. A literature review was also conducted to provide comprehension of general maintenance management practices in public buildings. Purposive sampling was used to select the key informants of the study and to determine sampling size. The collected data was analyzed using descriptive statistics and presented in form of means, standard deviation, and presented using frequency tables. The findings indicate that: the public buildings are in a deplorable state because the public hospital buildings have adopted for corrective maintenance and immediate maintenance rather than preventive maintenance which has led to serious deterioration of buildings. Through physical observation, the findings also indicate that the major prevalent defects are: dilapidated roof covering, floor surfaces, ceiling, and defective electrical elements. The analysis identifies; absence of preventive maintenance practice, deterioration due to age and environment, mise uses of user's poor maintenance culture, inadequate funds and inadequate training as the major factors that affect maintenance management in public buildings. In view of these findings and by way of recommendations, it was suggested that the management develops and implement a planned maintenance program, maintenance policy, provides adequate funding, develops and implements a facilities management plan, increases preventive maintenance practices and carries out regular assessment of buildings to ensure effective maintenance of the building elements.

FACTORS AFFECTING TIME DELAY AND COST OVERRUN IN CONSTRUCTION OF CONDOMINIUM IN ADDIS ABABA: PROJECT 6 HOUSING DEVELOPMENT

YESHI HABTE , St. Mary's University

The main objective of this study was to identify the factors affecting time delay and cost overrun in the construction of condominium house Project 6. Project 6 housing development construction was chosen for this study out of 18 condominium house projects in Addis Ababa because it was the closest project to my living area and researcher witnessed work stoppage for a long period of time, motivating me to conduct research on the factors that cause delays and cost overruns . It is a delayed project relative to its baseline schedule time and cost, planned time 7/1/2015 G.C for only one years to 8 month, which was expected to be completed G+7 in 24 months, G+4 in 18 months, with works running concurrently, but it has now taken 48 months with an 89.24 % performance .To collect both qualitative and quantitative data for the analysis, a mixed method research approach was used. The major factors of delay were identified using a questionnaire and an interview. A total of 39 questionnaires were distributed to the project's three key groups of participants, namely the owner, consultant, and contractors, and three of them participated in the interview.Explanatory (causal) research method was used to analyze the results. The data from the survey was statistically analyzed. The most significant factors influencing time delay and cost overruns were identified using the relative important index process. The respondents' level of agreement/disagreement on the causes of time delays and cost over runs was also calculated using Spearman's correlation coefficient analysis. The study's findings showed that the main factors affecting of construction delays and cost overruns in condominium house projects were Fluctuation of material price, Poor planning and scheduling, Poor inspection, Less responsibility for the work, Lack of government control, Inadequate time estimation , Poor monitoring and evaluation, Scarcity utility, Less follow up of progress and improper site management for time overrun and Less productivity and inefficiency of equipment, Inflationary increase of materials price, Un periodic maintenance cost of machineries, Change of consultants for design, supervision and contract management, Late delivery of material on site, Unskilled personnel , Inefficient material management, Suspension of work, Low experience of project managers and Low experience of consultants for cost overruns.

Keywords: condominium project delay, client, contractor and consultant, time Over run, cost overrun

ASSESSMENT ON THE CAUSES OF PROJECT DELAY IN BUILDING CONSTRUCTION PROJECTS; THE CASE FOR ETHIOPIAN CONSTRUCTION WORKS CORPORATION

YONAS GIZAW KIBRET, St. Mary's University

In the construction industry the main issue is delay or time limitation to fully accomplish the work without any defect in the project. Generally, delay is a condition that work does not complete in an estimated time. Construction delay is a common problem in construction projects in Ethiopia and occurring in every type and phase of a construction projects. Therefore, this study was carried out to identify the major causes of delay and the mechanism to minimize delay in Ethiopia construction Work Corporation. Thirty-nine (39) project delay attributes on Cause of building projects delay and Four (4) Mechanisms to minimize delays in building projects were identified through detailed literature review and expert's support. The study adopts quantitative methods with the help of primary data. Primary data was collected using self-administered questionnaires on 109 selected respondents from clients, consultants and contractor. This research categorized the causes of delay under four main groups of clients related, consultant related, contractor related, and external related and then assessed their impacts on cause and minimization of delay using relative importance index (RII) as a basis for analysis. The RII for all delay factors and group of categories was computed to rank the factors. The topmost influential causes and minimization of delay on Ethiopia construction work corporation project the study concluded that causes of delays under owners related delay in building construction projects. "Delays in revising and approving design document" (RII=0.73) this result shows Important $0.6 < 0.73 = 0.8$, causes of delays under consultants related delay in building construction projects. "Delay in approval of submittals, design drawings, and sample materials" (RII=0.71) the result shows modernly Important $0.6 < 0.71 = 0.8$), causes of delays under contractors related delay in building construction projects.), "Rework due to errors during construction" (RII=0.80) this result shows Highly Important $0.6 < 0.86 = 0.8$, Causes of delays under external related delay in building construction projects. "Unforeseen site conditions" (RII=0.86)" this result shows Highly Important $0.6 < 0.86 = 0.8$ and "Managing ineffective planning and scheduling" is appeared to have very high impact on minimizing delays in building construction projects with (RII=0.63). results show between $0.6 < RII = 0.8$ and Scale Level of Importance RII result is important in which more priorities must be given to this points to avoid delays that are caused in building construction projects.

Key Words: Cause, Minimization of Delay, Project Management, Building construction project.

**DETERMINANTS OF AGENCY BANKING (CBE-BIRR) IN
COMMERCIAL BANK OF ETHIOPIA, EXPLORATORY
STUDY**

YONAS KESKIS , St. Mary's University

The purpose of this study was to assess the determinants of CBE-birr agent banking being applied by commercial bank of Ethiopia. The researcher has utilized exploratory study in nature. The population of the study consists of the Commercial bank of Ethiopia kirkos district in general consisting 90,152 users under 49 branches as of Jan. 2021 reported by CBE. A sample of 398 customers selected. Semi-structured questionnaires with close-ended and open-ended questions, interview questions and focus group discussion were used as data collection methods. The data collected was analyzed by using stata 13 and SPSS (Statistical package for social science) 20. Descriptive statistics consisting means, standard deviations were used while for inferential statistic the researcher has used ordinal logistic regression. The research findings have shown that demographic factors have been observed as statistically significant determinants for participating in CBE-birr. Specifically, age, marital status, income, family size has been proven to be determinants Technological challenges have revealed that poor mobile network, incompatibility between systems, lack of convenience and fear of use as major ones. The ordinal regression has also proven that technological factors have significance effect. Organizational factors as well, have significance effect as lack of trained personnel, lack of enough operators, lack of awareness on directive and usage have been stated. As per to the environmental factors commitment level of stakeholders, cost expensiveness and technical support have been listed as main challenges. The results led to the conclusion that demographic factors have significance effect on participating in CBE-birr. Technological, organizational and commitment level has significant effect. It has also been noted that the commitment level of other stakeholders has been low. The researcher has recommended that agency related laws and directives needed to be given and aware to the staff, agents and customers. With such act the bank can work on its trust around the stakeholders. The bank must adjust the system failure and incompatibility problem. Additionally, organizational and environmental factors must also be solved. Provision of sufficient and quality personnel, proper, timely monitoring, need to be done on agents and also by NBE supervision team regularly. Intensive and widespread marketing effort must be undertaken supported with understanding the stiff directive set by all the stakeholders involved.

Key words: agents, agency banking, CBE-birr, commitment, technology

**FACTORS INFLUENCING TEACHERS' PERFORMANCE:
THE CASE OF MISRAK POLYTECHNIC TVET COLLEGE,
ADDIS ABABA, ETHIOPIA**

ZAKIR ELMI, St. Mary's University

The purpose of this study was to investigate factors influencing teachers' performance. The study used the quantitative and qualitative approaches in combination. The subject of the study were teachers of Misrak polytechnic TVET college located at Yeka sub-city of Addis Ababa city administration. Stratified random sampling of probability sampling and purposive nonprobability sampling techniques were used for quantitative and qualitative research methods respectively to select sample of teachers. Data was collected through closed-ended questionnaire for quantitative survey method and unstructured interview for qualitative one. Primary data collection tools tested and retested and made sure that the reliability and validity before applying to actual research sample. Questionnaires for the survey were distributed to the sampled teachers of Misrak polytechnic college, and the interview was conducted by the researcher. Both primary quantitative and qualitative collected data were analyzed. The quantitative primary data were analyzed using percentages, frequencies as part of the descriptive statistical method and Pearson correlation and multiple linear regression analysis from inferential statistical method with the aid of SPSS software application. The results obtained from the analysis indicated that there are different determinants that influence the performance of teachers. The study grouped the teacher performance influencing factors and teachers' level of current motivation into two in general: intrinsic and extrinsic factors. The study further examined and discussed the extrinsic factors into remuneration, leadership, and working condition. From the descriptive analysis, it is indicated that teachers have better level of intrinsic motivation for their performance. The respondents are not happy with the current remuneration practices and call for improvements. They showed their level of satisfaction with college leadership practices and enabling environment in the college. Moreover, the study results from multiple linear regression analysis showed that the three targeted independent variables (intrinsic factor, remuneration & leadership practices) in general have positive relationship and effect on the dependent variable (teacher performance). Separately, the leadership practices and remuneration independent variables are found statistically significant and have positive impact on the outcome variable. Moreover, the intrinsic motivational factor has impact on the performance of teachers but insignificant. Leadership practice is the number one independent variable that influence the outcome of the dependent variable. The study concluded that teachers in the college is dissatisfied with current remuneration and said that increasing salary with promotion will have positive impact on their performance. It is believed that this study contributes to and adds value to the existing stock of knowledge on this specific study area. As part of the recommendation, all stakeholders including teachers, college leaders, education policy makers and others partners who have stake in the services of colleges should take necessary advocacy and actions in a way that drive teachers to higher performance and their contribution to attainment of organizational objectives. Moreover, the study recommends further research on the topic with diverse populations, including supervisors, students and college leaders at scale.

Key words: Motivation, Job Performance, Remuneration, Leadership, Intrinsic Factor

INSTITUTE OF QUALITY AND PRODUCTIVITY MANAGEMENT

**CHALLENGES OF PRODUCERS AND EXPORTERS OF PULSE AND
OIL SEEDS ON QUALITY CONFORMITY PROCESSES IN ETHIOPIA**

ABDO ASHUTA, St. Mary's University

The purpose of the study is to assess the challenges of producers and exporters on quality conformity assessment process of pulse and oilseeds. The study attempts to provide the stakeholders the examined and identified main challenges on the export operation of the quality conformity process for pulse and oilseeds exports. Primary data was collected using questionnaires from 385 experts from the population of 10,350 exporters through purposive sampling method; the same questionnaires were collected from 12 CABs. In addition interview was held with selected 25 managements and quality experts from Exporters to strength and supports the idea got from questionnaires. Moreover document analysis of 12 CABs was analyzed that helps the researchers to triangulated and crosschecked the data. The secondary data was collected from related literatures, websites and researches. The primary Data gathered has analyzed using descriptive and SPSS statistics and presented using tables and figures. Though this study tried to examine and identify the major challenges of the exporters regarding to quality conformity process of pulse and oilseeds summarized in four divisions, One product related: poor trashing and transportation, proper warehouse and management system, high moisture product, insect damage, impurities of the product, aflatoxin, MRL, poor stitching and bags, weight loss and marking and timely delivery etc. Two Management and Staff related: lack trained staff, Awareness and understanding, management commitment and management system etc. Three Customer feedbacks related: Collected indirectly through interview of exporters and CABs. Four CABs service related. Finally this study concluded that as the main challenge or Non conformity of these product identified above the policy makers and stakeholders to work on it so as to minimize the challenges and non-conformity to minimize again the nonconformance cost of the exporters and NCoQ in the country's economy since no one has been able to see and measure it so

**EVALUATION OF THE EFFECTS OF KNOWLEDGE
MANAGEMENT IMPLEMENTATION ON EXCELLENCE IN
THE NON-GOVERNMENTAL ORGANIZATIONS: THE CASE
OF CARE ETHIOPIA**

ABREHAM ABEBE, St. Mary's University

The main purpose of the study was to evaluate the effects of knowledge management implementation on excellence in the non-governmental organization, using CARE Ethiopia as case organization. The study focused on evaluating the implementation of knowledge management to determine knowledge is recognized as an important asset in the NGO sector in Ethiopia; to determine the effectiveness of knowledge management implementation with a focus on the Culture, Leadership, Incentive & Motivation, knowledge sharing, and Technology and also determine the implementation of KM influence the performance of the organization. The research design adopted for the study was descriptive survey method. The target population of this study was all the staff members of the case organization – CARE in Ethiopia. The study used purposive sampling. This sampling procedure is found to be convenient due to its nature and formation of representation. The sample size for the study was 53 employees selected from the entire study population. The study collected primary data by use of semi-structured questionnaires. The completed questionnaires edited for completeness, consistency, checked for errors and omissions and then coded to SPSS version 26 for qualitative, and quantitative analysis. This enabled the researcher to make general statements in terms of the observed attributes. The research revealed that there were indications that the organization faced some couple of challenges in the implementation process of knowledge management. The research revealed that lack of awareness about KM and written supporting policies, absence of dedicated functional unit and dedicated personnel to KM, lack of employee interactions, mistrust amongst employees, and lack of suitable KM environment are some of the findings. In general, the research concludes that even though the organization has a well-established infrastructure, connected globally and with very good opportunities to acquire, adopt, implement, store and share the required knowledge, no much effort was made to utilize and benefit the organization in the course of achieving organizational excellence. The research finally recommended the required efforts to be made from the organizational perspective to ensure the implementation of KM and achieve organizational goals and objectives which ultimately leads to excellence.

**QUALITY IMPROVEMENT USING STATISTICAL
PROCESS CONTROL TOOLS IN PROCESS CONTROL IN
DAIRY INDUSTRY- THE CASE OF SEBETA AGRO**

INDUSTRY

AYTENEW ABEJE , St. Mary's University

In order to gain a competitive advantage in a competitive market improving quality and productivity of product or process is needed for every business company. This study addresses the ideas of quality improvement using statistical process control tools in the process control in the production line of pasteurized milk. Statistical process control tools are significant to evaluate/monitor process variability, to detect changes in the production process and reduce milk quality defects by identifying the vital few defects that the trivial many causes and to give suggestion for quality improvement. In this study the approach used is direct observation, focus group discussion, bar chart, flow chart, control chart (X bar R chart and X bar S chart), Pareto and cause and effect diagram, have been applied to improve quality and productivity of products and reduction of quality problems and quality defects. There are various quality parameters in the process such as weight/volume, temperature, titrable acidity and milk fat which have influence on the quality of the final products of pasteurized milk. It has been found that Sebeta Agro Industry has many quality problems and quality defects in the process of pasteurized milk production line. The vital few problems in the process of pasteurized milk were increased temperature, underweight and overweight of pasteurized milk and defects were clotting/souring, return, breakage and damage. Specifically clotting/souring and returns were high in the process of pasteurized milk production line. The main aim of this study is to analyze the impacts of SPC tools on quality improvement and provide guidance how to use SPC tools in process control and problem analysis to improve quality and productivity performance. The major and root causes of pasteurized milk quality problems and defects were stated and possible remedy suggestions were proposed. Even though SAI has many limitations to apply all suggestions for quality improvement within short period of time, the company documented that suggestions will bring significant improvement for quality and productivity through time.

Key words: quality improvement, statistical process control tools, process variability, quality defects, quality problems

**PRACTICES AND CHALLENGES OF MOTIVATING
EMPLOYEES IN IMPROVING QUALITY AND
PRODUCTIVITY IN ETHIOPIAN CONSTRUCTION DESIGN
AND SUPERVISION WORKS CORPORATION**

FITSUM KASSAY, St. Mary's University

In a globalized and knowledge-based economy, quality and productivity management are keys to an organization's success and survival in a competitive global environment. Many construction organizations therefore have to adopt quality and productivity as reliable management tools. These elements are primarily important inputs which lead directly or indirectly to the success of the construction industries. Construction is the major driving factor of the current Ethiopian economy, but current such practice in the Ethiopian building construction projects is still facing delays, cost overruns, poor quality and low productivity. Thus, the purpose of this study was to explore the practices and challenges of motivating employees to improve quality and productivity in the Ethiopian Construction Design and Supervision Works Corporation. To achieve this objective, case study qualitative research design was employed. Thirty-five informants were used as samples to generate the required qualitative data through in-depth interviews with case informants through probing, semi-structured interviews with key informants, and conducting documentary analysis method using interview guide, and documentary analysis template as data collection instruments, respectively. Thematic analysis and content analysis methods were used to analyze the data collected from different sources. Thematic issues emerged in data analyses were used to answer study questions and address the objectives. Findings reveal that top management mostly used non-financially related extrinsic motivational mechanisms in differential manner between experts and administrative staff in its different Sectors, Centers, and Corporate Service. Concomitantly, there were multi-faceted challenges encountered which had emanated from various factors while trying to improve quality and productivity in those divisions of the Corporation. Therefore, these findings have implications for business policy, professionals, interventions, and for further studies at different levels and various contexts at large.

**AN EVALUATION OF STATISTICAL PROCESS CONTROL
IMPLEMENTATION FOR QUALITY IMPROVEMENT: THE**

CASE OF HORIZON ADDIS TYRE COMPANY

MATIWOS TEREFE , St. Mary's University

Quality leads to the improvement of productivity. Quality, productivity and cost of operation are relatively dependent to each other. For making quality products we need some techniques which are named as statistical process control (SPC). The evolution of manufacturing such as tyre went back to early 19th century and matured technologically and automated in the 1980s. Ethiopia joined the tyre industry in 1970s in the name of Addis Tyre SC (currently Horizon Addis Tyre SC); however, the tyre manufacturing stayed stagnant since then owing to various internal and external factors. The main objective of this study is to evaluate the existing Statistical Process Control implementation for Quality improvement approach and to assess and identify the existing quality related problems and identifying the challenges root cause for the implementation of Statistical Process Control implementation and proposed the appropriate solution in the Horizon Addis Tyre Company (HATC) manufacturing organization. Horizon Addis Tyre Company (HATC) has way problems analysis the Production defective Tyre that the company hugely faced those defective Tyre. There were many Quality problems like reject of products, waste of products, and defect of products and because of these Cost of production was high. The approach used in this study is direct observation. The methodology used in this thesis was by using the Control charts following this SPC tools were used to identify the problem areas and find their solutions. In this study, quality control data were collected through the primary source (i.e. directly from the Quality Control Department of the company and Primary data was collected through semi structured interviews and open ended and close ended Questionnaires i.e. using observation and interview). The secondary data was collected from the Web-site and Internet. The design of the research is descriptive since it allows the collection of data through questionnaires on the bases of sample, which helps to find out the view of the population. The study used mixed method of research design employing both quantitative and qualitative study techniques. Though the total number of employees in the factory is more than 770, the target population or a minimum of sample size is taken for this study is 53. 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. From different Quality improvement techniques tools, Horizon Addis Tyre Company used Paratoo Analysis tools for technical department; Control chart for all departments that implemented Statically Process Control and Histogram tools was also used for some sections of the company.

KEY WORDS: PDCA, PIQA, HATC

INVESTIGATING KAIZEN IMPLEMENTATION PRACTICE: FAFA FOOD SHARE COMPANY IN FOCUS

NETSANET MEKONNEN , St. Mary's University

The purpose of this paper is to examine current status of kaizen implementation, challenges, and sustainability towards implementation of kaizen at Fafa Food Share Company. The study focused on analyzing the achievements, challenges and sustainability of kaizen implementation. To achieve the above objectives, descriptive research design was used, primary and secondary data and also a mixed research approach were used. Purposive sampling method was used to select and specify the number of samples used for the study. Primary data were collected from survey questionnaire, in depth interview and self – observation techniques. Secondary data were collected from different published and unpublished documents. The respondent from different department of the factories have been involved for the questionnaires whereas interview was made with management and supervisors. Observation was done by the help of documentation officer and the researcher has made industrial visit. The data gathered through questionnaire were analyzed using frequency and percentage value of the respondents. Data obtained through interview were qualitatively narrated. The data gathered through questionnaires revealed that kaizen implementation in is not sustained in Fafa Food Share Company because of lack of continuous training system, lack of management encouragement, less management and employee involvement, gaps unavailable in infrastructures and material resources, less budget allocation and lack of active participation are also other factors for the result. From the data analysis, it is found that respondents focused only on 5s implementation of kaizen in the company. And currently the Case company is implementing kaizen in some departments. Finally, the researcher recommended that the sustainability of kaizen implementation needs enough budget and continuous process follow up which includes: strategic planning, performance measurement, and knowledge and change management.

Key Words: Kaizen, implementation, sustainability, Challenges

**Impact of Ethiopian Quality Award (EQA) on
Organizational Performance: The Case of three**

Selected Organizations

Zewdu Hailu , St. Mary's University

The striving for business improvement and stronger customer orientation causes many organizations to aspire and participate in a quality award process. The purpose of the study is to assess the impact of the participation on organizational performance in the selected three organizations that have participated in the Ethiopian Quality Award process. The organizations were selected in order to clarify how this award process could be used to improve organizational performance. The study focuses primarily on analyses of soft measures such as organizational core values. Descriptive statistics has been employed to assess the self-assessment exercise and their impact on organizational performance. Interview of key personnel's in the organizations, and document review were also conducted. Several cases on how to approach and benefit from a quality award process, and thereby to improve organizational performance, are provided. The studied organizations have been successful in their development and communication of visions and missions of the organizations to their employees as well as stakeholders, and also in their empowerment of employees. Specifically, the core values of customer orientation, process orientation, continuous improvement, Management involvement/ commitment and participation by everyone needs to be more strengthened. Findings from the study studies indicate that if the goal is to get lasting results, it is not sufficient to participate in a quality award process, but rather plan and implement the improvement projects proposed by the self-assessment practices. The need to do more on training and awareness on EQA model principles and change management by EQA were also part of the findings of the study. Also, to benefit fully from the participation practice, only one should participate in the process several times, with enough time in between the applications in order to complete as many as possible of the improvement projects resulting from the evaluations. In addition to this the practice has improved their overall organizational performance in terms of customer satisfaction and gaining more business. However, the result also indicates some weaknesses like, lack of leadership commitment and involvement of employees in decision making.

Key words: Quality Award Process, Core Values, Organizational Performance, Self- assessment, Quality Award Model

MBA

PRACTICES AND CHALLENGES OF STRATEGIC PLAN IMPLEMENTATION AT NIB INSURANCE COMPANY S.C

ABERA SHIKUR , St. Mary's University

Objective of the study was to examine Practices and Challenges of Strategic Plan Implementation at Nib Insurance Company based on data collected from staffs of the company through questionnaires. The type of research applied in this study was descriptive in nature. A total of 204 actual employees of the company were used as a sample. A well-structured questionnaire was used to collect the relevant information. The data analyzed using Structural Equation Modeling The result of the study has shown that there are problems while implementing the strategic plan. In implementing the strategy, there has been identified that the current practices has a gap which should be intact with all stakeholders. It has also been concluded that most departments and branches did not have strategy policies for implementation as per the policy and procedures set. There is also a lack of acceptance & support from the top management, misunderstanding of the strategy or people being unaware about the strategy implementation, challenge of lack of proper knowledge and skills by employees of the company, challenge of monitoring and controlling mechanism problem in strategy implementation and employees are discouraged by the absence of reward system. In order to make effective strategy plan implementation, the company should address to those problems identified like allocating sufficient resources, setting clear operational plans, implementing effective means of communications, developing a good organizational structure, and timely responding to challenges faced in the company.

Key Words: Challenge, strategic implementation

THE EFFECT OF PERFORMANCE MANAGEMENT SYSTEM ON EMPLOYEES PERFORMANCE: THE CASE OF AWASH BANK S.C

ABRAHAM ASSEFA , St. Mary's University

The main objective of the study is to identify the effect of performance management system on employee performance in Awash Bank S.C. It also tries to understand effects of planning, feedback, and reward on employee's performance and answering the most important question, perception of employees on the performance management system. The study was done based on primary data sources gathered from questionnaires distributed to selected branch workers of Awash Bank S.C. they are selected considering the experience in PMS and representative of the four grades of the bank's branches. During the research process, the population of study comprises selective 20 branches and Head Offices staffs (Awash Bank S.C). A self-administered structured questionnaire was designed to collect the relevant information from the respondents. In course of investigation, instrument used were structured questionnaire distributed to 400 respondents of Branch Managers, BDM (Business Development Manager) Operational Manger, Customer Service Manager, Relationship Officer and Portfolio/credit analysts of which 356 were retrieved. Descriptive research methods were followed and correlation coefficient in the form of frequency and percentage was used to investigate the relationship between all variables of the study. The findings concluded that a revised performance management system should close the missing gaps and have a stronger emphasis on proper communication, managing, monitoring and reporting, as well as rewarding or correcting high or low performance respectively. The study recommends that Awash Bank should make the employees to participate on the Planning stage of the PMS and a frequent feedback is necessary to enable the employees be aware of what exactly is expected from them.

Key Words: Performance Management, Performance Appraisal, Employee Performance, Feedback, Performance Management Practice and Reward system

**FACTORS AFFECTING EMPLOYEE TURNOVER
INTENTION IN CASE OF YOSEF TEKETEL CONSTRUCTION
COMPANY**

ADDIS KEBADU, St. Mary's University

The purpose of this study is to identify factors contributing towards turnover intention in existing employees of Yosef Tektel Construction Company. The turnover intention can be measured in the aspect of personal factor, environment and economic factor, job performance, working environment, compensation/ salary of Employee and career growth. Primary data were collected through the use of questionnaire to the construction employees. The study was a descriptive research type and quantitative research approach was used in data collection and analysis. The sample size for the study was 195 respondents. All the data was gathered from the respondents were analyzed using Statistical Package for Social Science (SPSS). Descriptive analysis technique is used to identify the background of respondents in the aspect of age, gender, marital status, years of experience, and qualification. The result of the study shows that the employees have a good job performance even if the compensation and working environment affected negatively. There for the company has to take consideration on the compensation and on the working environment of the company. Which is maximizing the payment by giving other benefits to the employees and creating an effective action plan. On other hand the management of the company should apply a better facilities and place of work for the employees. This study has played an important role to identify variables or factors contributing towards employees' turnover intention in Yosef Tektel Construction Company and also identified few steps to reduce the problem of turnover intention and further wider studies must also be carried out comprising of other variables not included in this study to predict the effects of employees turnover intention in the construction company in the country.

Key words : Employee Turnover, Turnover intention, working environment, compensation, job performance,

**VALUE ADDED TAX REFUND PRACTICES AND REVENUE
PERFORMANCE: THE CASE OF MINISTRY OF REVENUE (MOR)
LARGE TAX PAYER'S OFFICE**

ADDISALEM SISAY, St. Mary's University

The main objective of the study is to assess VAT refund practices and revenue performance: the case of Ministry of Revenue (MOR) Large Tax Payers Office. In doing so, the paper further assesses the VAT revenue performance in the targeted study area. The study used both qualitative and quantitative research methods to collect and analyze both primary and secondary data. Questionnaire was used to collect primary data from employees and VAT registered respectively. Secondary data was collected from Ministry of Revenue (MOR) Large Tax Payers Office. The Statistical Package for Social Sciences (SPSS) version 20 was the method used for data analysis. The study revealed that the procedures for VAT refund employed in processing and refunding excess VAT credits in MOR large tax payers' office was not effective; the taxpayers' were not well aware of the procedures and requirements for VAT refund; the major challenges faced by MOR large tax payers' office with regard to VAT administration were: VAT fraud, Tax evasion, non-compliance with the law, not using Invoices for selling goods/services, not declaring the collected VAT on time, among others; the level of VAT revenue performance in MOR large tax payers' office was high comparing the contribution or share of other income sources. The study recommends that MOR large tax payers' office should create awareness to its taxpayers on the topics of VAT refund, ethics of tax declaration etc.... should follow up and supervise to trace and make the necessary corrective actions of VAT un-invoicing (selling without receipts) with the help of its officers and MOR intelligence experts; additional researches have to be conducted on the topic of VAT administration and VAT refund challenges encountered at MoR large tax payers' office.

Keywords: Value Added Tax, Tax Administration, VAT Refund, VAT Revenue Performance

**THE EFFECT OF COVID-19 ON EMPLOYEE JOB
PERFORMANCE: THE CASE OF LIDETA SUB CITY
ADMINISTRATION**

AFOMIA SHIRGA, St. Mary's University

This study aimed to assess the effect covid-19 on employee job performance in lideta sub city administration. The study was followed quantitative approach, data was collected from primary sources. Primary data from close ended questionnaire. The researcher was used probability sampling particularly simple random sampling technique. The total population of this research is employees of lideta subcity administration. The researcher distributed questionnaires to samples in randomly selected employees. In this study, all employees have equal chance. From the total population of 1153 employees in the administration 80 sample respondents were selected. The collected data were analyzed using statistical package for social scientists (SPSS) version 20 to describe the study variables. The study conducted that the effect of social distance, stress, medical supplies and work environment on employee job performance. The administration should give attention to especially social distance in the work place. The correlation result indicated that there was positive relationship between medical supplies, working environment and social distance of independent variables except stress which have negative relationship with job performance. And it is found that the independent variable have a 35.7% influence on dependent variable. Regression was used to investigate the relationship between dependent and independent variables. Therefore the positive slope indicates that employee job performance increases as social distance construct increases. There in 0.369 increase in employee job performance for one unit increase in social distance. This means that the more the organization applied social distance the employee job performance will be high and also the sig value is .000 which is less than 0.05. based on the research findings and conclusions the organization recommended to apply social distance in work place for better employee job performance and try to avoid covid -19 related stress.

Key word: medical supplies, stress, working environment, social distance, employee Performance

**ASSESSMENT OF CUSTOMER SERVICE QUALITY AND
CUSTOMER SATISFACTION: THE CASE OF HIBRET BANK
HEAD OFFICE**

Alelign Kedir , St. Mary's University

The main purpose of this study was to assess customer service quality and customer satisfaction in the case of Hibret Bank, Head Office. SERVQUAL model consisting of five dimensions namely tangibility, reliability, responsiveness, assurance, empathy was used to measure customer service quality. To achieve the research objectives, a structured questionnaire with 5 point Likert scale was used to collect the necessary data .from survey respondents 300 customers were taken as sample size and chosen on a convenient basis located in Addis Ababa head office. Quantitative data were processed through SPSS software (version: 20) and analyzed through descriptive statistics (frequency, percentage, mean and standard deviation) and correlation analysis. Moreover, qualitative data gathered through interview and document review were analyzed via thematic analysis. The findings of the study revealed that survey respondents have poorly rated the service quality of the bank using five SERVQUAL dimensions namely tangibility, reliability, responsiveness, assurance, empathy and other service attributes. Therefore, the bank figure out appropriate course of action in customer service recovery program and strategies because service recovery strategies are useful to identify customers with issues and then to address those issues to the customers satisfaction to promote customer retention.

Keywords: SERVQUAL, customer satisfaction, quality customer service

ASSESSMENT OF PERFORMANCE APPRAISAL PRACTICE AND

CHALLENGES IN NIB INTERNATIONAL BANK S.C

AMANUEL SHIMELIS, St. Mary's University

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 and challenge of Nib International Bank S.C by applying descriptive research method and with specific objectives of looking in to the purpose, satisfaction, challenge of performance appraisal practice and investigating the employees' altitude towards 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 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 banks 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.

Key words: performance, performance appraisal

E-COMMERCE REGULATORY FRAMEWORK AND CHALLENGES OF RIDE HAILING BUSINESS ON SECURITY AND PAYMENT PROCESSING METHODS IN ADDIS ABABA

AMANUEL TSEGAY, St. Mary's University

E-commerce legal framework needs are a must to be built while access to and quality of Internet services have to be improved to fill the gaps in absence of online marketing platforms as well as to build confidence contributing to the key limitations in the ride hailing division. The objective of this study was to assess the existing e-commerce regulatory framework and challenges of ride hailing business on security and payment processing methods. Proper e-commerce law would create feasible environment. The drafted policy and manuals to launch e-commerce, draw lessons from the experience of Australia and India, particularly empirical findings show the connection of independent variables in security and payment processing methods getting articulated in the regulatory acts with priority. This fundamentally described these are basic measures taken to prevent misconducts. To achieve objective of this research, a descriptive and thematic methods were designed for quantitative and qualitative approaches respectively. The target populations of the research were ride hailing drivers found in selected sub cities of Addis Ababa, administration officers from Ride and Seregele TNCs and Addis Ababa Transport Bureau which are experts and has good understanding of the matter taken as key informants. The data was collected using structured questionnaire and semi structured interview which contained items that measure the existing regulatory framework and challenges of ride hailing business in relation to security and payment processing methods. After permission granted, the questionnaires were distributed to the respondents by telegram using Google forms links. Cronbach's Alpha reliability test was used to test the internal consistency of the instrument. After the data collection, the collected data was entered into SPSS software version 20. This research revealed that the legislative requirement gaps detected in the e-commerce regulatory framework issues and ride hailing challenges related to security and payment processing methods which were mainly from the interviewees, are wrapped into three parts as matters of data presentation (security), issues of data availability/accessibility (Security/Payment methods) and capability of registered evidence consumption for reference (safety/security/ payment processing methods). From the collected data an analysis is deducted to address these matters which will provide wider acceptance in the accounting system, and also playing important role in promotion of the ride hailing business as well as the digital economy sector. Observed gaps in the legislative work believed to reduce security issues and payment processing methods which need to be further discussed. Issuance of e-receipts and their uses for future reference deprived of supporting legislative is another gap in the payment processing methods that is found to has an impact as a legal matter since its acceptance is low and considered as violation of a regulation in the accounting system, standing without supporting proclamation or law falling under safety concerns. In the studied organizations it was observed that the booking applications send automated e-mails containing e-receipts making the system exposed to legal breach. It's advised that the required technical security and readiness are required to flourish the ride hailing business, these includes matters such as infrastructure, containing to form regulatory specifications and standards to be met and use of connectivity under service level agreements with the service provider. There should also be a need for regulatory requirements fulfillment in regard to systems and applications security.

Key Words: E-commerce, Ride Hailing challenges, Regulatory Framework, security, payment processing methods.

**ASSESSMENT OF PRACTICES AND CHALLENGES OF
EMPLOYEES PERFORMANCE MANAGEMENT SYSTEM
AT ETHIOPIAN MULU WONGEL AMAGNOCH CHURCH
DEVELOPMENT COMMISSION**

ASELEFECH MEKONNEN, St. Mary's University

The main purpose of this study was to assess the practices and challenges of employee performance management system at Ethiopian Mulu Wongel Amagnoch Church Development Commission. The study tries to address the basic questions of how the alignment was made between organizational goal with that of the departmental and individual goal, identifying the purpose of PMS, how the planning, execution, assessment and review process was handled and challenges faced while implementing performance management. The study was limited to Addis Ababa area; employees working on Head office, Addis Ababa branch office and Addis Ababa execute their job properly, the performance issue not addressed timely, performance evaluation standards were not fair, clear and capable of the true measurement, the strategic plan of the commission is not clear, realistic & attainable and not aware of all employees and gathering of information about employee performance was limited are the major problems noted. Furthermore, the result of evaluation did not attach with reward, recognition and development schemes. Having this in mind the researcher concluded that even though the Commission has some good qualities in clearly defining the mission, vision and values and developing strategy map, it should do more to make the performance management system to be more useful to the Commission. In order to fill the identified gap, sufficient resources should be provided for execute their job, addressed/take corrective action timely when the gap occurred on the performance issue, set or establish an appropriate and clear performance evaluation standard,, strategic plan of the commission must be clear, realistic and attainable and fully aware to all staff and information gather from different sources about the performance of an employee. Finally, it is suggested to that it should be provided some privileges to employees by applying reward, recognition and development.

Key terms: Performance Management, objective, assessment, align, reward and recognition

**TEACHER’S JOB SATISFACTION AND RELATIONSHIP WITH
ORGANIZATIONAL COMMITMENT AT GOVERNMENT
SECONDARY SCHOOLS OF GULELE SUB CITY**

ASHENAFI NEGASHE, St. Mary’s University

The purpose of this study was to examine the relationship between teacher’s job satisfaction level and their organizational commitment. Descriptive research design was used for the study. Quantitative and qualitative mixed research approach was employed in the study. The participants of the study were teachers working in Gulele sub city, six government secondary schools, Addis Ababa in the year 2020/2021. Data were collected from 246(185 males and 61 females) sample respondents selected using simple random sampling through two standardized questionnaires: the researcher collected the relevant data from the teachers using Sector’s (1994) and Meyer and Allen’s (1990) organizational commitment questionnaire (OCQ). In addition, data were also collected from six government secondary school principals selected using purposive sampling for interview. Furthermore, data were analyzed using mean, standard deviation, Pearson product moment correlation, single sample t-test and independent t-test. The one sample t-test result revealed that the level of employees' job satisfaction was ambivalent and the organizational commitment of teachers was also ambivalent while the data obtained through interview showed that the level of employees' job satisfaction was low and the organizational commitment of teachers also not satisfactory. More specifically teachers in the sub city were slightly satisfied on operating conditions, coworker and nature of work; on the contrary they were dissatisfied on payment, contingent reward and fringe benefit. The descriptive result indicates that teachers in the school score more on affective than continuous commitment. From the components of job satisfaction except communication, all the facets of job were found to be significant predictors of organizational commitment. The result of Pearson correlation and independent t-test shows that there is no relationship between the demographic variables (sex, age, marital status, educational status and service) and the job satisfaction of teachers in the sub city in addition the finding revealed that only gender was the determinant demographic factor for the organizational commitment of the school. Finally, it is recommended for the city administration of Addis Ababa education bureau, Gulele sub city education office and the school administration to develop a good system that used to reward for teachers well done. it is also recommended that from the result of the study the improvement of the job satisfaction and facets of the job will improve the organizational commitment of the school, therefore every stakeholder need to take measure to improve the job satisfaction of teachers.

Key words: job satisfaction, organizational commitment, secondary school teachers

THE EFFECTS OF FOREIGN EXCHANGE CONTROL ON PERFORMANCE OF COMMERCIAL BANKS IN ETHIOPIA

ASRAT ABATE, St. Mary's University,

This study was conducted to identify the effect of foreign currency exchange control on performance of commercial banks in Ethiopia. It has mainly focused on newly implemented directive of transparency in allocation of foreign currency and foreign exchange control that has been implemented since 2016. The directive restricts allocation of at least 50% of foreign currency to priority imports, thus, the banks are not allocating foreign currency according to business focuses of the banks. The study has included 16 commercial banks in Ethiopia and 4 years. As a result, the study has used panel data. ROA and ROE were used to measure performance of the banks. Allocation of foreign currency to priority and non-priority imports is measured by using percentage of the foreign currency allocated to the imports in a given year. In addition, the study has used control variables such as size of a bank, management efficiency, and income diversification. Data was analyzed by using descriptive statistics and econometric estimations. To select appropriate panel model between random effect and fixed effect, Hausman test was conducted and random effect model was selected. This study has identified that foreign currency allocation to priority imports has positive effect on performance of the banks. On contrary, allocation of foreign currency to non-priority imports has negative effect. Therefore, this study recommends management of the banks to allocate foreign currency to priority imports.

Key Words: Foreign exchange control, foreign Currency Allocation, Priority and Non-Priority Imports, Commercial Banks in Ethiopia

**ASSESSMENT OF CORPORATE SOCIAL RESPONSIBILITY
IMPLEMENTATION IN CEMENT FACTORY OF ETHIOPIA:
(THE CASE OF MUGER CEMENT FACTORY, ADA'A-BARGA DISTRICT,
WEST-SHOA ZONE, OROMIA)**

Assefa Tilahun Debele, St. Mary's University

The focus of this research is on the corporate social responsibility implementation in Cement Industry of Ethiopia, Oromia, West Shoa zone, Ade'a-Berga District. The major objective of this study is to assess the corporate social responsibility implementation of Muger Cement factory. The study has employed qualitative research strategy. The variables considered under this study are three factors: Economic, environmental, and social dimensions. The factory's three-year annual reports (2010-2012 E.C.) reviewed to assess the factory's economic, environmental, and social performance. The annual report has analyzed by using balanced scorecard performance measurement tool and financial ratio analysis to investigate the factory's profitability. Graphs and tables have used in data analysis. Major results of the study indicated that financial position of the factory is stands at risky point; the initiatives to decrease the emissions of CO₂, and dust needs considerable attention from the factory. The main recommendation is that the factory should be proactive in controlling activities that could make vulnerable to financial loses; substitute and use modern technologies that could help to reducing environmental pollution problems. The factory should invest in employee capacity building and take active participation in community development activities to enhance community welfares through an organized, planned and in sustainable way.

Key words: Corporate Social responsibility implementation, Triple Bottom Line, economic, environmental, and social dimensions of CSR.

**THE EFFECT OF PERFORMANCE APPRAISAL SYSTEM ON
EMPLOYEES PERFORMANCE: A CASE STUDY OF THE
UNITED NATIONS ECONOMIC COMMISSION
FOR AFRICA (UNECA)**

AZEB SOLOMON, St. Mary's University

The aim of this study was to determine the effect of performance appraisal system on employee's performance at the UNECA. In order to achieve the purpose of the study, descriptive study and explanatory research design were used. Descriptive research design was appropriate for the achievement of the research objectives to describe the existing performance appraisal system and employee's performance, besides explanatory research design used to examine the relationship between performance appraisal system and employee's performance developing the working hypotheses from an operational point of view. The population for the study was 592 and a sample size of the 238 respondents was selected. Questionnaire was used as an instrument to collect primary data for this study and out of 238 questionnaires distributed 190 of the respondents were retrieving from the respondents, which is 80% rate. The data analyzed were used descriptive statistics such as frequency counts, percentages, mean and standard deviations while inferential statistics such as Pearson correlation and regression coefficient. To make it clear the result presented with tables, figures and histograms. In this regard, this study finding was the six factors of effective performance appraisal system have significant positive effect on employee performance. From the results, it was possible to conclude that the effect of performance appraisal system has a significant relationship with employee performance. Whereas, the rewarding performance respondents are at the middle of the road, there are a few elements of the existing performance appraisal system that are limiting the effectiveness of the appraisal to enhance the maximum level of the employee performance in the organization. Finally, the study conclude that the performance appraisal system is an important factor and can play a major role on employee job performance.

Key words: Performance Appraisal System and Employee Performance.

TEACHERS' PERFORMANCE APPRAISAL PRACTICES IN GOVERNMENT SCHOOLS OF ADDIS ABABA

BAYE ASFAW TEGA, St. Mary's University

The main purpose of this study was to assess the current practice and challenges of teachers' performance appraisal in government secondary schools of Addis Ababa. The study was conducted on five governments' secondary schools of Bole sub city. Descriptive survey method was used as a method of research. Concerning sample teachers, they were selected using quota and systematic sampling techniques. Contrary to this, census sampling technique was used to select principals, students' council members and sub city educational experts. Survey questionnaires were administered to 138 teachers and 48 students to gather relevant data on TPA. Interview was also held with 5 principals and educational experts who were directly involved on the appraisal process of teachers performance in the sample schools to collect additional information. Statistical tools were used via SPSS version 20 for analyzing the data. The finding of the study revealed, teachers performance appraisal has been a common practice often conducted twice in a year, but with limited appraisers competence resulted from lack of intervention training, skill and knowledge gap in conducting PA. With regard to purpose, the current system of teachers' performance appraisal has not mainly served the developmental purposes of PA. Handling issues in post PA management session did not look a problem; nevertheless, possibility of getting grievances solved by school management was found low. With respect to the participative nature of TPA, the finding seems somewhat low. The criteria used to appraise teachers were viewed by teachers as rigid, unrelated, less relevant as well as less objective and imposed from Addis Ababa education bureau. Moreover, lacks of consistent follow up, poor feedback system, students' bias and absence of developmental plan were also found the major problems of TPA. To address the aforementioned problems, it is recommended that the whole process of PA has to be modified by training appraisers and appraisers and trainers about TPA. Besides this, performance appraisal should be reviewed periodically on the bases of the evaluation gained from teachers, principals and other key stakeholders participating in TPA criteria.

Key words: Practice, procedure, Performance appraisal, Teachers performance appraisal, SPSS

THE ROLES OF BRAND EQUITY ON SALES PERFORMANCE: IN CASE OF MOHA SOFT DRINKS S.C

BEDRI ABDURAHMAN , St. Mary's University

Using a measurement of brand equity dimensions (brand awareness, brand perceived quality, brand association and brand loyalty) sales performance have been studied, this study aimed at assessing the roles of brand equity on sales performance; in the case of Moha Soft Drinks S.C. The introduced conceptual model adopted from customer based brand equity model was tested by using questionnaire instrument with 22 items excluding the general information. In the context of the study, the relationship between brand equity dimensions and sales performance have been analyzed using Pearson's Correlation. Moreover, to indicate the influence of brand equity on sales performance multiple liner regressions analyses was used. Probability sampling approach particularly stratified sampling technique was used to select the territories of Moha Soft Drinks Industry S.C in Addis Ababa as the strata and probability sampling method has been used to select sample size of 354 respondent customers of Moha Soft Drinks Industry S.C. The study use SPSS version 25 to analyze the data from questionnaires for the descriptive analysis of (frequency of general responses, general information of respondents, mean & standard deviation), and for inferential statistics of (Pearson correlation analysis and multiple liner regressions). The regressions results of the study shows that, three of brand equity variables have significant and positive relationships with sales performance except brand loyalty which has negative and moderate significance on sales performance and Brand equity has significant impact on sales performance according to the regression test. The study recommend the case company Moha Soft Drinks Industry S.C. to keep up working on effective brand management using its brand relevance and Esteem. Finally, the study suggest Soft drink bottling companies should have to apply better brand equity management to enhance their sales performance and give priority for major CBBE attributes which can serve as competitive advantage to overcome competition..

Key words: Brand, CBBE, Brand Awareness, Brand Perceived Quality, Brand Association and Brand Loyalty

ASSESSMENT OF EMPLOYEES' PERFORMANCE APPRAISAL PRACTICE: THE CASE OF CAMARA EDUCATION ETHIOPIA

Bereket Alemayehu , St. Mary's University

The performance of employees is the heartbeat of any organization on achieving organizational goals. It is essential to measure employees' performance to achieve the target set. The performance appraisal process is one of the essential activities of the human resource department of any organization. This study tried to assess the performance appraisal practice of Camara Education Ethiopia which is an Irish-based non-governmental organization. In conducting this study, a descriptive research method was applied. This is because it allows describing the state of affairs as it exists at present. Both primary and secondary data were collected using guided interviews and questionnaires. Then SPSS was used as a tool for analyzing simple descriptive statistics such as frequency distribution and percentage. Based on the survey result. Camara Ethiopia has clearly communicated the performance appraisal criteria and gives employees the opportunity to evaluate their own performance. On the other hand, the performance appraisal practice is vulnerable to evaluator's errors and failure to use performance appraisal results for employee's carrier development and also for pay & promotion decisions. The other issue this research spotted out is the performance evaluation form used in Camara Ethiopia is not designed based on the employee's job characteristics. Based on these findings, the researcher recommends Camara Education Ethiopia to use performance appraisal results for pay & promotion decisions and employees' carrier development. The researcher also recommends the organization to improve the knowledge and skill of evaluators to avoid the errors made by them during evaluation.

Key Words: Performance, Performance Appraisal, Human Resource Management, Organizational Goals

TECHNOLOGICAL FACTORS AFFECTING PRODUCTIVITY: THE CASE OF TECHNO STYLE PLC

BETELHEM LEGESSE , St. Mary's University

The purpose of this research was to find out which Technological Factors affect Productivity in Furniture Industry in the case of Techno style Plc. It tried to order the technological factors according to their significance effect on the productivity. The paper also covered to see if the factors have any different effect across the demographic profile of respondents. The study examined four technological factors that were taken from prior research works which are Information Technology, Research and Development, 3D Printing and Automated Process. The study used both primary and secondary sources of data. A quantitative research approach of data collection was used, and 385 questionnaires were distributed out of which 373 of them were returned. Probability sampling (stratified) method was used, and employees were selected from each stratum with a random sampling technique. Data was analyzed using SPSS software to obtain descriptive statistics, comparing mean scores (i.e., independent t-test and ANOVA) and other analyses (i.e. correlation analysis and multiple linear regressions). The result of correlation shows that there is a positive relation between Information Technology, Research and Development, 3D Printing, Automated Process and Productivity. Meanwhile, the result of regression analysis indicates, from the four factors three has been indicated that it significantly affects Productivity except Automated Process. The finding of the study showed that there is a significance difference in perceiving the factors between and among the respondents with different demographic profiles. It is recommended that, the Firm is to review its focus regarding the Technological Factors which can enhance and significantly affect its productivity. The study, also, recommends that further research should be done among the different furniture companies considering different affecting factors.

Keywords: Productivity; Techno-style; Technological factor

THE EFFECT OF COMPENSATION PRACTICE ON EMPLOYEE JOB PERFORMANCE: THE CASE OF HORRA CORPORATE GROUP

BETHELHEM G/MEDHIN , St. Mary's University

The main research objective is aimed at finding out the extent to which the institution gives focus on compensating its employees in order to encourage them and thus assist it to reach its goals and visions. Purpose of this study is therefore, to assess the effect of compensation practice on employee job performance within the Horra corporate group, Ethiopia. The researcher used both descriptive and explanatory research approach which describes and explains the effect of employee compensation on employee job performance using both qualitative and quantitative mechanisms. Information was gathered from a sample of 93 employees using both questionnaire and interview as a data gathering tool using convenience and purposive sampling methods. unions, company's ability to pay, cost of living, labor market and Government policy were identified as the independent variable and employee's job performance as the dependent variable. Data obtained from the respondents was then analyzed. The Findings obtained through the use of descriptive , correlation and multiple regression were applied for data analysis and concluded that there is positive relationship between the three dimensions of employee's compensation practice (i.e. company's ability to pay, the effect of labor market and the effect of government policy) were important determinants of employee's job performance and also the government policy has significant contribution to employee's job performance which sets provision of training and development under the employee's compensation policy, proposing new personnel policies and human resource management policies. Finally, it is recommended that the company should come up with effective compensation plans especially in investing the various aspects of human capital so as to remain competitive and maintain long run survival.

Keyword: Compensation, compensation system, job performance, productivity, organizational Efficiency and compensation practice

**CAUSES AND EFFECT OF EMPLOYEE TURNOVER IN
BOTTLING COMPANIES: A PARTICULAR REFERENCE
WITH ONE-WATER BOTTLING COMPANY**

BETHLHEM ALEMU , St. Mary's University,

This research is conducted to in pursuit of understanding the cause and effect of employee turnover; specifically to assess the patterns of employee turnover, assess the major factors that contribute for employee, examine the effect of employee's turnover on organizational performance. Methodologically, the study employed an explanatory research design, where both qualitative & quantitative and data were employed; data were collected from 114 respondents using self-completion questionnaires. Accordingly, out of the total respondent data was collected 64 percent of them were male and the rest 36 percent are female. Apparently, the proportion of age and education status of respondents indicates majority of the employees are in the active working age group; apparently, the employee's education qualification also indicates the employees of the organization are well educated. Moreover, majority of employees believed that employee turnover in the organization is high due to low salary, bad working environment and better opportunity and majority of the employees don't want to stay in the organization if they got another opportunity. Furthermore, working environment, pay and benefit are the first three ranked factors of employee turnover followed by career development, job satisfaction and training and development. The regression analysis estimated by OLS model also shows among the anticipated six variables four of them had a significant effect on employee turnover; accordingly, the pay policy, employee benefit and career development had a significant and negative effect on employee turnover; however, training and development had a positive and significant effect on employee turnover intention.

Key words: Employee turnover, One Water, Cause

**THE EFFECTS OF PROMOTIONAL MIX ON PHYSICIAN PRESCRIPTION
BEHAVIOR MEDIATED BY BRAND IMAGE IN THE CASE OF PRIVATE
GENERAL HOSPITALS, ADDIS ABABA**

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The purpose of this study was to investigate the effects of promotional mix on physician prescription behavior mediated by brand image in the case of private general hospitals in Addis Ababa. Based on the research objectives and proposed hypotheses, quantitative research approach with explanatory research design adopted. Physician had been currently working at private general hospitals in Addis Ababa were taken as a study population. A sample of 150 physicians was selected using convenience sampling technique. Of which 133 valid and usable responses were collected and used for analysis. Primary data from the targeted respondents were collected through self-administered questionnaires, and analyzed using SPSS version 20.0. Both descriptive and inferential statistics were used for analysis of demographic profiles of the respondents, promotional mix, and brand image and physician prescription behavior variables. The results of the findings revealed that all promotional mix elements, except advertising, had positive and significant effect on physician prescription behavior. Amongst them, public relations had relatively the strongest positive and significant effect on prescription behavior of physician. Sales promotion and personal selling had also higher effects next to public relations. Direct marketing was found to be the least effective promotional mix tool. Moreover, brand image showed a mediating effect on the relationship between promotional mix and physician prescription behavior. It can be concluded that pharmaceutical promotions and brand image of a drug are good predictors of physician prescription behavior pattern.

Key Terms: Promotional Mix, Brand Image, Physician Prescription Behavior, Pharmaceutical Promotion, Private General Hospital

FACTORS AFFECTING MARKET SHARE OF BREWERY COMPANY THE CASE STUDY OF HABESHA BREWERY

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Ethiopia's Beer market has shown substantial growth with numerous new brands introduced in the past few years. The purpose of this study is to examine factors affecting market share of Habesha Brewery Share Company. The study focused on four determinants (marketing Mix) namely product strategy, price strategy, promotion strategy and distribution strategy which can affect market share of Habesha Brewery. Explanatory research design and Descriptive research design is applied to have a better insight and gain a richer understanding about the effect of those factors on market share of Habesha Brewery. Primary and secondary data collection instruments is used to collect data for this study, the study also use questionnaire and interview data collection instruments. Both probability and non-probability sampling is used in the sampling technique. Purposive samplings, which are of non-probability sampling, is used to select Managers of Habesha brewery. Simple random sampling technique, which is of probability sampling, is used to select the respondents among the total number consumers found from the selected customer of Habesha brewery. The data is analyzed through Multiple Linear regression model and hypothesis testing is performed using SPSS software. The result showed that there is a positive and significant relationship between market share of Habesha brewery and product strategy, price strategy, promotion strategy and distribution strategy. Finally, the study recommended that appropriate and adequate measures of marketing mix strategies lead to long term business successes, holding remarkable market share.

Key words: Habesha Brewery, Marketing mix strategies and Market share

ASSESSMENT OF CONFLICT MANAGEMENT PRACTICE: IN THE CASE OF BEKER GENERAL BUSINESS PLC

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The general objective of this study was to assess the conflict management practice of Bekere general business plc. A qualitative method was employed to achieve the research objective. A sample of is 157 employees. A questionnaire was administered. Data were analyzed by using frequency, percentage; mean, qualitative analysis. The result of these studies indicates that the company uses a moderate level of integrating style than other styles. The employee response on the company there was functional conflict than dysfunctional conflict. The company uses to the prevention of conflict management by moderate level prevention in the use of providing stable, well-structured tasks and Avoiding win-lose situations. While there was a low level of practice in the use of emphasizing organization-wide goals and effectiveness and facilitating intergroup communication. The organization more use for the prevention of conflict management by avoiding the win-lose situation and providing stable, well-structured tasks.

Key word: - conflict, conflict management, prevention of conflict management

**ASSESSMENT OF PIECE RATE SYSTEM ON
MOTIVATION AND EMPLOYEES
PRODUCTIVITY: THE CASE OF FERRIC BELT
METAL PROCESSING AND ENGINEERING
FACTORY**

BINYAM TEKLU, St. Mary's University

Ethiopian manufacturing labor productivity is one of the lowest in the world. The main reason for this is low employee motivation and discipline (FDRE Policy Studies Institute, 2020). One method mainly used to increase motivation and productivity of frontline workers is incentivizing them based on their performance. This study titled “assessment of piece rate system on motivation and employees productivity” focuses on the experience of Ferric-Belt metal engineering and processing factory, who implemented piece rate incentive system four years ago. Our main objective for conducting this research is to expand piece rate system as industrial labor productivity improvement tool across small and medium sized manufacturing enterprises. The company under study has four distinct production sections and they designed the system as group or individual bases, according to the nature of operation. The paper tries to study the impact of incentivizing employees over a four year period by gathering and analyzing qualitative and quantitative data which is collected from direct laborers and managers. Manager’s perception is recorded by conducting interviews while direct laborers are approached with questionnaires. The outcome of their insight is further validated quantitatively from four years of historical production data to get a clear picture on effectiveness of the system. Even if general employee productivity has shown great promise, there are identified lessons to be learnt from their experience. Finally, the study indicates general steps and expected challenges along the process of implementing of piece rate incentive system in another factory setting.

Key Words:- Ethiopian manufacturing, organizational performance, financial incentives, motivation, Piece rate, productivity, manufacturing information system, sustainability

THE EFFECT OF ORGANIZATIONAL CULTURE ON EMPLOYEES COMMITMENT ON NATIONAL COLLEGE

BIRHANE ASSAYE , St. Mary's University

The main purpose of the study was studying the effect of four organizational culture traits specifically, involvement, consistency, adaptability and mission on employee commitment in National College. To achieve the study objective, and the researcher used correlation research design and descriptive in determining relationship among the different type of organizational culture and employee commitment. A total of 52 employees participated in the study, and the data was analysed using descriptive and inferential statistics. The result show that the four traits measuring organizational culture the study was all positively related with employees' commitment. Moreover, involvement and mission are the most contributing organizational culture traits in the prediction of employees' commitment with the beta value. Additionally, statistically significant of the three organizational culture traits that are adaptability, involvement and mission shows there is significant relationship with employees' commitment. However, as clarified by significance level $p > 0.05$ consistency doesn't have significant effect on employees commitment. Validity reliability test were conducted included all traits were proven to be reliable, alpha is above 0.7. The college is well-heeled to emphasize on adaptability, involvement and mission, whose contribution to employee commitment is high. However, maintaining a strong culture by being extremely consistent, well-coordinated and well integrated does not have significant effect on employee commitment

Keyword: Organizational culture, involvement, consistency, adaptability, mission, and employees' commitment.

A STUDY ON MOTIVATION SCHEMES AND THEIR EFFECT ON EMPLOYEE PERFORMANCE: THE CASE OF ST. MARY'S UNIVERSITY

BIRTUKAN ATNAF, St. Mary's University

Several factors do affect the job performance of employees in a given business undertaking. Of all these factors motivation of employees is mentionable. The manager of any business undertaking hence has the massive duty of sorting out the best motivators for the realization of organizational goals. The best motivated employee is expected to yield the best performance. The main purpose of this research, thus, is to depict the effects of performance on employees of St. Mary's University. This study applied a mixed research approach; that is, descriptive and explanatory research design. Primary data were collected via structured questionnaire from 222 employees of the University out of which 215 were returned. Employees were selected using stratified sampling method. Quantitative data were processed through SPSS and analyzed via descriptive and inferential statistics. Based on the finding of the research, employees are satisfied with motivational schemes namely Education & Training, financial motivators (like salary, financial reward and transportation allowance), recognition and a good working environment the University offered. The results of correlation analysis confirmed that the independent variables, namely, recognition, financial, promotion & personal development and work condition have a strong relationship with the dependent variable (employees' job performance). The research also revealed there is a statistically positive relationship between each of the aforementioned independent variables (separately) with employee job performance though the degree varies. The study recommends, inter alia, that the University should capitalize on those motivating factors that help to satisfy and increase the performance of employees. Moreover, performance goals of the University should be clearly defined and regular performance review of the employees against performance target standards shall be made.

Keywords: *Motivational schemes, financial motivation, non-financial motivation, employee performance.*

***The Effects of Supply Chain Management practice on Firm Performance
(The Case of Meta Abo brewery S.C. Addis Ababa)***

Biruk Dereje,

The supply chain refers to the network of companies , people, technology, activities, information, and resources involved in getting a product or service from a supplier to a customer. Natural resources, raw materials, and components are transformed into a finished product that is provided to the end customer through supply chain activities. The goal of this study is to see how supply chain management methods (reliability, responsiveness, level of information exchange, and cost) affect Meta Abo's organizational performance. The study used a descriptive research methodology in which respondents were selected using a stratified sample methodology that combines purposeful (purposive) and simple random sampling techniques. The study was done with descriptive statistics, and inferential statistics were used to determine the significant association between the independent factors and the dependent variable

(correlation and regression analysis). Reliability has a mean of 4.06, responsiveness has a mean of 3.77, LIS has a mean of 3.89, cost of 4.14, and OP has a mean of 3.94, according to the descriptive analysis results. From the correlation analysis result there were significant positive correlation between the two variables (quality of information sharing and customer relationship management) and organizational performance at ($p < 0.01$) and ($p < 0.05$) respectively. The remaining two variables (SRM and level of information sharing) have no bearing on organizational effectiveness. Finally, based on the regression analysis results, only two hypotheses (H_{a2} & H_{a4}), namely customer responsiveness and cost, are acknowledged as having a positive and significant impact on organizational performance. This means that business organizations must pay close attention to the quality of SC responsiveness and SC Cost in order to play a proactive role in the management of their supply chain in order to gain a competitive advantage and achieve their objectives.

Keywords: *Supply Chain Management, SC responsiveness, SC reliability, Level of Information Sharing, S*

THE EFFECT OF TRAINING PRACTICE ON EMPLOYEES JOB PERFORMANCE IN ADDIS ABABA CITY GOVERNMENT PLAN AND DEVELOPMENT COMMISSION

Blen Alemayehu, St. Mary's University

Training is a critical process, which seeks to improve the performance of workers in the organization. The study focused on the effect of training practice on employees' performance in the case of Addis Ababa City Government Plan and Development Commission. The overall objective of the study is to assess the effect of training practice on employees' performance. The study used both descriptive and explanatory research design and also adopted quantitative approach and used both primary and secondary data sources. The primary data collected from AAPDC through a questionnaire for 80 employees which are selected using purposive sampling technique. The collected data were analyzed by using statistical tools (SPSS-Version 23). Both descriptive and inferential statistics were used for the data analysis. The descriptive statistics such as frequency, percent, mean and standard deviation were used for describing the demographic characteristics of respondents and the dependent and independent variables. The inferential statistics like Pearson correlation coefficient(r) and multiple linear regressions were used to determine if there is relationship existed between independent and dependent variables (training practice and employees' performance). The Pearson correlation test indicates that training practice were positively correlated and claimed statistically significant relationship with employees' performance. The findings of the study indicated that training design and evaluation of trainings were not fully implemented in the organization. The regression result confirmed that the linear combinations of all the independent variables considered under the present study were significantly contributed to the positive variation in employees' performance. From the Beta coefficient results, the researcher found that, evaluation contributed the highest variation for the current employees' performance while training design contributed the least variation. Hence, the researcher recommended that the organization should apply systematic and authentic training practices in order to improve employees' performance.

Keywords: Training, Employee Performance, training design, evaluation.

**THE EFFECT OF LEADERSHIP STYLE ON ORGANIZATIONAL
PERFORMANCE: THE CASE OF OROMIA INTERNATIONAL
BANK S.C**

BOGALE FEYE , St. Mary's University

The aim of this study was to examine the effect of leadership style on the organizational performance of Oromia International Bank branches operating in Addis Ababa City. By taking in to account the research objectives and questions, quantitative research approach and, both descriptive and explanatory research design were used. The study was employed proportionate stratified, purposive and convenience sampling techniques. Quantitative data was collected through structured questionnaires that have been distributed to a sample of 318 employees of Oromia International Bank S.C. in Addis Ababa City. Out of the distributed questionnaires, 278 (87.42%) questionnaires have been returned and used for data analyses. The quantitative data were analyzed by using descriptive and inferential analysis. The findings of descriptive statistics have revealed that the mean score of leadership style variables, that is, transformational, transactional, autocratic and democratic was tended to agreement level. All independent variables have significant correlation with the dependent variable, performance where relatively transformational leadership style had a higher strong relationship with performance. Similarly, the result of multiple regressions showed that, predictor variables including transformational, transactional and democratic leadership styles have positive and significant effect on the performance of the bank whereas, autocratic leadership style doesn't. The results also pointed out that these independent variables were significant common predictors of performance and jointly explained 65.2% of the variance in performance. Finally, recommendations were forwarded to the bank to exercise transformational, transactional and democratic leadership styles in combination emphasizing more on transformational leadership style.

Key words: Leadership, Leadership Style, Transformational, Transactional, Autocratic, Democratic, Bank, Performance

Assessment of Corporate Social Responsibility Practices in Dashen Bank, Ethiopia

CHARLES B. SENGEH, , St. Mary's University

Corporate social responsibility (CSR) is a topic that has gained much attention lately. Various studies mainly out of Ethiopian context attempted to study aspects of CSR and its value for both the community and the corporations. Dashen bank is one of the leading private commercial bank in Ethiopia. A number of studies conducted in different areas on the bank. However, little is done on exploring practices, challenges and benefits of CSR of this specific financial institution. Thus, this thesis was envisaged with objective of critically identifying the key practices, challenges and benefits of CSR in Dashen bank. In order to achieve the objective of the study, both primary and secondary data were generated by employing qualitative (using interview) and quantitative (mainly using survey questionnaires from employees of the bank) method. Purposive sampling techniques were used to select 151 sample employees respectively. The quantitative data was analyzed using frequency and percentage while qualitative data was used to substantiate the study. The research revealed that the bank is practicing the different aspects of CSRs which are business related as well as non-business related responsibilities. Similarly, due to its practice of CSR Dashen bank gained benefits in building trust of its customers, Enhance Employee Engagement & Productivity and Positive Customer Outreach that enhanced profitability. This study also finds challenges that hindered the bank from fully engaging in CSR programs. Challenges in relation to continuous Political instability and conflicts in the country, Macro-economic and political factors and COVID-19 pandemic outbreak which limited the bank from fully engaging in CSR programs. Based on the findings of the study possible recommendations are also suggested. Other similar financial institutions and profit making companies learn from the experience of Dashen bank. Peace and stability of the country should be guaranteed. Broader studies of CSR where the researcher investigate more than one company re-consider its role in Combating money laundering, corruption, and terrorism.

Key words: CSR, COVID 19, Corruption, Customer,

**PRACTICES & CHALLENGES OF NON MONETARY
INCENTIVES –THE CASE STUDY OF ETHIOPIAN SHIPPING
AND LOGESTIC SERVICE ENTRPRISE**

DAWIT SEYOUM , St. Mary’s University

Incentive refers to any means that makes an employee desire to do better, try harder and expend more energy. It may be either monetary and/or non-monetary incentives. Different Scholars have studied the effects of incentive on employees’ performance in firms. This paper focuses particularly on practices and challenges of Non-financial incentives such as recognition, medical expense coverage, insurance coverage, promotion and training and development opportunities on ESLSE. Thus, the main objective of the study was, to assess the practices and challenges of non-financial incentives in Ethiopian Shipping and Logistic Service Enterprise (ESLSE). To investigate the issue the research utilized a descriptive approach. The target population of the research was all employees of the Enterprise located at Head Office, Addis Ababa; in which their total is 277, out of which 162 employees were selected as samples with 95% confidence interval and simple random sampling were applied to select the required sample from the population. The research used both secondary and primary data sources. As a primary source the study used Likert Scale questionnaire to measure respondents’ attitude towards non-monetary incentive practices & challenges of the Enterprise. The major findings of the study revealed that the Enterprise has its own incentive policy to motivate employees to perform better and most of the employees are satisfied by the non-incentive policy of the enterprise. As well the Enterprise provides non-financial incentive for employees like recognition, promotion, medical coverage, insurance coverage, and training opportunity. However the following major problems have been identified: there is no fairness & equal distribution of incentives, inadequate training opportunity given to the employees, and employees are dissatisfied with the type and amount of non-monetary update and amend its incentive policy in response to employee requests for career advancement and should begin and strengthen its incentive programs such that the best performance of individual employees is recognized consistently with equivalent benefits.

Key words: Incentive, non-financial incentives, performance, monetary, non-monetary incentives

THE IMPACT SERVICE QUALITY ON CUSTOMER SATISFACTION: THE CASE OF ETHIOPIAN ELECTRIC UTILITY, WESTERN ADDIS ABABA DISTRICT, SERVICE CENTER NUMBER SIX

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The main objective of this study was to examine the impact of service quality on customer satisfaction in Ethiopian Electric Utility west Addis Ababa district service center number 6. Quantitative research approaches, explanatory and descriptive research design were used to investigate the relationship between customer satisfaction and service quality dimensions. Both primary and secondary data were collected from respondents (using questionnaire) and related literatures & books. To select representative respondents, the research used a non-probability sampling technique of convenience sampling. Statistical Package for the Social Sciences (SPSS) version 21 was used to analyze the data and the study had a 92.8% response rate. The finding shows that responsiveness has the highest mean value of 3.79. The correlation analysis also indicates that all service quality dimensions have strong positive and significant association with customer satisfaction and responsiveness has the highest Pearson correlation coefficient (0.696). As per the regression analysis, responsiveness, reliability, assurance, and tangibility have strong positive and statistically significant effect on customer satisfaction with standard β value of 0.552, 0.313, 0.214, and 0.204 respectively. Although empathy has negative effect on customer satisfaction, it is not statistically significant ($\beta = -0.026$, p value 0.447). Therefore; the managers of EEU west Addis Ababa district in general and the customer service department of the service center in particular, should be aware that, responsiveness is the most significant in increasing their customers' satisfaction. In addition, the department should further increase its reliability by properly delivering its promises about service delivery and problem resolution, works on improving its assurance services differ mechanisms such as on job training to further increase employees' skills, periodically assess the availabilities and accessibilities of tangibility services and introduces improvements over time.

Key Words: Service Quality, Customer Satisfaction, and Ethiopian Electric Utility

Root causes analysis on-timely product delivery problem in

Berhanena Selam Printing Enterprise

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On-Time Delivery is an order fulfillment metric in which the supplier delivers the complete order at the right time. Coordinating the buyer's and supplier's demand planning processes can greatly increase On-Time Product Delivery percentages. Berhanena Selam Printing Enterprise is one of a huge governmental organization in Ethiopia. However, the company usually faces a problem of not able to delivery its products on time. Therefore the general objective of this research is to identify the root causes of on- time product delivery problems in the Enterprise. While its specific objectives are:- to identify evidence for the dalliance of Jobs in the company, and to identify job delay factors. In doing the identification work top factors/causes of delay have been identified through a literature survey. Data was collected through questionnaire and personal observation prepared based on various scholars work. The validity of the instrument was checked by the company's production professionals. Qualitative approach with descriptive method was used in this paper. Descriptive statistics and mean were utilized to analyze the data. Interpretation is made on the mean, frequency, and percentage of the data. Findings of the research indicated that the root causes on-timely product delivery problem of Berhanena selam printing Enterrprise are:-Obsolete technology, Shortage of equipment, Inadequate modern equipment, Inadequate production of raw material in the country, Low efficiency of equipment, Frequent equipment breakdowns, Ineffective project planning and scheduling, Shortage of printing materials, and Escalation of material prices. Based on the major findings what is implied is discussed and recommendations are given to each delay factors. The problems are not specifically happen in one section of the production department but they would be indicated in each section in one or in other way. Therefore, the company should see each of the root causes and take corrective actions on each to improve on-timely product delivery.

Key Term: - On-Time Delivery, Delay factor, Supply chain

**DETERMINANTS OF WORK MOTIVATION IN
THE CASE OF GARMENT COMPANIES ADDIS ABABA**

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The main goal of this research is to find out the factors that determine employees' work motivation in the selected garment companies at Addis Ababa Kolfe-Keraniyo sub-city. It tried to order the factors according to their significance effect on the employees' motivation. The study examined four factors that were Salary, training & career development, work place, job security. All responses were collected by using a structured questionnaire through convenience sampling (n=375) and the researcher used quantitative and explanatory methods to carried out this research. Data was analyzed using SPSS software to obtain descriptive statistics, comparing mean scores (i.e. independent t-test) and other analyses (i.e. correlation analysis and multiple linear regressions). According to the study findings, two factors: training & career development and job security are identified as the factor that does not influence employee's work motivation.

Keywords: Work Motivations, Employees, Garment Companies

**THE EFFECT OF PURCHASING PRACTICE ON
ORGANAZTION PERFORMANCE IN AFRICAN UNION**

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The purpose of this research is to find out the effect of purchasing practice on the organization performance of African union .The study considered factors (i.e. purchasing process, purchasing evaluation mechanism, and types of purchasing) to measure organization's performance in African union .The study obtained information from 85 respondents from staff of African union. Simple random and stratified sampling techniques were employed in admitting the questionnaires. Using quantitative data, this paper strived to investigate the effect of purchasing practice on the organization performance in the case of African union. Data was analyzed through statistical package for the social science version 26 (SPSS) by applying some needed descriptive and inferential statistics. Descriptive research design and quantitative research approach was applied. The result indicted that, selected purchasing practice is positively associated with organization performance in the study area. Finally, the researcher concluded that in the case of selected study area the different factors of purchasing Practices have a significant and positive role on organization's performance. Then the researcher recommended that the strategic purchasing strategy adopted by an organization depends on the nature and industry it belongs to, and should suit its activities.

Keywords: organization performance, purchasing practice, purchasing process, purchasing evaluation mechanism, types of purchasing

ASSESSMENT OF HUMAN RESOURCE PLANNING,
RECRUITMENT AND SELECTION PRACTICES AND
CHALLENGES: THE CASE OF ETHIOPIAN CUSTOMS

COMISSION KALITY BRANCH

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The main purpose of this study was to assess human resource planning, recruitment and selection practices and challenges in the case of Ethiopian Customs Commission. The study has adopted a mixed research approach and descriptive research design in which primary data were collected from customs commission employees through questionnaires, and interview. Perhaps secondary data were collected from Ethiopian Customs Commission (ECC) manuals, books, magazines and Reports. Quantitative data gathered through structured questionnaire were processed via SPSS and analyzed through descriptive statistics. Qualitative data gathered via interview were analyzed through narration. Thus, it was founded custom commission has clear policy and procedure of recruitment and selection; most of vacant positions in custom commission are filled by recruiting new employees; human resource departments in customs commission strictly follows policy and procedure in relation to staff selection, selection procedure in customs commission is non-discriminatory regarding gender, appearance, race and political affiliation; and customs commission performs job specification and job description before advertising vacancies. Furthermore, the major challenges were poor HR planning, recruitment and selection procedure itself is not revised as often as it should be. In addition, the commissions' recruitment and selection procedure is not strong enough to attract competent candidate. Therefore, it is recommended that the staff selection policy of customs commission need to include strategic objectives; Through proper job analysis, organizations need to able to fix up the specific duties and responsibilities of every employee. Customs commission shall consistently implement the HR manual at all times

Keywords: human resource planning, recruitment, selection, challenges, Ethiopian Customs Commission

ANALYZING THE MANUFACTURING PROCESS IN THE
PERSPECTIVES OF LEAN PRODUCTION: A CASE IN
GEOSYNTHETICS INDUSTRIAL WORKS PLC

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This study was conducted with the objective of analyzing GIW's effort for ensuring success, by focusing on waste elimination and cost reduction in continuous improvement model. It makes use of both descriptive and explanatory research designs with detailed survey questionnaire in order to determine the different lean wastes, to determine the lean principles that are in use to eliminate the wastes, to analyze the association between waste elimination and cost reduction effort and to assess the relationship between continuous improvement and quality management system (the change management tool which the company implemented). The analysis of the data collected from survey questioner revealed that the company process has been tempted by wastes or muda of waiting, muda of re-workable materials inventory and muda of correcting defectives. The analysis also depicted another two major findings: the company's cost reduction effort is negatively affected by muda of waiting and the implemented quality management system helps the company to ensure continuous improvement in its production process. The findings are evidence that identifying and eliminating lean wastes are the paramount in reducing production costs and ensuring success by winning the competitions. Therefore, the company management is recommended to make the successful implementation of lean production system as part of the long term strategic direction and policy of the company.

Key Words: Lean production, continuous improvement, waste elimination, cost reduction, lean wastes

**EFFECTS OF DIVERSITY ON EMPLOYEE'S PERFORMANCE: THE
CASE OF MEKAB PLC.**

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Workforce diversity is a multi-faceted phenomenon that will continue to evolve as the world becomes a global marketplace. No doubt many believe workforce diversity is fundamental for employee performance. This study sought to find out the effect of workforce diversity on employee work

performance, using the MEKAB plc. In the context of this study the term workforce diversity was defined as the similarities and differences among employees in terms of ethnic background, gender and education. These similarities and differences formed the independent variables of this study. Literature review was done and an attempt was made to link the various published studies with this study with a view to discovering how each variable effect on employee work performance at the MEKAB. The most unfortunate is that there are no Work force Diversity (WFD) related studies done in Ethiopian context to the knowledge of the researcher. So the purpose of this study was twofold. The

primary goal was to fill the research gap on the area in Ethiopian context by examining work force diversity practices of Case Study Affiliate Company and its effect on employee performance. To achieve the objective of the thesis, the research method used was explanatory survey design study. Through the use of primary and secondary data sources, the researcher has gathered the necessary information regarding WFD practices of the case study company MEKAB PLC and its effect on employee's performance besides intensive literature review to identify gapes and different scholars point of view on WFD and demographic diversity model. The data collected from primary sources were analyzed quantitatively (using descriptive inferential method of analysis).The summarized responses were used to examine the effect of each variable on employee work performance. Correlation Coefficient analysis showed a significant level of association between performance and the tested variables of diversity. It became evident that workforce diversity has significant correlation between gender and employee performance the finding of this study showed gender, ethnic and employee performance is positively linked and education diversity has no significant effect on work performance of the employee.This study could be a guideline for future studies.It is therefore important for the institution to realize the need to capitalize on these demographic categories in order to stay ahead of other company or organization.

Key Words: Diversity, Diversity Management, Gender Diversity, Ethnicity Diversity, Education Diversity, Workforce Diversity

**THE EFFECT OF RELATIONSHIP MARKETING ON
CUSTOMER RETENTION: EVIDENCES FROM WEGAGEN
BANK ADDIS ABABA, ETHIOPIA**

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Retaining customers in the service industry has become a major objective of relationship marketing. This study investigated the effect of relationship marketing on customers' retention in

case of Wegagen bank in Addis Ababa. The study's independent variables are customer satisfaction, trust, commitment and promise keeping while the dependant variable is customer retention. The study attended 76 % of responses rate. Twenty-four percent (24%) of the questionnaires were unreturned. The reliability, validity and pilot tests were conducted. Stratified sampling was applied based on the surveyed company branches. Descriptive statistics like frequency and percentage were employed to analyze background information of respondent. Thus, this study found that customers strongly feel a sense of belonging to the Bank. As promised, this bank offers greater benefits to card-members. Using correlation analysis, the test result showed that customer satisfaction, trust, commitment and keeping promises have has positively significant relationship with customer retention. In addition, multiple regressions have been employed and this study found that there is a positive and significant effect of trust, commitment and keeping promises and customer retention. This study concluded that customer satisfaction, trust, commitment and keeping promises enhance customer retention. Therefore, the banking industry must practice and improve strong relationships with their customers in order to compete and retain successfully and effectively in the competitive retail banking environment.

Key Words: Commitment, Relationship Marketing, Retention, Satisfaction, Trust

FACTORS AFFECTING CUSTOMERS' INTENTION TO ADOPT ATM BANKING IN COMMERCIAL BANK OF ETHIOPIA

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This research project aims to explore Factors Affecting Customer's intention to Adopt ATM banking system on Commercial Bank of Ethiopia. The study was conducted based on the data

gathered from commercial bank of Ethiopia south Addis district. In order to achieve the objective of this study and answer the research questions, the researcher adopted mixed research design (both descriptive and explanatory research design). The study was conducted based on the data gathered from the user of commercial bank of Ethiopia. The data collected was analyzed using descriptive statistics by using SPSS version 20. A research framework developed based on the Technology Acceptance Model (TAM) was used to guide the study. The study revealed the following major driving factors in adopting of ATM banking among commercial banks in Ethiopia; perceived usefulness, perceived ease of use, perceived risk, intention to use, convenience, are major factors. The study recommended banks should launch campaigns to create direct awareness to potential adopters, issues such as fear of the lack of privacy and security, together with relative advantages of using ATM banking system. The results obtained from regression output indicated that among the studied variables, Perceived usefulness, ease of use, intention to use and convenience were found to be statistically significant determinant of adoption of ATM banking.

Keywords: intention to use, Adoption, ATM Banking

FACTORS AFFECTING EMPLOYEE MOTIVATION IN BASHANFER TRADING PLC

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The diligence of the research is to investigate on Factors Affecting employee motivation in Bashanfer Trading plc. and to present the factors that help to motivate the employees to perform their job well. In this study the researcher used descriptive and explanatory research design. Data was quantitatively collected through close ended questionnaires with five Likert scales to measure variables. The close-ended questionnaire was constructed to compute the statistical data and the data was analyzed through SPSS version 20 software. Both descriptive and inferential statistics were used in data analysis. The descriptive statistics such as mean, standard deviation, frequency and percentage were used for describing the dependent and independent variables. The inferential statistics Pearson correlation and multiple linear regression were used to determine the relationship between the dependent and independent variables. Based on the findings, it was found out that work condition, job security and financial factors are the most influencing factors and also the study identified that there is a linear relationship between non-financial factors, work condition, job security, financial factors and employee's motivation. Accordingly, the study concluded that working condition and Job security have positive and strong impact on overall employee motivation followed by financial factor and non-financial factor, recognition whereas co-worker and supervision has less impact on motivation compared to the others. Finally, the study recommended that the company should give special attention on employee's motivational factors especially work condition, job security and financial factors.

Key words: Employees, Motivation, Job security and financial factors.

Assessment of Corporate Social Responsibility practice: the Case of selected Manufacturing Companies in Addis Ababa

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The overall objective of this study is to assess the practice of corporate social responsibility in the case of selected manufacturing companies; specifically the study try to investigate the company's activity and concern towards the Environment, Legal & Ethical, Customer, Community, and Employee. The research design is a descriptive design, and is basically designed to assess the practice of corporate social responsibility of the companies. The study were used both primary and secondary sources of data. The primary data were collected from respondents through questionnaires. Secondary data were obtained from documents and other different books that are relevant to the study. 5-likert scale Questionnaires was designed and distributed to the societies that are found in surrounding of the companies and employees of the companies. Three manufacturing companies were selected purposely for the study purpose. These companies comprise 1499 employees in number. Out of this, samples of 306 employees were taken to conduct the research. Moreover, the study was considered 385 societies for the purpose. Consequently, the data collected from the respondents were analyzed using quantitatively i.e. by using descriptive statistical analysis and Non parametric test i.e Friedman test and Cochran test were conducted. The finding of this study concerning the implementation of CSR towards Environment, Customer, Community, Employee Legal and Ethical; indicates that the firms do not properly carryout CSR activities. Depending on the findings the study proposed that Firms should have to see that CSR activities integrate broader societal concerns into business strategy and performance. In addition, to building trust with the community, and giving firms an edge in handling effectively the environment, customers, and employees, the firms should have to act responsibly within the society.

Key Words: Corporate Social Responsibility, Manufacturing companies, Multinational Companies, Environment, Legal and Ethical, Customer, Community, and Employee

THE EFFECT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFCATION IN CASE OF AWASH BANK

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The purpose of this study is the effect of Service Quality Dimensions on Customer Satisfaction in the case of Awash Bank. descriptive and explanatory research design was employed by using quantitative research approach to assess the service quality dimensions and their impacts on customer satisfaction. The researcher used questionnaire method to gather the primary data from the customers of the two main branches of awash bank (finfine and lagahar) The questioner was distributed for 230 and 229 respondents returns the filled questioners. The independent variable that services quality of the banks is measured by using the five service quality dimensions including tangibility, reliability, responsibility, assurance and empathy and while customer satisfaction is considered for dependent variable. The regression output briefly shows that there was a statistically weighty link between service quality dimensions and customer satisfaction which is more sustained by R2 result explaining that the dependent variable is explained more than 80% by the five service quality dimensions. Assurance dimension takes the highest fraction in influencing customer satisfaction followed by reliability, tangibility, responsiveness and empathy. As customer expectations are changing over time, bank managers are advised to measure their customer expectation against the actual performance regularly and handle complaints timely and effectively.

Key Words: Service Quality, Customer Satisfaction

**THE EFFECT OF DIGITAL BANKING ON CUSTOMER
EXPERIENCE:
THE CASE OF SELECTED COMMERCIAL BANKS IN ADDIS
ABABA CITY**

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Digital banking through telephone, internet and mobile is becoming important for banks' service marketing, especially with the increase in digital device usage and customer demand for financial services. The changing dynamics of banking means that banks' existence is no longer solely dependent on branch sales. Capturing and retaining customers are vital for banks, and digital banking is becoming the tool of choice. The main objective of this study was to examine the effect of digital banking on customer experience in selected commercial banks (Bank of Abyssinia, Commercial Bank of Ethiopia and United Bank) in Addis Ababa city). The data used in this study was collected through survey questionnaire, distributed to three hundred eighty four customers of three selected commercial Banks in twelve branches. Four branches were chosen from each Banks using simple random sampling technique. In order to test the reliability of the instrument, the Cronbach alpha test was used. Pearson correlation and multiple linear regression analysis were employed to estimate causal relationships between digital banking and customer experience. The findings of this research revealed that the use of digital banking of the selected commercial Banks of Ethiopia has a positive and statistically significant effect on customers experience i.e. $p < 0.05$ and has a positive relationship. Finally, the study recommends selected commercial Banks to invest on enhancement of digital banking that able to deliver outstanding experience to customers.

Keywords: digital banking, customer experience, customer satisfaction, customer effort, customer loyalty, customer recommendation

DETERMINANTS OF ETHIOPIAN EXPORT: AN EVIDENCE FROM ETHIOPIA HORSE BEAN

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The recent trend of horse bean export indicated that the export volume of horse beans was 34,153 tonnes and 39,326 tonnes during the periods 2006 and 2007 respectively. According to NBE 2007/08 annual report, out of 14.2% export market share of Africa, the three neighbouring countries Sudan, Somalia and Djibouti consists about 88.3%. (NBE, 2008). Most of the research works on assessment of factors influencing exports performance have been done so far focused on developed nations and other developing countries where their domestic exporters, policy, marketing and other environmental conditions are quite different from our country. Quantitative approach was applied in conducting the study. To determine the factors that influence the export performance of domestic Horse bean manufacturing firms, the study used a descriptive and explanatory type of research design were employed. Primary data was used to attain the study goals. The primary data collection was obtained through questionnaire. The questionnaire was administered to the managers of horse bean exporting firms and employees. Convenience method is used to identify the areas of the study where sample exporters are residing. Hence Addis Ababa was selected as target using convenience method of sampling. A sample of 50 exporters, that is 57% of the target population, have been taken using random sampling technique as primary sources of information to be interviewed using structured questionnaire. Correlation and a regression analysis were conducted to investigate the most important questions to the objectives of this study and to arrive at the core findings of the study with regards to the hypotheses forwarded. The finding confirmed that these independent variables are the determinant factors for the growth of export to local Horse bean exporting firms in Ethiopia. Product quality and capital are more determinant factors for the growth of export performance. On other hand, global competition has insignificant effect on export. The researcher recommends that to increase the competency of local Horse bean firms in the international market, it is recommended that firms have to improve their product quality, export knowledge, and technological capability on their side. On the other hand, the government has to introduce special incentives that promote the export exporting industry in terms of finance accessibility and promotional support

Key Terms: Horse Bean, Product Quality, Capital, Export Knowledge, Technological Capability, Global Competition, Export Promotional Support, Export Performance

**EFFECT OF EMPLOYEE COMMITMENT ON EMPLOYEE
PERFORMANCE THE CASE OF ADDIS ABABA CITY ROAD
AUTHORITY (AACRA)**

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The purpose of this study was to identify the effect of Employees' Commitment on Employee Performance in Addis Ababa City Road Authority. Employee Commitment has been taken as independent variables and Employee Performance as the dependent variable. It adopted descriptive research methodologies and it has both qualitative and quantitative research approach. A five point Likert-Type scaled questionnaire was constructed and administered among in Addis Ababa City Road Authority. The results of the study indicate that the Employees' Commitment is significantly related to Employee Performance in Addis Ababa City Road Authority. The research findings reveal that there exists positive relationship between the Employee commitments and employee Performance. It has also been proved from the results that there exists strong correlation between the four independent variables and employee performance. These outcomes in turn are associated with guiding the top management for working towards increasing employees' commitment and the management should hire employees who are likely to become linked to the organization, this shall have a great effect and take the organization towards promising competitive edge. the purpose of this study was to identify the effect of Employees' Commitment on Employee Performance in Addis Ababa City Road Authority. Employee Commitment has been taken as independent variables and Employee Performance as the dependent variable. It adopted descriptive research methodologies and it has both qualitative and quantitative research approach. A five point Likert-Type scaled questionnaire was constructed and administered among in Addis Ababa City Road Authority. The results of the study indicate that the Employees' Commitment is significantly related to Employee Performance in Addis Ababa City Road Authority. The research findings reveal that there exists positive relationship between the Employee commitments and employee Performance. It has also been proved from the results that there exists strong correlation between the four independent variables and employee performance. These outcomes in turn are associated with guiding the top management for working towards increasing employees' commitment and the management should hire employees who are likely to become linked to the organization, this shall have a great effect and take the organization towards promising competitive edge.

Key words: Employee commitment, AACRA Employees.: Employee commitment, AACRA Employees.

THE EFFECT OF WORKPLACE ENVIRONMENT ON EMPLOYEE PERFORMANCE: THE CASE OF GOLDEN TULIPADDIS ABABA HOTEL

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The purpose of the study was to assess the effect of work place environmental factors on employee performance of Golden Tulip Addis Ababa Hotel. More specifically, the study attempt to test the extent to which physical workplace, psychosocial and the work life balance environmental factors affect the performance of employee on the work place. The population of the study was 100 permanent employees of the hotel from which all data were returned and used for further analysis, for the collection of data census approach was used. This study applied a mixed research approach and explanatory research design. The Quantitative data were processed through SPSS and analyzed via descriptive and inferential statistical tools. The result of the study shows that the physical and psychosocial workplace environmental factors did not have a significant effect on employee performance; however, work life balance factors caused a statistically significant effect on employee performance. Moreover, the result of correlation analysis shows that work-life balance has a positive association with employee performance. Therefore, based on the findings of the study, it is advisable for the company to focus on improving and creating better working environment and maintaining work-life balance so as to increase the performance of employees in the organization.

Keywords: Physical workplace environment, psychosocial workplace environment, Work-life balance factors, employee performance.

CONSUMERS' BANK SELECTION DECISION IN SELECTED CITIES IN ETHIOPIA

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The main purpose of the study was identify the main banking service attributes (criteria) that influence consumers' bank selection decision and to test the mean difference in bank selection criteria between genders, cities, in come levels and educational status was the main objective of the study. The data have been collected by using structured questionnaire. The consumers' gave their value to the importance of 47 listed bank service attributes to their bank selection by using five point likert-type scales. 310 samples were proportionally selected from two cities: Addis Ababa and Adama, by using a non-probability convenience sampling technique. The Descriptive statistic, mean score and, Mann-Whitney & Kruskal-Wallis test used to analyze rank of selection variables and to test significance of mean score difference between groups. In addition correlation analysis was performed to examine the relationship between bank selection criteria and bank selection decision. The study found out that

"service provision", "branch location" "financial performance" and "secure feeling" are the top four important bank selection criteria to consumers' bank selection decision and the importance of "peoples influence" and "Marketing Promotion" are found the least important bank selection criteria. The study further revealed that "service provision, "Branch location", "Financial Performance" and "Secure Feeling" had a strong positive correlation with bank section decision while "Marketing promotion", "Attractiveness" and "People Influences" had a weak positive correlation with bank selection decision.

Key word: Bank Selection Criteria, Consumer Behavior, Decision Process

**CUSTOMERS EXPECTATIONS AND PERCEPTIONS OF
SERVICE QUALITY
THE CASE OF COMMERCIAL BANK OF ETHIOPIA
ADDIS ABABA BRANCH**

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Commercial Banks of Ethiopia plays a significant role in the economy, making up one of the biggest provider of services in Ethiopian economy. Hence, providing better quality is vital as banks have to compete for customers. The purpose of this study is to evaluate the current level of customers' expectations and perceptions of service quality of CBE Addis Ababa branch. To measure the service quality and customer satisfaction of bank service of CBE Addis Ababa branch SERVQUAL model was used. The SERVQUAL instrument maintained seven dimensions namely tangible, reliability, responsiveness, assurance, empathy, price and accessibility with a total of 30 statements placed on a 5 – point likert type scale (1-being strongly disagree to 5-being strongly agree). Furthermore, a sample of 100 respondents in CBE Addis Ababa branch was drawn using a convenience sampling approach, and 100 completely filled questionnaires were used in performing final analysis. The study was used both quantitative and qualitative data collection approach and also descriptive research design was applied .Findings support that all SERVQUAL dimensions of the service quality of CBE Addis Ababa Branch. Empathy was found to be the most critical factor of service quality followed by, responsiveness, reliability, assurance, accessibility and price, The main limitation of this study is that the data were gather form Addis Ababa branch only with a small sample size. Both the overall service quality and customer satisfaction were found to be reported above average, while still need improvement therefore it can be conclude that CBE Addis Ababa branch has to do on attributes associated with accessibility, empathy, responsiveness reliability, assurance and price in order to bring higher the level of customer satisfactions.

Key words: expectation, perception, service quality, customer satisfaction, SERVQUAL model

**AN ASSESSMENT OF INVENTORY MANAGEMENT
SYSTEM
THE CASE OF HABESHA CEMENT SHARE
COMPANY**

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This research sought to examine the assessment of inventory management system of Habesha Cement Share Company. The study is applied descriptive research design and mixed research approach. The target population was the total number 48 employees of Habesha Cement Share Company. Primary data were gathered using structured questionnaires and interview. The questions were closed ended format. The study result revealed that the inventory management system of Habesha Cement Share Company is somehow effective in managing the inventory level. 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 perpetual inventory system 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, the study recommends that the managements of the company should work hard to have its own standards and policies of inventory management the current inventory control practices and procedures need to be reviewed and redesigned. The management should stay up-to-date on inventory carrying cost. Only qualified and adequately trained personnel should be involved in stock control

Key Words: Inventory management system of Habesha Cement Share Compan

ASSESSMENT ON BENEFITS AND CHALLENGES OF OUT SOURCING PRACTICES THE CASE OF INTERNATIONAL COMMUNITY SCHOOL OF ADDIS ABABA

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The aim of this research is to assess the Benefits and Challenges of Outsourcing Janitorial, Landscaping, Setup crew and Security services in International Community School of Addis Ababa and provide a possible solution that alleviate the existing problem. This research thesis employed descriptive research design with concurrent mixed research approach where both qualitative and quantitative investigation has been implemented to evaluate the benefits and challenges of outsourcing decisions. The data were collected using questionnaires from 92 employees of International Community School & 25 outsourced employees. Interviews were also conducted with supervisors and managers who supervise those outsourced services in addition to the researcher's personal observation. The questionnaire was distributed to the employees on the basis of proportional and purposive sampling technique by stratifying the sample in to five groups and the data collected were analyzed using SPSS Version 23 software. The results of the study revealed that the outsourced services enabled the school to give more attention & focus on its core functions rather than auxiliary ones and it also helped to save managers' time and assisted in the current fast growth of the school. On the contrary, language and communication barrier, threat to security and confidentiality and inconsistent service quality were the major challenges of the school as the result of outsourced services. Thus, the performance of the service providers was not as per the service level agreements. Finally, the researcher has forwarded some recommendations to overcome the existing challenges of the school regarding outsourcing practice. It is recommended that sharing with outsourced employees its values, beliefs, and goals through both formal and non-formal communication channels and providing appropriate trainings and incentives to them help the school to reduce the risks and challenges associated with outsourcing and attain optimal benefits out of it.

Key words: Benefits, Challenges, Core functions, Overcome, Values, Beliefs, Training & incentive, Service level agreement.

ASSESSING THE EFFECT OF MARKETING STRATEGY ON MARKET PERFORMANCE: THE CASE OF ST. GEORGE BEER FACTORY

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Marketing strategy has been a focus of organizations and a tool for attaining overall firm performance. This study was, therefore, conducted to test the relationship between marketing strategy and market performance in St. George beer factory. Considering the size of the population is small the selection of the respondents was carried out by using census. The study applied a mixed research approach and explanatory research design to achieve the objectives of the study both primary and secondary data collection instruments were used to collect data. The primary data were collected through open and closed ended questionnaire. Quantitative data were processed via SPSS and analyzed through descriptive (frequency, percentage and mean analysis) and inferential statistics (correlation analysis). The crucial success or failure of a company depends on its marketing strategy. The findings of the study show that marketing strategy dimensions namely price, product, promotion and place have positive and significant relationship with market performance. Therefore, in order to improve its market performance the organization is recommended to give emphasis for its marketing strategy.

Key words: *Marketing strategy, Market performance, product, price, promotion, and place*

ASSESEMENT OF EXTRINSIC REWARD PRACTICES: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

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Organizations are seeking to develop, motivate and increase the performance of their employees in a variety of human resources applications. Therefore, the extrinsic reward practices have been considered to be the most considerable practices of the human resource management system. As reward is a steering instrument in maintaining the organizational efficiency and productivity as well as takes the lion's share in motivating the employees to act in the best interest of the organization, the main objective of conducting this research study is to assess the current extrinsic reward practices at Commercial Bank of Ethiopia. The result of the study may significantly contribute to a better understanding with regard to extrinsic reward practices. This study employed descriptive research design and used questionnaire to gather data. The target population of the study comprised of 1408 employees of CBE under Kirkos district branches. A sample of 200 employees was selected from the 14 branches using probabilistic sampling technique. The reliability of the instrument was measured using Cronbach Alpha and the result was 0.787, which refers there is high consistency on the measuring instruments. Quantitative data analyzed by aid of SPSS stastical software version 20 and presented by tables using percentages, mean and standard deviation. The result of this study shows that extrinsic reward practices such as organizational policy, salary, working condition and promotion are weak not being fair/equitable and not effectively practiced. The study also finds out that promotion and job security reward polices are not clearly communicated (lack of transparency) to employees. The researcher based on the research findings concludes that extrinsic reward components showed a low result with the average mean value 2.88 that the employees are not satisfied and happy with the extrinsic reward practices of the company. Extrinsic reward practices are not competitive and not capable to retain and attract its employees. Employees of the bank are not fully satisfied by the existing extrinsic reward practices of the organization. Finally the researcher suggests to amend extrinsic reward polices which ensures that employees are well and effectively rewarded favouring all employees to retain and attract suitable employees with the aim of achieving sustainable competitive advantage.

Keywords: Reward Practice, Extrinsic Reward

**EFFECTS OF SUPPLY CHAIN MANAGEMENT STRATEGY ON
ORGANIZATIONAL PERFORMANCE; THE CASE OF EAST AFRICA
BOTTLING S.C”**

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This study was conducted with an objective of identifying relationship between supply chain management and organizational performance of East Africa Bottling Company. It conceptualized and developed five dimensions of supply chain management practices: strategic supplier partnership, customer relationship, level of information sharing, quality of information sharing, and internal lean practices and tests the relationships between supply chain management practices and organizational performance. This study used both descriptive and explanatory research designs. Purposive, stratified and random sampling methods were used. Stratified sampling method is used and a sample size of 59 was in study. Data were collected from primary sources through questionnaire and semi-structured interviews and 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 method. The result indicated that supply chain partnership, customer relationship, level of information sharing, quality of information sharing and internal lean practices have significant positive relationship with organizational performance. Based on the findings it is recommended that management of the company has to improve supply chain management practices of the company.

Keyword: Supply chain management practices, organizational performance,

ASSESSMENT OF MOTIVATION PRACTICE ON EMPLOYEE'S
PERFORMANCE: THE CASE OF NIFAS SILK LAFTO WOREDA
ONE.

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The main purpose of this study is to discover the assessment of motivation practice on employee's performance the case of woreda one. This study has three main objectives to assess the level of motivation on performance among employees of Nifas Silk Lafto Sub-city woreda one, to examine assessment of motivation practice on performance employees at Nifas Silk Lafto Sub city, woreda one lastly to investigate the motivating schemes of employees at Nifas Silk Lafto Sub-city, woreda one. The data for present study was collect from woreda one using Structured and semi structured questionnaires and non-probability sampling methods. Results from present study explore that motivational packages play a vital role toward the performance of employees in woreda one. The data generated from respondents are analyzed through descriptive research type and both quantitative and qualitative research approach are used. Stratified random sampling were used for a sample size of 99 respondents, questionnaires were distributed to 109 respondents which was extra number of respondents involved in order to avoid uncertainty of unreturned questionnaires from a total of 485 populations. Also, interview with HRM. The collected data are analyzed and presented with tables using SPSS statistics software as well as interpreted with explained statement with the methodology of descriptive research design. Employees are demotivated because of the organization salary, recognition/appreciation based on the response of participants.

Key words: Motivation, Employee performance, Intrinsic Motivation, Extrinsic Motivation

**EFFECT OF ORGANIZATIONAL CULTURE ON EMPLOYEE
PERFORMANCE:(A CASE STUDY OF DEVELOPMENT BANK OF
ETHIOPIA)**

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This study was conducted mainly to assess and analyse the effect of organizational culture on employee performance (the case of Development bank of Ethiopia) to make it more competitive in the local and global financial sector and banking industry. The research used primary data through distributing questionnaire to development bank of Ethiopia head office workers. Explanatory and descriptive research design and quantitative type of research approach was used. A population of 250 workers were purposively selected from core directorates of the bank and using the sample size formula of Uma Sekaran (2003) 154 samples were made ready and were distributed to members of core directorates and from the distributed 154 questionnaires 147 (95.4 %) respondents completed and returned the questionnaire. Quantitative research approach and explanatory and descriptive research designs were utilized. So, using the returned questionnaires from each respondent. The quantitative data were coded and data entry was made and analysed using SPSS 23 statistical tools including descriptive and inferential statistics. Both Pearson's correlation and multi linear 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 involvement dimension of organizational culture, consistency dimension of organizational culture, adaptability dimension of organizational culture, mission dimension of organizational culture and employee performance are recorded figuratively respectively. And the correlation result of each independent variables with respect to dependent variables produced on this study: these are Involvement with Employee performance, consistency with Employee performance, adaptability with employee performance, and mission trait with employee performance. All have r values of all positive with mission trait the highest positive higher r-value. At the end regression analysis of coefficients presented and the result of β value of Involvement dimension, consistency dimension, adaptability dimension and mission dimension are listed in figure respectively; showing as β value of all independent variables are positive. This implies that independent variables have positive effect on employee performance and also the Hypothesis result of this study shows three independent variables rejected (Notes supported) and the significant value [P-Value] above 0.05 with the exception Mission dimension. Generally this report would identify the general issues of organizational culture traits: mainly involvement dimension, consistency dimension, adaptability dimension, mission dimension and their level of effects and relationships on employee performance of development Bank of Ethiopia. From all the above findings it is recommended that those insignificant traits like involvement, consistency and adaptability have to be corrected by the bank, whereas Mission dimension since it shows significant effect it has to be maintained by making sure that those in leadership positions are conversant with the organizations mission and to understand help others to understand those cultures of strategic intent and direction.

KEY WORDS: organizational culture, involvement dimension, consistency dimension, adaptability dimension, mission and Employee performance.

**ASSESSMENT OF STRATEGIC MANAGEMENT PRACTICES AND
CHALLENGES
(THE CASE STUDY OF COMMERCIAL NOMINEES PLC)**

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Strategic management is the comprehensive collection of ongoing activities and processes that organizations use to systematically coordinate and align resources and actions with mission, vision and strategy throughout an organization. A strategy management has three stages named strategy formulation, strategy implementation and strategy evaluation and control. Strategic management is important for the organizations because it can make a difference in how well an organization performs, help to achieve organizational goals and objectives and help to cope with this uncertainty. Thus, this paper has been conducted to assess the strategic management practice of Commercial Nominees (CN) P.L.C. Therefore, it articulates the existing strategic planning, formulation, implementation and monitoring and evaluation practices of the organization. Both primary and secondary data were collected using questionnaires, interview and written materials. Simple random sampling was used to collect primary information and accordingly descriptive statistics was used to analyze the data gathered. Based on this, the finding of the study revealed that CN's practice of communicating the strategy plan is poor and thorough participation of stakeholders is not realized. In addition, misalignment or linking strategic plan with work units and individual tasks are observed. When it comes to the performance measures, the strategic plan lacks comprehensive performance measurements. Work unit and individuals' performance measurements are not effective; if performance management is not linked with strategic management. Hence, it is suggested that Commercial Nominees should work on its strategic plan communication, alleviate its weakness of utilizing its analysis, shall balance its performance measures and link those measures with work unit and individual performances.

Key words: Strategic Plan Management, Strategic performance, strategic implementation and Challenge

**THE EFFECT OF JOB SATISFACTION ON EMPLOYEES'
TURNOVER INTENTION:
(THE CASE OF ELMI OLINDO CONSTRUCTION COMPANY)**

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The main purpose of the study was to examine the effects of job satisfaction on employees' turnover intention of Elmi Olindo construction company. Both mixed research approaches were used to collect data through the utilization of a questionnaire and interviews respectively. The respondents were randomly selected from Elmi Olindo construction company Head office and construction site at Addis Ababa and around. The questionnaire design includes 7 items of demography, 5 dimensions of job satisfaction with 23 items, and 1 dimensions turnover intention with 6 items and. Independent and dependent variables' items utilized five Point Likert-scales. A total of 148 questionnaires were administered and 134 were analyzed with a response rate of 90.36 %. The reliability and validity tests were done before analyzing the data. Data analysis was done by descriptive statistics, correlation, and regression analysis using SPSS 26(Statistical Package for Social Science). Five factors of job satisfaction; achievement, recognition, compensation/pay, organizational commitment, and job engagement were found to Medium employee job satisfaction at Elmi Olindo construction company. The study also found employees have a high level of intention to leave the company. All aspects of job satisfaction were found to be strongly linked with turnover intention. Furthermore, the study found that all factors of job satisfaction explained 31.8 % of turnover intention. Since this model explains only 31.8% of the dependent variable that reveals the model is weak. Therefore, to increase employee satisfaction level and to reduce turnover intention the HR and/or company management must focus to improve the factors of job satisfaction (on compensation /pay and job engagement) that have a high impact on turnover intention.

Key Words: Elmi Olindo construction company, job satisfaction, factors of job satisfaction, turnover intention.

**FACTORS INFLUENCING EMPLOYEE PERFORMANCE
APPRAISAL ALIGNMENT WITH ORGANIZATIONAL
PERFORMANCE:
THE CASE OF ETHIO TELECOM.**

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Exploring and examining factors which influence employee performance appraisal alignment with the organization performance is the role of management. This study examines to what extent appraiser's inexperience, appraisers bias, appraise resistance and linkage to reward are affecting the alignment with the organization performance. Organizations with best performing employees are on the verge of achieving their intended objective. The argument is why employee performance appraisal is much greater than of the average organizational performance in the case of Ethio telecom. This study was explanatory in nature with multiple units of enquiry. Questionnaires, interviews, and documentation were the main tools of data collection. Moreover, the data collected were analyzed and processed by using statistical package for social (SPSS) and indicated clearly on tables and figures. The study results revealed that employee's performance appraisal alignment with organizational performance is significantly impacted by appraiser's inexperience and linkage to reward. Majority of appraiser were not objectively and critically appraising their subordinates as a result the alignment between the two dimensions become greater. Ethio telecom should ensure standardized measurements preparation which ensure objectivity, design/deliver training and awareness programs, amend/review reward, and compensation policy to gain the benefit of employee performance appraisal to its organizational performance.

Key words: Performance, Appraisal, Alignment, Organizational performance, Management by objectives (MBO), Superior, Subordinate, Appraisal system.

ASSESSMENT OF REWARD PRACTICES AT COMMERCIAL BANK OF ETHIOPIA

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This thesis was designed to assess financial and non-financial reward practice in commercial bank of Ethiopia (CBE WEST ADDS ABABA DISTRICT(WAAD)). Data were collected through questionnaire prepared based on various scholar's work. The validity of the instrument was checked by the organization's HR professionals. Besides, internal consistency of the instrument was measured using Cronbach Alpha and the result was 83.2%. 125 questionnaires were distributed to the sample respondents who are working in west Addis Ababa district in the 15 branches. Of the total distributed questionnaires 122 usable questionnaires were returned which is about 97.6% response rate. Descriptive statistics and frequencies were utilized to analyze the data. Interpretation is made on the mean, frequency, and percentage of the data. The study's result has implied that employees of the bank are not motivated by the bank's reward practice. The bank's reward practice mainly consists of financial rewards. Besides results have shown that respondents have felt unfair and injustice in the bank's reward practice. Employees like to be consulted what they need most when they perform better. Finally, the researcher's lack of prior experience in conducting systematized research, lack of awareness among our society to fill out questionnaires with due care and return on time and absence of prior works on the subject matter in Ethiopian context would have some impact on the results of the study that will call up for other researchers to prove the reliability of this study.

Key words: Financial rewards, Non-financial reward, Reward practice, Employee performance

The Effect of Training and Development on Employee Performance in Heineken Breweries Share Company (HBSC)

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The objective of the study was to investigate the effect of training and development on employees' performance at Heineken Breweries Share Company Ethiopia. The researcher has used employee functional competency, leadership skill and career path as performance dimension and specific objective. The researcher has used both qualitative and quantitative approach as well as descriptive research design in the study. Simple random sampling method used. Data were gathered through a structured questionnaires. A total of 100 employees from the head office of the company took part in the study. Both primary and secondary used as a source data, primary data collected from both managerial and non-managerial employee by using structured questionnaire, secondary data collected from books, reports and other relevant material. The researcher used SPSS version 23 to analyze descriptive and inferential statistics. The research reveals that training and development and employee performance have positive and high relationship. Training and development led to a positive impact on the performance of employee and an improvement in their functional competency, leadership skill and defining employee career path. It is recommended that Heineken Brewery Share Company should keep this good training and development practice and to clearly communicate selection method for training and development to the employees and both managerial and non-managerial employee should be participated on training and development program this make the program more effective.

**THE EFFECT OF MEDIA ADVERTISING ON
CONSUMERS' BUYING BEHAVIOR IN THE BANKING SERVICE
(A CASE STUDY IN NIB BANK S.C)**

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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. NIB does not identify how its media ads influence its customers' buying behavior. The objective of this study is to analyze the effect of media advertising on consumers' buying behavior in the banking service: the case of Nib International Bank (NIB), and to examine the factors that motivate consumers to respond to media advertising. This study engaged Quantitative research approach to convene the purpose of the study. Customer buying behavior is a dependent variable which is influenced by various independent variable, these are: impressive Advertisement, understandable advertisement, attention grabbing advertisement, memorable advertisement, honest advertisement and creative advertisement. These variables are numerically tested for their relation by applying statistical methods.

Key words: Advertising, Media advertising, Consumers' buying behavior

**CHALLENGE AND OPPORTUNITY OF IMPORT SUBSTITUTION
IN LOCAL VEHICLE ASSEMBLING: THE CASE OF SELECTED
VECHILE MANUFACTURERS**

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The study is designed to investigate challenge and opportunity of import substitution in local vehicle assembling: the case of selected vehicle manufacturers in Ethiopia. To this end; the study has the objective to investigate the practice of local vehicle, challenges regarding the sector and what factors significantly affect the import substitution. Primary data was collected through questionnaires. The questionnaire was distributed to 48 sample employees from four local vehicle manufacturing companies who are directly related to the import substitution and 200 sample customers based on Malhotra (2007) sampling determination. Mainly this research used descriptive analysis in order to assess the practice of local vehicle manufacturing sector. Based on the data obtained from the respondents and results of the tests, the study identified that policies, government practical support, financial support from financial institution, customer attitude towards local vehicle and well-trained expert in the sector were the challenges that import substitution faced. On contrary, the research showed that the market demand in the sector is the opportunity that the sector has.

**ASSESSMENT OF RELATIONSHIP BETWEEN SERVICE QUALITY AND
CUSTOMER SATISFACTION: THE CASE IN YEKA HEALTH CENTER, ADDIS
ABABA, ETHIOPIA.**

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Patients' satisfaction is an essential ingredient in measuring quality health care as it gives insight on the workers' progress toward patients' desire. The purpose of this study was to assess the relationship between service quality and customer satisfaction in Yeka health center in Addis Ababa, Ethiopia. A health facility based cross-sectional study involving both qualitative and quantitative methods of data collection were used. A total of 288 respondents who visited the health center during data collection period were selected using systematic random sampling. Structured questionnaire has been used for data collection. EPIDataversion 3.1 and SPSS version 20 were used for data entry and analysis. Multiple logistic regression has been employed to describe associated factors and control potential confounders. The findings of the study showed that the overall clients satisfaction level with the health services rendered at the health center was 59%. Results of the analysis revealed that the perceived quality ability of the health center was significantly affected by the longer waiting times, inadequate attention in identifying and addressing unique patient needs and lack of sufficient staff empathy in attending to patient needs. Lack of drugs and supplies, poor information provision, long waiting time, VIII poor cleanliness, lack of privacy and inadequate visiting hours, were found to be the major causes of dissatisfaction. Overall, there was a negative gap score for the five service quality dimensions which implied that patients' expectation for the perceived quality of services was not met. Therefore, the health center management should **understand these weak service areas and plan for a better service delivery.**

Keyword: quality, satisfaction, SERVQUAL

**EFFECT OF LEADERSHIP STYLES ON EMPLOYEES
ENGAGEMENT: (THE CASE OF BUNNA INTERNATIONAL BANK
S.C. ADDIS ABABA CITY BRANCHES)**

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The purpose of the study is to assess effects of employees' engagement in Bunna International Bank s.c Addis Ababa city branches. To achieve this objective mixed research approach and cross-sectional survey research design were used. The study was conducted on 187 sample size and a systematic random sampling technique was employed. The quantitative findings were presented and analysed by table, one way ANOVA independent sample T- test, bivariate correlation and multiple regression model through SPSS software version 20. The finding revealed, employees were moderately agreed on transactional, transformational and laissez fair leadership styles towards (employee's engagement). There is positive relationship between all independent variables and significant related to (employees engagement) Out of 187 total distributed questionnaires 180 were returned and 7 of the returned were rejected due to missing data while the remaining 180 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 employees engagement. The regression results showed that both transformational and transactional leadership Styles have significant contribution for employee's engagement. 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 engagement. At last, the result conformed that leadership Style has effect on

employee's engagement. Generally, managers need to improve their behavior to the highest level to improve the employee's engagement. The researcher recommended that the bank should invest on making the organization a better working environment for all employees.

Keywords: Transformational, Leadership Style, Transactional Leadership Style, Laissez Fair Leadership Style, Employees Engagement.

FACTORS AFFECTING DESTINATION IMAGE IN CASE OF ADDIS ABABA SELECTED TOURIST DESTINATION PLACES

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This study designed to investigate factors affecting destination image in case of Addis Ababa selected tourist destination place. Specifically, on Entoto and sheger parks, to indicate how destination image evaluated by local tourists in terms of infrastructure, peace and security, tangibility and heritage and to examine to what extent these factors influenced the destination image. In order to achieve its objectives, the study gathered data from 200 local tourists in Addis Ababa newly opened Entoto and Sheger Parks from March 01 to May 31, 2021 Gregorian calendar through open and close-ended questionnaires. The data were analyzed through help of statistical package for social science. The findings revealed that the destination image exceeds well in peace and security, tangibility, infrastructure. On contrary the city in some area, achieve good results such as, on the dimension of cultural activities. The study also indicated that researcher found out that not all of the marketing & brand dimensions have positive effects on destination image. In addition, the result of the study discovered that peace and security is the most important factor and have positive and significant effect on destination image, followed by infrastructure and tangibility. On the other hand, heritage have insignificant effect on destination image.

Key words: Destination image, Destination image practices

**TEACHER LEADERSHIP AND ITS IMPACT ON
QUALITY OF EDUCATION
(IN THE CASE OF TIME INTERNATIONAL ACADEMY)**

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The quality of education and the value of teaching are dropping through time. Teachers are losing power in the school and thus, the quality of education is degrading. If schools are to bring better quality into education, teachers have to be empowered and the quality of teachers should be increased. Teacher leadership is all about empowering teachers, solving their problems, and creating a better and productive work environment in the school. Besides educational and other supporting material, quality teachers are the most powerful weapons a school needs to use properly to be productive enough. This thesis aims to describe teacher leadership and its impact on quality education. Besides, it evaluates and describes the level of application of teacher leadership in TIA. Convenient sampling technique is used to select teachers who fill the questionnaires and interviewed to gather data. The result from both the questionnaire and interview shows that teacher leadership is applied in a very miniature way. It also shows that the application of teacher leadership suffers from a lack of awareness and focus. To increase the productivity of teachers and the school, the school administration needs to work on developing teacher leadership. Developing teacher leadership includes improving the quality of the teachers themselves and their lifestyle.

ASSESSMENT ON EMPLOYEE TRAINING, PRACTICES AND CHALLENGES: THE CASE OF KOTEBE METROPOLITAN UNIVERSITY

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The main purpose of the study is to assess the , practices and challenges of training in the case of kotebe metropolitan university. This study used a descriptive type of research and questionnaire, and document review as instrument of data collection. Stratified random sampling method is used to select samples from the target population of KMU staff. The study employed quantitative survey research design to gather data from a total of 287 employees of the KMU. In order to assess the existing training a practice of the KMU, the study emphasized on the training needs assessment , training design and implementation method and training evaluation. And all of them were checked individually on the analysis. After the required data are collected descriptive (i.e. frequency, percentage and mean) analysis were used to analyze the data using SPSS version 20. The major findings are training need assessment was found not made properly. The university has no realistic training objectives and roles. The the university training plan is not well communicated to all employees. Training programs are not evaluated and designed compatible with the actual job to be performed and do not able to improve skills, knowledge and attitude of employees which can increase performance on the job. Thus, in light of the above problems the following recommendations were forwarded. As it is known that in any attempt of the organization to achieve its objectives, planning is believed to be imperative. Therefore, it is suggested that the KMU should properly made training

needs assessment. The university training plan should be well communicated to all employees. Training programs should be designed compatible with the actual job to be performed. Training programs of KMU should be able to improve skills, knowledge and attitude of employees which can improve performance on the job. And evaluation of training outcomes should be conducted and included into their operational planning to alleviate the problem of employees training practices.

KEY WORDS: Training Program , Kotebe metropolitan university

**Effect of Emotional Intelligence On Organizational
Commitment With The Mediating Role Of Job
Satisfaction: A Case On Primary School Teachers**

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This research aimed to understand the effect of emotional intelligence on organizational commitment with the mediating role of job satisfaction on primary school teachers of N/S/Lafo sub city in Addis Ababa, Ethiopia. The study had an explanatory research design and a quantitative research approach. The sampling technique involved multiple layers with random sampling being used in the final sampling. The sample size used after eliminating the non-responses was 379 primary school teachers employed in N/S/Lafo private schools. Both primary and secondary data sources were used. Primary data were collected through questionnaires adapted from different sources and secondary data were collected through the schools, N/S/Lafo teachers association and Ministry of Education. Descriptive statistics, correlation and regression analysis were used to analyze the data. Findings of the research were diverse in nature. Regarding direct effect of emotional intelligence on job satisfaction and organizational commitment, statistical significance was not shown. Job satisfaction on emotional intelligence showed a statistically significant effect with an $r=0.363$ ($p<0.01$). A multivariate regression of emotional intelligence and job satisfaction on organizational commitment gave a statistically significant effect with an $R =0.377$ ($p=0.035$ and $p<0.01$ respectively) The mediation analysis was not accepted on the basis of emotional intelligence

not showing a statistically significant effect on job satisfaction. Therefore, it was recommended that schools should try and create an atmosphere for a good job satisfaction so that the teachers would feel the need and want to stay in the organization they are working on.

Key Words: Emotional intelligence, Job satisfaction, Organizational commitment

**CHALLENGES THAT WOMEN ENTREPRENEURS
AND STARTUP ARE FACING IN ADDIS ABABA
ETHIOPIA**

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This study was designed to shade light on the challenges that women entrepreneurs are facing to both start a new business or develop their existing business in Addis Ababa metropolitan. It also addressed the features of women entrepreneurs in as well as their respective business fields. A sample of 300 women entrepreneurs engaged in six sectors was taken for the study using simple random sampling. In an attempt to providing answering to the basic research questions which is mostly what and how, a descriptive research design has been implemented. Following, primary data has been collected by using questionnaire that includes both closed and open-ended questions to understand demographic profiles, characteristics of women entrepreneurs and their business, challenges that they faced and the way they tried to overcome their challenges. The questioner has been distributed to only women entrepreneurs and startups that are registered under Nifas silk Lafto sub city on the year 2012/13E.C. And secondary data has been collected from previous related research and governmental registries and reports, internet sources and other relevant information. After that the data has been analyzed quantitatively by using descriptive statistical techniques such as graphs and percentages to understand the frequency distribution. The result of the study indicates the personal characteristics, business status of women entrepreneurs in Addis

Ababa and the various challenges that they have faced including the techniques they used to overcome the challenges. On the result section the various challenges have been tried to be categorized in to four basic groups such as economic, social, personal, and business challenges. Following, recommendations are provided for the upcoming new women startups and various sectors such as micro finance and educational institutions plus sectoral and concerned governmental associations.

Key Words: Women startups, Women Entrepreneurs, challenges

THE EFFECT OF PROMOTIONAL MIX ON BRAND IMAGE: THE CASE OF FIKER SPRING WATER COMPANY

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Promotional mix is among the important company strategy that has powerful effect on brand image. The objective of this study is to analyze the effect of promotional mix on brand image in the case of Fiker spring Water Company. The target population of the study were retailer shops in Addis Ababa which reside in Addis Ketema, Bole and Kirkos Subcites. Quantitative research approach, Explanatory research design and convenience sampling technique were adapted in selecting 347 respondents. Data were collected using structured questionnaire and analyzed using descriptive and inferential (regression) analysis was used. The results of the study revealed that promotional mix elements have a relationship with brand image. Therefore, It is essential for Fiker spring water company to pay more attention in increasing their promotional mix practice specifically should pay more attention to the, direct marketing and social media marketing activities since the study results showed a little weakness on such promotional mix tools, in influencing the brand image of the company. Finally, the researcher recommends to Fiker spring Water Company is that the strategic impact of promotional elements is best observed when they are designed or

built in strategic plan for all stakeholders in the business area, coordinated with other marketing tools and integrated with the business strategy.

Key words: Brand Image, General Advertisement, Sales promotion, Public relation, Social media marketing, Personal selling and direct marketing.

THE IMPACT OF CREDIT RISK MANAGEMENT ON THE FINANCIAL PERFORMANCE OF ETHIOPIAN COMMERCIAL BANKS

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The objective of the study is to examine the impact of credit risk management on the financial performance of Ethiopian commercial banks and to establish the relationship between the credit risk management determinants of CAMEL indicator financial performance, which was proxy by return on asset, of Ethiopian commercial banks. In order to achieve the objective of the study, quantitative research approach is employed based on documentary analysis. A panel data from six selected commercial banks covering the five-year period (2016-2020) is analysed using SPSS. The study used descriptive statistics, correlation analysis and regression analysis to examine the relationships of the depended variable with independent variable. The findings of the study have been presented in the form of tables, graph and regression equation. The result of the regression analysis found that there is a strong relationship between the CAMEL components and financial performance of commercial banks. This has been realised with the r-squared value of 80%, it indicated that 80% of CAMEL components can explain the variability of financial performance. Except management

efficiency, all components of CAMEL are significant at 5% significance level as the p-values are less than the standard confidence level of 5%. The research \ that CAMEL model can be used as a representation for credit risk management and as proxy to measure financial performances of commercial banks in Ethiopia and credit risk management has significant effect on financial performance of commercial banks in Ethiopia. Finally, the study recommended that as CAMEL components are well fitted to explain the variability in financial performance of commercial banks in Ethiopia, banks are highly advised to use CAMEL framework as their regular measurement tools and the values of CAMEL components tell how well banks are doing.

Key Words: Credit Risk Management, CAMEL, Financial Performance, Bank

THE EFFECT OF WORK ENVIRONMENT ON EMPLOYEES PERFORMANCE CASE STUDY AT BANK OF ABYSSINIA

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This research is conducted to study the effects of work environment variables on employees' performance in the case of Bank of Abyssinia. The study was conducted on 215 samples of the head office organs and six convenience branches. Both quantitative and qualitative research approaches were used using non-random sampling method of Judgmental sampling. Both questionnaires and interview are used as data instruments. The questionnaire response rate was 93% and they are encoded and inserted to SPSS for reliability of the data which has got a cronbach's alpha coefficient of 0.875 and hence enable to undertake further analysis. The highest mean value on each sub-dimensions of the work environment goes to physical environment which indicates the least satisfaction value perceived by the respondents is the physical environment. The second is social environment and the relative better perception by the employees is to the psychological environment. The overall employee performance level has a mean value 2.53 which is nearer to neutral. Correlation

analysis was also conducted to determine the relationship of working environment components and employee performance and the findings revealed that high correlation to the psychological and social variables so indicates much more effort and should be done by the management on the physical work environment sub-dimensions to increase the employee morale and performance.

Key Words: physical, psychological and social environment, Employees' performance

THE EFFECT OF PROMOTIONAL MIX-ELEMENTS ON SALES VOLUME: THE CASE OF ANBESA SHOE SHARE COMPANY

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The study examined the impact of promotional mix elements exercised in Anbessa shoe Share Company on sales volume. Quantitative research approach and explanatory type of research design was used .The data required for this study has been gained from primary sources. For the purpose of this study a pre-designed questionnaire has been distributed to a purposeful sample of 222 employees of the company by using Simple Random sampling techniques. SPSS was used to process the primary data which was collected through questionnaire. A reliability Cronbach's Alpha to determine the reliability of the questionnaire as a tool to collect the necessary data was performed. Normality, linearity and multcollinearity were test. The data analysis was conducted through statistical techniques such as descriptive statistics, correlations and multiple linear

regressions. A set of results has been found, and can be summarized as follows: The frequency of promotional mix elements practice in Anbessa shoe Share Company was high for advertising, personal selling, and sales promotion, while it was moderate to low for public relations and direct marketing. The relationship between independent variables is correlated with one another and with the dependent variable. There was a significant positive correlation between the five independent variables (Advertising, Sales promotion, Personal selling, Public relation and Direct marketing) and dependent variable (Sales volume). Advertising has a positive strong correlation with sales volume. For sales promotion and personal selling, it has a positive moderate correlation with sales volume and for public relation and direct marketing; it has a positive but weak correlation with sales volume. There is a statistically significant effect of the following promotional mix elements: (advertising, personal selling, sales promotion) carried out by Anbesa shoe share company on sales volume. There is a statistically insignificant effect of the following promotional elements(public relations and Direct marketing) practiced by Anbesa shoe share company on sales volume reasonably those elements have significant effect on sales volume but the result indicates in contrast with the expected reason. Therefore the company should focus on better application of Advertising, personal selling and sales promotion to increase the sale volume.

Key words: Promotional mix elements (Advertising, Sales promotion, Personal selling, Public relation and Direct marketing), Sales volume.

EFFECT OF REWARD ON EMPLOYEE MOTIVATION WITH JOB SATISFACTION

AS A MEDIATING VARIABLE; IN THE CASE OF NILE INSURANCE HEAD OFFICE

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This study examines the effect of reward practice on employee motivation with job satisfaction as mediating variable on the case of Nile Insurance S.C Head Office. For the given study, the researcher has used the two reward types namely intrinsic reward and extrinsic reward. The research was carried out using both primary and secondary data sources. A self-administered questionnaire was created to gather pertinent data from the chosen respondents. Census was used for the given paper. Accordingly, data were gathered from 132 employees working under Nile Explanatory and descriptive survey designs were used in this research.

The researcher used a descriptive research design to explain what it is or how the condition appears, as well as correlation analysis to demonstrate the relationship between the dependent, independent, and mediating variables. Based on the analysis made between the different variables, results have showed that there is a significant positive relationship between reward variables and employee satisfaction as well as employee motivation. Moreover, the descriptive results shows that employees incline toward intrinsic reward when compared to the extrinsic reward provided by the company. Multiple regression result has showed that reward have a significant effect on employee motivation. At the end, the study concluded that both the reward variables should be used in a proportional way to increase employee satisfaction as well as their motivation in their work place.

Key word- Reward, Employee Satisfaction, Employee Motivation, Intrinsic Reward and Extrinsic Reward

FACTORS AFFECTING ORGANIZATIONAL COMMITMENT IN HIGHER EDUCATION IN THE CASE OF Addis Ababa UNIVERSITY

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A study was conducted to determine factors affecting organizational commitment in higher education in the case of Addis Ababa University and to identify the factors that influencing the organizational commitment of Employees, the researcher had distributed questionnaire for 313 respondents. The instruments used for data collection were Meyer, Allen, and Smith (1996) 20 item organizational commitment questionnaire. Correlation Statistical tool and multiple regressions were used to test the hypotheses the finding revealed that there was average level of organizational commitment. According factors affecting

organizational commitment (job security, performance appraisal, Career advancement and Management support and work condition) The multiple regressions analysis result was describe that the only two of factors were significant, (*p < 0.05, **p < 0.01) in influencing organizational commitment of AAU academic Staffs The significant variables were carrier advancement and Performance appraisal but the other factors, job security and Management support and work condition found to be not significant in influencing organizational commitment in this research.

Keywords: Organizational Commitment, Job Security, Carrier Advancement, Performance Appraisal, Management Support and Work Condition

EFFECT OF EMPLOYEE'S MOTIVATION ON ORGANIZATIONAL COMMITMENT: THE CASE OF NIB INTERNATIONAL BANK

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This research was conducted to study the impact of employee's motivation on organizational commitment. The research is a descriptive research type and followed a quantitative approach. The research has employed both primary and secondary data. To collect the primary data likert scale questioner has been used. Probability Simple Random sampling technique was used to select representative sample of 250 participants from the total population of 750 found at seven branches and the headquarters. To analyze the collected data SPSS 26.0 has been

used and descriptive statistics analysis methods such as frequency distribution and central tendency methods were employed. Furthermore, inferential statistical analysis such as correlation and regression analysis were employed. The finding of the research vividly showed the effect of employee's motivation on organizational commitment in the case of Nib International Bank. In case of Nib international bank, extrinsic motivation has higher effect on organizational commitment. Based on the finding of the study, appropriate recommendation has been forwarded. Among other things, the bank shall make sure the existence and maintenance of both intrinsic and extrinsic motivation so to assure organizational commitment.

Key words: Motivation, Organizational Commitment, Affective Organizational Commitment, Continuance Organizational Commitment, Normative Organizational Commitment.

**ASSESSMENT ON THE TRENDS OF EMPLOYEE
ENGAGEMENT AND ITS ANTECEDENTS: THE CASE
OF YEKATIT 12 HOSPITAL MEDICAL COLLEGES**

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As the delivery of health care is a complex process, it often requires high level of engagement of the health care providers especially the Multi disciplinary team engagement in order for the Health care service to be delivered in such a way that it proves the positive outcomes of patients. The purpose of this study therefore, was to assess the multi disciplinary team engagement trend

and engagement antecedents of Yekatit 12 Hospital Medical College. The study tried to assess the trend of Multidisciplinary team engagement in general with emphasis given to antecedents based on Kahn's model of employee engagement. Descriptive type of research design with mixed approach was used. To select specific sample employees, proportionate stratified sampling technique was applied. Among the total target of 716 respondents, the sample size of the study taken as 399 health care providers which comprises of Senior Physicians, general practitioners, pharmacists and Nurses. From 399 distributed questionnaires 367 of them were correctly filled and returned from respondents. Qualitative data obtained using interviews from the management team members have been triangulated together with quantitative data. The study showed that the level of engagement of the multidisciplinary team was low with the aggregate mean value 3.23. The aggregate mean values found from the antecedents namely reward and recognition practice, perceived organizational and supervisor support, work environment and internal locus of control were also 2.69, 2.49, 2.71, 2.80 and 3.07 indicating that there is a poor reward and recognition practice, poor organizational and supervisor supports, non-conducive working environment. The moderate aggregate mean value obtained from Job characteristics which is 3.50 indicates that skill variety, task identity, task significance, autonomy, and feedback are the core characteristics of the health care. A communication gap between the management and staffs was also identified from the interview. Among others, the researcher recommends that the Hospital as an independent organization and the governmental bodies of the healthcare sector should identify what causes the disengagement in the organizational level and act on those factors accordingly. Policy makers should also observe the entire health care system to make improvements so that to increase the engagement level of health care providers.

Key words: Employee engagement, Job characteristics, Reward and Recognition, perceived organizational and supervisor support, work environment, Internal locus of control

THE EFFECT OF EMPLOYEE TURNOVER ON ORGANIZATIONAL PERFORMANCE, THE CASE OF WEGAGEN BANK

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The primary objective of this research was to investigate the effect on employee turnover on organizational performance at Wegagen Bank. The research adopted a descriptive and explanatory research designs. Stratified sampling method was used to select the sample that are representative from different branches of the bank and from those employees were

selected randomly. Data from employees was collected using questionnaires which are composed of both close ended which makes the research a mixed (both quantitative and qualitative). The data were gathered through questionnaires were processed via statistical software package called STATA and analyzed using descriptive and inferential statistics. The researcher has found out that in most branches of the bank employees don't have a good relationship with the management of the bank and there is inequality and a miss match between jobs and employees due to this most employees don't like the working condition of their organization. And as to the response of most employees their work is exhausting and boring which increase the level of job dissatisfaction and level of turnover. High rate of employee turnover was observed which highly affect the performance of the organization in several ways. Therefore, the researcher highly recommends that the HR department should give special attention to voluntary turnover and need to make the necessary adjustment as to the attitude of their employees like using an effective way of recruitment and selection process, creating a healthy working environment, make a necessary salary increment; redesign jobs and use exit interviews and other methods to know why their employees leave at the right time and use the information acquired appropriately.

Key Words- Employee Turnover, Organizational performance, Job satisfaction, Salary and reward

FACTORS AFFECTING THE DEMAND FOR LIFE INSURANCE IN ETHIOPIA

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The general objective of this study is to determine the impact of income, awareness, advertisement and religion on the demand of life insurance in Ethiopia and provide appropriate proposed solutions to the insurance companies. The approach for this study is both quantitative and qualitative research. This study mainly employs quantitative research approach by comprising descriptive design on the determinants of life insurance demand in Ethiopia. Therefore, the study is also an explanatory type research. The researcher used convenience sampling technique from non-probability sampling techniques. Sample size is 483 from infinite population, but the returned questionnaire was 273. The data collection tools used to obtain the desired information from primary sources is a questionnaire. All of the 23 questions are designed using a five-point likert scale in which respondents are required to give their response in selecting either strongly disagree, disagree, neutral, agree, or strongly agree. Descriptive and inferential statistics were used at the first stage of the analysis by using tabulation and charts. In general, the overall demand for life insurance expressed as dependents do not prefer life insurance for financial security, bequeath funds to dependents & provide income during retirement. as a result of this, overall points for the life insurance demand, clearly shows that there is extremely low level of demand for life insurance. moreover, the attitude of people toward life insurance is at embryonic stage due to different factors. To address the major objective of this study, the researcher provided the possible solutions as relevant recommendation points, insurance companies should create awareness through various promotional efforts like aggressive promotion, public relation, promotional campaign and corporate social responsibilities and also the price of life insurance should consider the purchasing power of the society. So, the insurance companies are advised to set reasonable and fair price for life insurance scheme.

Key words: Awareness, life insurance demand, religion and Advertisement.

**FACTORS AFFECTING DEPOSIT MOBILIZATION PROCESS IN
THE CASE OF DEBUB GLOBAL BANK S.C.**

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Deposit mobilization is one of the major concerns for banks and thus achieving the optimal level of earning deposit is vital. The main objective of this study was to identify factors that affect deposit mobilization in Dehub Global Bank S.C. To achieve the research objective, the study adopts mixed approach Method (qualitative and quantitative) through primary and secondary data sources. purposive sampling technique were used in the primary data from Global Bank S.C nine branches and head office staffs located in Addis Ababa city which were selected to response the questionnaire. While the secondary sources of data would extract from annual reports of Dehub Global Bank S.C data from the year 2015-2019G.C. The study shows that the factors that effect of deposit movement were the number of branches deposit mobilization strategy, interest rate, technology, and competition. As a result, the study recommended that, partnering with various economic units to improve deposit mobilization and investment for operational makeover. And the bank ought to persist increased number of branches to mobilize more resources.

Key words: - Deposit mobilization, branch expansion, interest rate, technology, competition, Regression model

EFFECT OF EMPLOYEE JOB SATISFACTION ON ORGANIZATIONAL PERFORMANCE (CASE STUDY OF NIB INTERNATIONAL BANK S.C

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The study intention was investigating the job satisfaction level of employees and its impacts on organizational performance in case of NIB international bank S.C The study was based on primary data, which was collected through questionnaires and secondary data which will be collected from related books newspaper and internet. The subject of the study was employees of the bank and they was selected by using simple random sampling method and the researcher was analyzed the information by using simple statistics tables and percentages. The data collected were carefully analyzed using SPSS. This paper theoretically examined the impact of job satisfaction on organizational performance. It notes that job satisfaction is vital for improved organizational performances. The paper posits that an employee with a high level of job satisfaction holds positive attitudes towards his job. On the contrary, an employee who is dissatisfied with his job holds negative attitudes about the job. It also noted that improved organizational performances result from committed workforces who are satisfied with their work facets in the organizations. The paper concluded that job satisfaction has a negative relation with increase low work drive, but creates positive high staff morale among employees, increases employee commitment to an organization, and enhances their level of motivation, and directly impact on the productivity level of employees. Based on the findings the researcher recommends to nib international bank make recent adjustment on the salary of employees for increase the level of satisfaction.

**THE EFFECT OF INTERNAL MARKETING
ON EMPLOYEE TURNOVER INTENTION, THE CASE OF
INTERCONTINENTAL ADDIS HOTEL**

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The general objective of the study is to examine Internal Marketing practice in Intercontinental Addis Hotel and its effect on the employee Turnover Intention. The study used both quantitative and qualitative research approach to collect data from employees of the Hotel. A survey was made by taking 164 samples of employees of the Hotel as respondents through a non-probability sampling technique. The study used explanatory (cause and effect relationship) and descriptive (event occurred) research approach. A structured questionnaire on five Likert scale basis was used to collect data. Both descriptive and inferential (correlation and regression) statistics were utilized using SPSS version 23 to analyse the data. The result indicates that two of the dimensions of internal marketing (Employee development, and, Management support) have significantly and negatively affected Employee turnover intention while the remaining two (Internal communication and Performance Incentives) did not have a significant effect on Turnover Intention. Thus, Intercontinental Addis Hotel is recommended to fully implement internal marketing principles to reduce employees' turnover intention and the management must consider employees as internal customers and satisfy their needs. It must also establish an internal marketing program for Intercontinental Addis Hotel on the basis of those internal marketing dimensions which help to retain employees.

Keywords: Internal marketing, Employee development, Internal Communications, Management support, Performance Incentives and Employee Turnover Intention

**THE EFFECT OF TRAINING ON EMPLOYEE PERFORMANCE:
THE CASE OF ELFORA AGRO INDUSTRIES PLC.**

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The objective of this study was to investigate the effect of training on employee performance in the case of Elfora Agro Industries PLC. To this end; questioner survey was conducted to gather data for the study purpose. The study drew 113 samples using a stratified random technique. Data was processed with and analyzed through descriptive and inferential statistics (correlation and regression analysis). The findings of the study show that company provided on job and off job training to its employees according to the training needs. Second, the study also showed that the company is committed for training to enhance employee performance and to upgrade their skill and knowledge. Third, the study showed that training has a high impact on employees to enhance better performance among employees and lastly the study showed that the Pearson correlation analysis result shows that all variables of training have significant impact on employee performance were positively and significantly correlated, showing they have high association.. The other finding shows the major challenges in adequate budget allocated for training the payment required for the training center is high and the limitation of training centers on the Agro industry in the country. Based on the findings of the study, it is recommended that the company has to enhance the budget of the training and give training by their own employees to raise the effectiveness of the company and its employee's performance.

Key words: Agro industry, Employee performance and Training

Factors Affecting the Growth of Saving Customers in Commercial Bank of Ethiopia: the Case of Selected Districts in Addis Ababa

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The purpose of this study was to determine the factors affecting the growth of saving customers in Commercial Bank of Ethiopia; in the Case of Selected Districts Addis Ababa. In order to achieve this objective descriptive and regression analyses were performed. The

target population was emphasized on Commercial Bank of Ethiopia, specifically in selected four districts of Addis Ababa. Accordingly, six branches of Commercial Bank Ethiopia in Addis Ababa city were purposively selected for this study. Saving is a fundamental part of banking activity. Hence, it is critical to understand the nature of saving customers growth behavior in designing policies to promote savings and investment which in turn enhance economic growth through capital formation. This research empirically examines the determinants of customer saving in Commercial Bank of Ethiopia, particularly districts in Addis Ababa. The researcher adopted quantitative research approach. The data were gathered through questionnaire. The explanatory variables used in this study were service quality, bank accessibility, customer satisfaction, and customer loyalty. The effects of these variables on customer saving were analyzed using multiple regression analysis. Different diagnostic tests (test for assumptions of normality, test for linearity and homoscedasticity, test for no multicollinearity, test of independent of residuals) were conducted to check the appropriateness of the model. The diagnostic results show that none of the classical linear regression model assumption is violated. Among the independent variables, service quality significantly affect saving customers. Customer loyalty was also next to service quality and significantly affects Commercial Bank Ethiopia's customer saving. Generally, the results of regression analysis reveal that all explanatory variables were positively and significantly affect the growth of customers saving. The researcher recommends that Commercial Bank of Ethiopia should add values and enhance service quality, bank accessibility, customer satisfaction and customer loyalty to achieve the growth in saving customers. It is an indispensable tool for gaining competitive advantage and builds long-lasting and profitable relationships with its customers.

Keywords: Commercial Banks of Ethiopia , Determinants, Growth of saving customers.

ASSESSMENT OF SUPPLY CHAIN PERFORMANCE IN FRUIT AND VEGETABLE MARKETS: THE CASE OF ET-FRUIT.

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Every business should have well integrated supply chain so as to have a sustainable business performance. Supply chain performance of any business engaged in supplying perishable product need to be evaluated periodically. This research is intended to assess the supply chain performance of Fruit and Vegetable market considering Et-Fruit as a reference point. The researcher used five determinants of fruits and vegetables supply

chain performance measurement frameworks based on the nature of products. Thus, performance indicators are product availability, on time delivery, cost reduction, quality of products and customer satisfaction through supply chain. To conduct this study, a descriptive research design with a mixed approach is employed. The data were collected from primary and secondary sources by reviewing relevant documents and distributing questionnaires to three groups of respondents - suppliers, employees and customers. Out of the total 470 respondent, 462 respondents have filled and responded the questionnaires successfully. To analyze the data collected, descriptive analysis is used considering the five dimensions to evaluate supply chain performance in Et-fruit. This study summarizes the findings from the three groups of respondents, - suppliers, employees and customers. As the suppliers 'performance indicates, product availability – among other dimensions -was recorded with the highest mean value next by the cost reduction and on time delivery dimension. The supply chain performance from the employees of Et-fruit perspective indicate that the mean score of the dimensions used - product availability, on time delivery, cost reduction, and product quality have lower mean score that indicate lower supply chain performance. From the customers' perspective, the supply chain performance dimensions have a moderate performance. Based on the research findings, the researcher has forwarded some recommendations. From the five dimension of supply chain performance, product availability has an enormous influence on supply chain performance in fruits and vegetable from suppliers up to end-consumers. In the absence of product availability a poor performance of supply chain occur through the chain.

Key words: Supply chain, Performance, Et-Fruit

ASSESSMENT OF THE RELATIONSHIP BETWEEN ORGANZATIONAL CULTURE AND ORGANAZTIONAL PERFORMANCE IN THE CASE OF INFO MIND SOLUTIONS PLC

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The objective of this study is to assess the relationship between organizational culture and organizational performance in the case of Info Mind Solution PLC. In order to attest the study objectives the researcher used a mixed approach using quantitative and qualitative research design with key informant interviews and descriptive study. With a total of 40 employees of the study organization 30 employees have participated with 75% response rate in the quantitative part from the survey was analyzed using IBM SPSS version 26 software and presented in the form of descriptive data analysis and correlations Analysis. The correlation

analysis between the dimension of organizational culture and organizational performance showed that the uncertainty avoidance ($P < 0.001$) had the highest correlation with masculinity and femininity with 0.9. Followed by power distance ($p < 0.001$) with 0.89 masculinity and femininity. The finding of the study indicates that the variables of the study are positively related. The researcher found, that the organization employees, feel comfortable and believe in their organization even if some responses shows that there is uncertainty on the organization ability to sustain financially successful. The researcher concluded that there is a gap on managers and employee's relationship. These results on partially employee's dissatisfaction on the organization financial incentive and communication problem between top-level managers and lower-level employees. Recommendations are also made based on the overall findings for possible consideration which will help further improvement based on the researcher view.

Keywords: Organization, Culture, Performance, Hofstede

ASSESSMENT OF STRATEGIC MANAGEMENT PRACTICES; THE CASE OF ETHIOPIAN ROADS AUTHORITY

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Strategic management emerged as an important management tool in or to cope up with the dynamism and retain competitive advantage. Strategic management is a series of decisions taken to determine long term objectives and includes the phases of environmental scanning, strategy formulation, strategy implementation and strategy monitoring and evaluation. The major objective of this study was to describe the strategic management practices of Ethiopian Roads Authority. The study compares strategic management practices of Ethiopian Roads Authority with the widely accepted theoretical concepts in the field. As result, its strategic management has been determined by selecting four major strategic component variables and other related concepts. This research has a descriptive nature which describes the existing phenomenon as it exists. Furthermore, managerial and non-managerial employees were selected based on their proportion to the population size. Out of 410 employees, 201 employees were taken as a sample. Qualitative data was collected via interview from two

members of the organization intensively involved in the strategic management. Quantitative data was collected based on the questionnaires distributed to the management and employees. Secondary sources of data including strategic plans and budget guidelines were also used. Under the section dealing with analysis and interpretation of data, the four phases of the strategic management process in Ethiopian Roads Authority are assessed as per prior literature. Results of the study based on the analysis showed that, lack of trained professionals with some environmental scanning, the strategic plan preparation is not aligned with strategy of other economic sectors, employee and management aren't rewarded for achieving the strategic plan, the strategy monitoring and evaluation tools based on which implementation of strategies are evaluated are not clear and the major challenges are over ambition, unexpected issues, un expected weather condition, poor coordination between Federal Infrastructure Development Cooperation Agency and the effect of delay. The recommendation based on the results from the study is that, the management should also be regularly scheduled formal reviews processes to ensure the plan is performing as designed and fulfill the SMART criteria (Specific, Measurable, Attainable, Realistic and Timely), to reflect the specific desired accomplishments.

Key words: ERA, strategic management, strategy formulation, strategy implementation, strategy Monitoring and evaluation.

Mastewal Tesfaye,

The Impact of Organizational Culture on Employee's job Satisfaction: A Case of Guna Trading House

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Organizational culture and job satisfaction are the very critical factor for any organizational. The purpose of the study was to find out was the impact of organizational culture on employees' job satisfaction in Guna Trading House Plc from involvement and consistence decision making processes. The intention was to understand the correlation between Organization culture and Job satisfaction and to suggest the remedies for improving the organizational culture and job satisfaction in the company. The present study was conducted on 153 members of the company (Guna Trading House plc randomly drawn using questionnaire method. On the basis of the quantitative and qualitative analysis, it was confirmed that the employees of Guna Trading House Plc were experiencing moderate level of job satisfaction and organizational Culture. Significant differences of means were observed on the involvement and consistence decision making processes. Positive correlation were found between organizational culture and job satisfaction means if the level of perception of organizational culture will go up the level of job satisfaction will also go up. As per the majority of the participants emphasized, the company tried to enhance consistency by promoting organizational value, agreements and integration. However, still participants argued that in the company consistence decision making process has certain gap and causing source of employees' dissatisfaction Based on the above results it is suggested that to develop better organizational culture in the company, it is the responsibility of

the top leadership to explore the factors that affect job satisfaction of the employees of the company.

Key words: consistency, culture, involvement, organization, satisfaction

The Role of Rail Transport to the Multimodal Operator Performance Of Ethiopian Shipping and Logistics Enterprise.

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The main aim of this study was assessing the role of rail transport performance for multimodal operator performance of Ethiopian Shipping and Logistics Service Enterprise. A descriptive and explanatory research design is adopted using quantitative study methods. The research approach which used for this study was Quantitative in Nature. From 325 total population, 197 respondents were selected, to undertake the study. Descriptive analysis, correlation analysis and linear regression was used to analyze the gathered data. The result of the study indicates that there is a positive significant relationship between role of rail transport performance and multimodal operator performance. Financial metrics is at ($r=0.397^{**}$ $p<0.01$). The correlation between variable was direct which means as financial metrics is good overall performance of multimodal is increases. Linear regression analysis revealed that amount for $r = 0.911$ which explains a strong positive relationship between predictors and Overall Performance of Multimodal. It means that the relationship between delivery performance (cycle metrics), financial metrics, quality metrics in ESLSE is very strong, and by increasing the quality of one the other one will increase as well. The R^2 result are safe to say that overall performance of multimodal is about 86.2 % dependent over delivery performance (cycle metrics), financial metrics, quality metrics. Therefore, the conclusion of this study is that rail transport performance meets the expectations of the operator and most rail transport in emerging economies was developed to move container from Djibouti port to Modjo dry port reduce freight transport cost, reduce transit time, decrease dwell time, which means that improves quality metrics, and increase productivity of the

operator. Finally, the researcher has recommended that ESLSE should give due emphasis to those driving factors to appropriately address performance issues.

Key words: Delivery performance (cycle metrics), financial metrics, quality metrics, and Overall Performance of Multimodal.

THE EFFECTS OF COMPANY BRAND IMAGE ON CUSTOMER LOYALTY: THE CASE OF ETHIOPIAN AIRLINES

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Brand image is an important concept in customer loyalty and it is a crucial factor influencing the purchasing of product and service. In today's competitive business world central to relationship marketing is customer loyalty. Considering highly competitive, complex and dynamic environment of the aviation industry together with slight differences which exist in financial services, brands become a key differentiator to enable the airline to gain a competitive advantage in the industry. The main purpose of this study is to examine the effect of brand image on customer loyalty in case of Ethiopian airlines. The target populations of this research were Ethiopian airlines customers. The study adopted both qualitative and quantitative research approach with explanatory research design. To gather the relevant data for the study objective, the data collection process is done using self-administered questionnaire filled by international passengers of Ethiopian airlines. A three-page standardized survey questionnaire was employed. Questionnaires were designed based the reviewed literature and distributed to 384 customers who were selected using convenience sampling technique. Out of these, 297 were properly completed and returned. Both primary and secondary data are used in the study. Moreover, the data collection process is done using self-administered questionnaire filled by Ethiopian airline passengers and the data were analyzed by using descriptive, correlation, and regression analysis supported by SPSS (statistical package for social sciences). The study come up with brand image has a significant effect on customer loyalty. The study revealed that the five dimensions of brand image that is, brand awareness, brand association, brand recognition perceived quality and brand trust have positive and significant relation with customer loyalty. The study recommend that brand image is very vital to attract and retain customers; therefore, continuous

improvement must be maintained at all times on brand awareness, brand association, brand recognition perceived quality as well as brand trust that meet customer loyalty.

Key Words: Brand image, brand awareness, brand association, brand recognition perceived quality, brand trust and customer loyalty.

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Key Words: Brand image, brand awareness, brand association, brand recognition perceived quality, brand trust and customer loyalty.

THE EFFECT OF INTERNAL MARKETING ON JOB SATISFACTION IN CASE OF ZEMEN BANK

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The objective of this study was to examine the effect of internal marketing on employee's job satisfaction in the case of Zemen Bank. The population of interest in this study was employees of Zemen bank operating in Addis Ababa. Four dimensions of internal marketing namely: training, empowerment, motivation and internal communication was the independent variables, on the other hand job satisfaction was the dependent variable. The study employed a quantitative study with explanatory research design. Probability sampling (stratified) method was used and employees were selected from each stratum with a random sampling technique. A structured questionnaire on five Likert scale basis was used to collect data and 199 employees were sampled from which 180 respondents returned fully completed questionnaires (90.45% response rate). Both descriptive and inferential (correlation and regression) statistics were utilized using SPSS version 20 to analyze the data. The results indicate that all selected dimensions of internal marketing (training, empowerment, motivation and internal communication) significantly and positively affect job satisfaction. Therefore, if the bank desires to ultimately provide a better service experience for their employees, it is recommended that more attention should be directed toward enhancing employees' job satisfaction. by focusing on these four internal marketing dimensions (training, empowerment, motivation and internal communication).

KEY WORDS: Internal marketing, Training, Empowerment, Motivation, Internal communication, Job satisfaction.

THE EFFECTS OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN THE CASE OF AWASH BANK

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The purpose of this study was to assess the effect of service quality on customer satisfaction in the case of Awash Bank. The study has used the SERVQUAL model of service quality with the application of the five service quality dimensions. These five dimensions of service quality (reliability, responsiveness, assurance, empathy and tangibility) are used to measure service quality and their effects on the level of customer's satisfaction in Awash Bank selected branch for this research. The study used quantitative research approach with the aid of descriptive and explanatory designs in order to achieve the research objectives. It has used both primary and secondary data sources to gather pertinent data for the study. Convenient sampling technique is used to select representative samples for the study. Primary data is collected through questionnaire while document review is used to gather information from secondary sources of data. Both descriptive and inferential statistics including correlation and regression analysis are employed to analyse data. According to the findings of the study, four of the five dimensions of service quality have shown a significant positive effect on customer satisfaction. The finding shows that service responsiveness did not show significant effects on customer satisfaction. The result of the study further show that the overall model adopted in the study indicates that tangibility and empathy in service delivery are highly significant at $p=0.000$. However, reliability and assurance are significant at p of 0.002 and 0.029 respectively. In general, the fitted model of the study expresses that service quality has a significant effect on the level of customer satisfaction in Awash Bank.

Key words: Service Quality, SERVQUAL, Customer Satisfaction.

**THE EFFECT OF ORGANIZATIONAL CITIZENSHIP
BEHAVIOR ON ORGANIZATIONAL PERFORMANCE: THE
CASE OF ST. MARY'S UNIVERSITY**

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The purpose of this research is to analyze the effect of Organizational Citizenship Behavior towards on organizational performances in St. Mary's University. The target populations of this research are academic staffs of the university. A thorough review of literature of the two concepts of Organizational Citizenship Behavior and performance were conducted with a view to get a good insight of contributions of authorities on the two variables. Descriptive and Explanatory research approaches were used during the study. Questionnaires and interviews were used to gather information. Sample sizes of 151 academic staff were used during the study, and 15 department and faculty deans were interviewed. Probability sampling techniques was used from probability sampling techniques stratified sampling technique used to stratify the total population in to two strata. The data was analyzed through descriptive statics (percent, frequency, mean and standard deviation) correlation and linear regressions using SPSS (Statistical Package for Social Sciences) version 20 software. The research findings revealed that the effect of OCB in the performance of St. Mary's university is positive and considered good, there are five variables of OCB which affect the performance of the university namely Altruism, sportsmanship, courtesy and civic virtue and the level of impact is high in the three OCB variables Altruism, Courtesy and Civic virtue but the university performance was affected less by conscientiousness and sportsmanship. Correlation analysis shows that organizational performance has a strong positive relationship with OCB variable, the adjusted $R^2 = 0.680$ and the ANOVA model shows a significant result. Thus, the study suggest that the university should periodically organize training programs that will teach staffs how to exhibit organizational citizenship behavior as well as draw their attention to the relationship between such OCB behaviors and organizational performance and the university may encourage voluntary activities which are go beyond the formal obligations of employees such as participating on research and development, functioning without payment, weekend unpaid working practices and others that affect the efficiency of the entire organization.

Key words: organizational citizenship behavior, altruism, conscientiousness, sportsmanship, courtesy, civic virtue, organizational performance

THE CHALLENGE AND PROSPECTS OF LOGISTICS MANAGEMENT PRACTICE: THE CASE OF ETHIO TELECOM

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The ability to optimize the delivery of goods from manufacturer to consumer is the key to a successful business. Logistics is the science of the process of moving a product or service from the starting point producer to the end point consumer. The main objective of this study was to examine the challenge and prospects of logistics management practices in the case of ethio telecom with respect to logistics management practices of Customer service, warehouse management, inventory management, fleet operation management, information flow management and distribution management. Descriptive and explanatory research designs as well as quantitative research approach were employed in conducting the study. The population of the study was employees of ethio telecom working in warehouse, procurement, fleet operation, facilities, inventory, retail logistics and distribution management from which the sample was drawn. Stratified random sampling was used to select the appropriate sample of the study. Data was collected using questionnaires and analyzed using SPSS. Descriptive analysis namely percentage, mean and standard deviation were employed. The major finding of the study showed that the logistics management was not practiced effectively, and it is also found that characterized by poor, lack of coordination, low level of development of logistics infrastructure and inefficient fleet operation and material handling, the study recommends that to enhance the logistics management practices high degree of collaboration among logistic stake holders and should invest on identified challenges.

Key word: logistics, logistics practice and Challenges and prospects

**THE EFFECT OF WORKING CONDITIONS ON
EMPLOYEE PERFORMANCE: THE CASE OF ASKU
PLC**

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This study aimed to investigate the effect of working conditions on the performance of employees in ASKU PLC with a special emphasizes on operational workers, which are involved in the direct product. More specifically, the study sought to establish the extent to which occupational health and safety, physical work condition, working time, work load and training factors affect performance of employees. The operational employee which was a sample of 32 respondents was drawn from employees' using simple random sampling. To achieve the objectives of the study, a cross-sectional design was employed. A primary data source was used. Statistical tools are used to analyze the collected data (SPSS-Version 22). The data was analyzed using both descriptive and inferential statistics (Pearson correlation coefficient(r) and multiple regressions). The study's findings show that occupational health and safety, as well as physical work conditions, have a positive and statistically significant impact on employee performance. On the other hand, working time, workload, and training, has a negative and statistically insignificant impact on employee performance. Based on the findings of study, recommendations made for management of the ASKU PLC are: to empower employees to work better, boost productivity, and achieve maximum job performance, the organization should continue to improve occupational safety and health facilities, as well as physical work conditions in terms of lighting, noise level, temperature, and ventilation. Management must also ensure that workers are not overburdened and that the suitable skill is assigned to the appropriate person.

Key Words: working conditions, productivity and employee performance,

Effect of Electronic Banking Service Quality on Customer Satisfaction: The Case of Hibret Bank S.C.

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E-banking is a product designed for the purposes of online banking that enables the customer to

have easy, safe and efficient electronic access and service that enables the customer to access their bank account and to carry out online banking services, 24 hours a day, and 7 days a week. Providing high quality service is the key to attain customer satisfaction. The main purpose of this study is to assess the effect of E-banking service quality on customer satisfaction of Hibret Bank. The study used quantitative research approach and employed linear regressions models for the Customers Satisfaction on Electronic Banking and regression were used to see the relationship between independent variables reliability, transaction efficiency, service security, user-friendliness, service performance and customer control on transaction/ customer control on transaction/ personalization with satisfaction of e-banking users. Primary data were collected by using 5-point Likert-scale questionnaire and the study participants were selected using a convenient sampling technique. From 396 questionnaires, 363 of them were properly filled and returned. The mean result revealed that customers satisfaction with the service dimensions of user-friendliness and service security is good and their satisfaction on service reliability, transaction efficiency, service performance and customer control on transaction/ personalization are moderate. The finding from the correlation between dependent and independent variables along with the casual effect result revealed that there is a positive and significant relationship between the service quality dimensions and customer satisfaction. Reliability, Transaction efficiency, User-friendliness/ease of use, service security and Customer control on transaction/ personalization are found to have a moderate correlation with customer satisfaction. While the service dimension service Performance, has a weak correlation with customer satisfaction. The finding from the regression result also indicates service reliability, transaction efficiency, service security, user-friendliness, service performance and customer control on transaction/ personalization have a statistical significance on customer satisfaction. Thus, management bodies of Hibret bank should strive to strengthen these service dimensions.

Key words: Reliability, transaction efficiency, service security, user-friendliness, service performance, Customer control on transaction, E-banking, customer satisfaction.

**THE EFFECT OF JOB SATISFACTION ON EMPLOYEES'
ORGANIZATIONAL COMMITMENT; IN THE CASE OF ADDIS KETEMA
SUB-CITY TEN WOREDAS LABOR AND SOCIAL AFFAIRS SERVICE
OFFICE**

MESAY MEKU, St. Mary's University

The general objective of this study was to assess the effect of intrinsic and extrinsic job satisfaction on employees' organizational commitment in Addis Ketema Sub City Ten Woredas labor and social affairs service office. Therefore, this study was deemed to fill the gaps by identifying and assessing the effects of job satisfaction on organizational commitment, and shed light on competent employees that affect their performance and productivity. The study was conducted at Addis Ketema sub-city ten woredas at Addis Ababa city administration. This study was descriptive and explanatory research. Addis Ketema Sub City Ten Woredas Labor and social affairs service office employees were taken as the overall population of the study. The sample size of this study is 78(80.4% of target population). Stratified sampling technique was used to select the sampled employees from each stratum/woredas. Close ended questionnaires were used as instrument of data collection tools. The collected data was encoded and analyzed using Statistical Package for Social Science (SPSS) computer software program version 20. From the correlation analysis intrinsic job satisfaction has the highest correlation with continuance commitment, $r=0.767$ and the extrinsic job satisfaction has also the highest correlation with continuance commitment with $r=0.438$. This implies that the analysis demonstrates a positive and significant effect of job satisfaction on each level of organizational commitment. Intrinsic job satisfaction is the most significant predictors of organizational commitment in all levels at $p<0.05$ than extrinsic job satisfaction. Thus, the value of organizational commitment increases with every change of intrinsic job satisfaction in each Beta coefficient. In the context of Addis ketema subcity ten woredas labor and social affairs service office both intrinsic and extrinsic job satisfaction should be developed for the attainment of good commitment.

Key words: -Extrinsic Job Satisfaction Factors, Intrinsic Job Satisfaction Factors, Job satisfaction and Organizational commitment.

**THE EFFECT OF MONITORING AND EVALUATION SYSTEM
ON PROJECT SUCCESS: THE CASE OF ETHIOPIAN MULU
WONGEL AMAGNOCH CHURCH DEVELOPMENT
COMMISSION**

MESFIN ENDALE, St. Mary's University

The main objective of the study was to assess the effect of monitoring and evaluation on project success of Ethiopian Mulu Wongel Amangnoch Church Development Commission and

factors that affect its effectiveness. A descriptive and explanatory research method was used in order to achieve the intended purpose of the study. Questionnaire, interview and review of secondary data sources were used for the purpose of collecting required data for the study. The primary data sources were collected from the organization employees who are directly involved on project management and M&E practice. The target populations were 62 employees who are directly involved on project management and M&E. Purposive sampling technique was employed in selecting the samples. The findings indicated that EMWACDC allocates funds to M&E activities in one or another way, but the funds are not sufficient and the M&E unit is not independent. On stakeholder's participation, involvement is mainly on lower-level rather than in higher level activities. Finally, it was established out that the organization's leadership does not influence effectiveness of M&E system, the majority of the respondents felt that the leaders were not doing enough to support and enhance effectiveness of the M & E system within the organization.

Key words – project management, monitoring and evaluation, project success, EMWACDC

Factors affecting E-Banking Services Adoption in NIB International Bank S.C: Customers Perspectives

Mesfin Sisay, St. Mary's University

Electronic banking services in Ethiopia have not been widely used by most bank customer due to a variety of reasons. The most of bank customers are obliged to conduct more of their banking transactions using traditional method of banking services. Therefore, the main objective of this study is to identify factors that affect customers' usage of electronic or online banking services. type of research applied in this study is descriptive in nature. A total of 413 actual users of traditional banking services users were used as a sample. A well-structured questionnaire was used to collect the

relevant information. The data analyzed using Structural Equation Modeling revealed that perceived usefulness, perceived cost of internet, perceived ease of use, attitude towards e-banking, perceived trust, awareness as well as the availability of internet/network connection have a significant positive impact on users of e-banking usage practice. These findings suggest that nib international bank s.c should create awareness to its customers with regard to the usage and benefits of e-banking service delivery channels as well.

**ASSESSMENT OF TRAINING AND DEVELOPMENT
PRACTICE
IN THE CASE OF ORGANIZATION FOR WOMEN IN SELF
EMPLOYMENT (WISE)**

MULUEMEBET NEGUSSIE, St. Mary's University

The purpose of this paper was to assess the practice of training and development at Organization for Women in Self Employment (WISE). For this purpose, samples of 90 staff respondents were drawn through simple random sampling technique. Self administer questionnaire and Interview analyses were used to gather data. Data obtained through questionnaire has been analyzed with descriptive statistics (frequency and percentage). Moreover; the data obtained using interview review have been analyzed through identifying patterns and themes drawn from the participants own responses; The finding of the study revealed that the organization's some weakness in training and development practice such as with respect to - the selection criteria, lack of well designed training and development program, suitability of training period and trainers have skill and capability

of the training program. However, before-training evaluation has not been given much emphasis by the organization, since it is a means to assess the cost-benefit of the human resource training and development program to the organization, as most of the time evaluations are implemented after training and development program was conducted. But in the other hand there are some strength drawn from the research the training techniques appropriateness, the training facility appropriateness, the training method and there is proper training policy. Thus, the organization should carry on its strengths and should improve its weaknesses by applying clear and scientific principles regarding human resource training and development. Frequency distribution was used to see the individual result of the study. Relevant literatures were also studied about topics related to this study. Recommendation and conclusion form the last part of this paper.

Keywords: Training, development, training need assessment, training evaluation and methods of training, WISE

THE EFFECT OF LEADERSHIP STYLE ON EMPLOYEES' JOB SATISFACTION: THE CASE OF BERHAN BANK S.C

Munit Bekele, St. Mary's University

The main objective of this study was to examine the effect of leadership style on employees' job satisfaction in Berhan Bank S.C. The study employed explanatory research design, quantitative methods, and used primary source of data. This study depends on data gathered from professional employees of Berhan Bank S.C. in three branches and head office. Multifactor leadership questionnaire and job satisfaction were used. 199 questionnaires were distributed and out of which 185 were obtained and used for further analysis. And all gathered data were processed via SPSS version 26 and analyzed through descriptive statistics, (mean, standard deviation), correlation, and regression analysis using SPSS version 26. The finding of this study indicated that there was a significant relationship between leadership style and job satisfaction, and the highest mean score showed that employees favored transformational leadership style. Also, the regression analysis showed that only transformational leadership style positively and significantly predicts job satisfaction. Transactional and laissez-faire leadership styles were found to have an insignificant effect on job satisfaction. The researcher recommended the bank, should improve the employees' benefits package with a special focus on salary, job security, and a clear job promotion path for employees at all levels. Leaders of

the bank should work on creating a platform for employees to use their skills and abilities creatively to encourage innovation, develop a robust employee training and development program to help employees to improve their performance. Moreover, the bank, should develop strong work ethics based on trust in its employees to encourage independent decision making and performance. The bank should work to develop leaders and instill them a transformational leadership style, and supervisors should continue to develop a mentoring relationship with their subordinates to encourage and guide their professional growth. And the bank should work hard in conducting a continuous assessment of job satisfaction surveys and take corrective action to Improve and bring the success of their employees in their expertise.

Keywords: Transformational leadership, transactional leadership, laissez-faire leadership, job satisfaction

ASSESSMENT OF STRATEGIC PLANNING AND MANAGEMENT PRACTICE IN BERHAN BANK S.C

Mussie Mesfin, St. Mary's University

The study researched the bank strategic planning and management practice in Berhan Banks as the focus. Data were collected through the use of Questionnaire and interview. The population was restricted to management of bank. The respondents fully completed the sample unit of 30 questionnaires and interviews of Department of strategic planning and performance from the sample frame and a non-probability technique called Purposive or Judgmental Sampling was used. The Questionnaires were distributed to management level employees of the bank and result that The reliability of the tool applied was tested and obtained a Cronbach alpha value of 0.833. From the findings, it was learnt that the result obtained for institutionalization, situational diagnosis, Formulation, implimentation and evaluation of the strategic planning of Berhan Bank to the past 2015/16 to 20219/20 was assessed which was below the mean score. Therefore, the study concluded that Berhan bank should focus more on the strategy situational Diagnosis, institutionalization, Evaluation, implementation and Formulation in descending order. With detail clarities are given The study finally recommended the need for strategic planning in terms of reviewing the strategic planning and updating parts of it in its components to the better performance of the bank to stay competitive. And also, with regard to computer based individual and group performance measurement system.

FACTORS AFFECTING CONSUMER SMART PHONE PREFERENCE: FOR INTERNATIONAL VERSUS LOCAL ASSEMBLED BRAND IN ADDIS ABABA

NARDOS WOLDU, St. Mary's University

The primary objective of this study was to investigate factors affecting consumer smart phone preference for international versus local brand specifically in Addis Ababa. Factors such as brand name, price, reference group, social influence were used as independent variables. Hence, this study tries to answer whether consumers prefer foreign smart phone brands to tecno brands

due to the influence of western culture. This study used explanatory research designs in order to conduct the study, the research was designed in quantitative research approach methods and the data was collected from primary data questionnaire analyzed through both descriptive and inferential methods. The descriptive analysis was conducted by using mean, frequency and percentage. On the other hand, inferential analysis conducted by using regression and correlation analysis method. This study has identified the significant effect of the factors used in the study on consumers' smart phone preference for versus tecno brand in Addis Ababa. The researcher used local brand limited on tecno smart phone device based on the analysis, consumers those who live in Addis Ababa overwhelmingly prefer international brands rather than tecno mobile phone brands. The analysis revealed that new technology applications, product attributes and price were the major criteria for a mobile phone preference decision among the consumers. Concerning the individual factors, the study has found out positive and significant effect of brand name, price and social influence.

However, effect of reference group is insignificant in affecting consumer preference for smart phone international versus tecno brand in Addis Ababa. Finally, the study recommends that tecno mobile phone have to concentrate on creating social influence, popular brand name

and fair price which deserve smart phone such as well designed, that have big screens new technological application attractive color

Keyword: consumers' preference, Smartphone's, International versus local brand,

**THE EFFECT OF PERFORMANCE APPRAISAL PRACTICE
ON EMPLOYEE MOTIVATION: THE CASE OF DEBUB
GLOBAL BANK**

NATALY DAMENU, St. Mary's Universit

The primary objective of the study was to examine the effect of performance appraisal practice and its constituent elements (Ongoing feedback, Rewarding performance, trained appraiser, continuous open communication, fairness of PAS, and participation in PAS) on employee's motivation. To achieve this purpose, descriptive and explanatory study designs have been employed through cross-sectional survey questionnaire from a sample of 130 permanent managerial and professional. The study used Stratified random sampling technique to draw sample branches from the target population. The 30 bank branches are divided into 30 sub-groups or strata to draw representative sample branches. Random samples are then selected from each stratum. The data collected through questionnaire is analyzed statistical measures such as descriptive statistics, correlation and multiple regression analysis by using SPSS version 20. The study found that the indicators of effective PAS such as, ongoing feedback, rewarding performance, trained appraiser, continuous open communication, and perception about fairness of PAS have a significant and positive impact on employee's motivation while employee's participation is statistically insignificant.

Key Words: ongoing feedback, rewarding performance, trained appraiser, continuous open communication, perception about fairness of PAS, employee's participation

**EFFECT OF HUMAN RESOURCE PLANNING ON ORGANIZATIONAL
EFFECTIVENESS; THE CASE OF ADDIS ABABA HOUSING DEVELOPMENT
CORPORATION**

NUHAMIN G/EGZIABHEAR, St. Mary's University

ment Corporation. The research has three basic objectives which are expected to be fulfilled at the end of the research work. These objectives aimed to show the extent to which HRP practiced by the organization, to examine relationship between HRP and organizational effectiveness in the organization and to show the contribution of HRP towards Organizational Effectiveness. In order to fulfill these objectives, three research questions have been proposed which question to what extent the organization practice HRP and its six elements, if there Is any relationship between HRP and Organizational effectiveness in the organization and How the HRP contribute towards the effectiveness of the organization. Explanatory research method was applied to determine how and why HRP influence effectiveness of the organization. But as this method lacks statistical strength it supported by descriptive method to identify and to understand what is happening in the organization regarding Human resource planning and organizational effectiveness. Therefore observation, interviews and questioner method are applied in order to gather information. From this collected data, major findings and inferences are collected. From the findings it is possible to understand the extent to which HRP is practiced by the organization. On this matter HRP is expresses by the six elements which are Human inventory analysis, alignment of the HRP with organization objectives, timely assignment of employees, Overview of the supply market, placement system and career and succession planning system. Therefore the finding of the result shows the extent of practice of these elements in the organization, how this elements influence the organizational effectiveness of the organization and how the two variables, dependent and independent variables , are related to each other. On the finding the six elements of HRP have 55.47% up to 63.56% Extent of implementation level. on the other hand the correlation value of 0.316 up to 0.534. when it comes to the regression result all the six elements have a positive regression values. From these findings its concluded that the descriptive result of the six elements shows that there is a moderate extent of HRP practice in the organization and when it comes to the correlation finding it shows that HRP and OE are positively related to each other. But only two elements of HRP have strong positive relation with OE the rest of four elements have weak positive relation. The last one, which is the regression analysis values, shows that each coefficient of the six elements are positively contributed to organizational effectiveness. Once look through these conclusions, recommendations have been given to fill the gap that are seen in the results. The recommendation focus on the six elements of the HRP that considered as determinants in the research and how to fill the gap regarding the result of these elements.

Key Words: Human Resource Management, Human resource planning, and Organizational Effectiveness

**THE EFFECT OF LEADERSHIP STYLE ON EMPLOYEE
MOTIVATION IN THE CASE OF COMMERCIAL BANK OF
ETHIOPIA WEST ADDIS ABABA DISTRICT.**

Rediet Tamiru, St. Mary's University, Email: rakmo@smuc.edu.et

The purpose of this study was to investigate the effects of employees perceived leadership style on employee motivation in the case of commercial bank of Ethiopia West Addis Ababa District. The study employed explanatory research design and quantitative research approach. Primary sources of data were used in the study. In addition, the study employed a Convenience sampling technique to collect data from employees of commercial bank of Ethiopia west district branch found Addis Ababa region. Accordingly, 163 questionnaires were distributed and 149 were obtained & used for further analysis. The collected data were processed using SPSS software version 24, and analyzed using descriptive statistics (frequencies, means & standard deviations), Correlation and regression analysis were used to investigate the effect on leadership styles on employee motivation. The finding of this study indicated that in CBE West District branch CBE employees were significantly affected by the transformational and transactional leadership style and it was found that Laissez-faire leadership style has no significantly effect on the dependent variable employee motivation. Accordingly, the researcher recommends that, the bank should determine the appropriate leadership style to implement for employees to achieve organizational goal. The leaders should lead as also by example in certain situations to provide as a role model for subordinates. Moreover, in the leaders in CBE should implement leadership style uniformity.

Key words: Leadership Styles, Transformational Leadership, Transactional Leadership, Laissez-faire Leadership, Employee Motivation and West District Branch CBE employees.

**ASSESSMENT OF SAFETY MANAGEMENT ON BUILDING
CONSTRUCTION SECTOR IN THE CASE OF YOHANNES HAILE**

BUILDING CONSTRUCTOR

REDIT TEGEGNE, St. Mary's University

The purpose of the study deals with assessment safety management in the case of Yohannes Haile building Construction Company. The main objectives of this research were to assess safety management performance in building construction projects. Different literatures were assessed to show how safety is very important process in making projects successful. The study used both qualitative and quantitative approach with the aid of descriptive and explanatory designs in order to achieve the research objectives. The study used both primary and secondary data sources to gather relevant data for the study. Primary data were collected through questionnaire, interview, site visit and observation while secondary data were collected from Contract documents, Progress report & Medical report. Convenient sampling techniques is used to select representatives samples for the study. Descriptive statistics Microsoft Excel & SPSS were used for the analysis of the data. The findings shows that the study result that the safety management of projects is not up to expectation. The challenges in implementing construction safety management Yohannes building construction projects include falling from the height hit by falling objects, cause of electrocutions, nail piercing and caused by machinery accidents in loading and unloading are frequently occurring accidents that respondents identified in Yohannes Haile Construction Projects. The study recommends Government organizations like the Ministry of Labor and Social Affairs should develop occupational safety rules and regulations and implement legal rights for workers safety.

Key words: Safety management, occupational health, safety equipment

RUTH KIRUBEL

**The Effect of Accountability on Financial Sustainability of Local
NGOs: The Case of NGOs Operating in Addis Ababa**

Samuel Abdulkaddir, St. Mary's University

The main aim of this study was to determine the effect of accountability on financial sustainability of local NGOs operating in Addis Ababa. Specifically, the study determined the effect of financial planning, financial monitoring and evaluation and financial controls on financial sustainability of local NGOs in Addis Ababa. The study is guided by resource mobilization theory, agency theory and fraud theory. The study adopted descriptive research design and data were collected using primary means through the use of questionnaires. The study target population were the 936 local NGOs operating in Addis Ababa. Simple random sampling technique were used to identify 215 local NGOs as the respondents. Data were collected by use of questionnaires and analyzed using descriptive statistics and inferential statistics. The collected data were analyzed using both quantitative and qualitative data analysis methods. The study found out that the independent variables Financial Control, Financial Planning and Financial Monitoring and Evaluation had positive and significant effect on NGO financial sustainability. Accountability was found to have a positive and significant effect on NGO financial sustainability. The study concluded that large number of local NGOs were not sustainable a problem which could be addressed through NGOs improving their accountability practices. The study recommended that the management at the local NGOs to work towards improving accountability practices with the aim of enhancing financial sustainability of the NGOs.

Keywords: Accountability, Financial Sustainability, Local NGOs

**DETERMINANT FACTORS AFFECTING THE PERFORMANCE OF
MICRO AND SMALL SCALE ENTERPRISES
THE CASE OF KOLFE KERANIO**

SUB-CITY, ADDIS ABABA

SEID BEREKA, St. Mary's University

study was aimed at investigating determinant factors affecting the performance of MSEs with a special emphasis on Textile & Garment, Food Processing and Wood & Metal work sectors in Kolfe Keranio Sub-City, Addis Ababa. In order to meet the objectives of the study, data collected through questionnaires were analyzed using statistical analysis such as descriptive and inferential analyses. Mean and Standard deviation explained the descriptive statistics while Pearson Product Moment Correlation Coefficient and Multiple Regression coefficient applied for inferential statistics. Data were gathered using a five point Likert scale questionnaire from a sample of 197 micro and small scale operators and through secondary source of data. The sample operators were selected using stratified sampling and simple random sampling techniques; data from interview were analyzed using descriptive narrations through concurrent triangulation strategy. The empirical study three major independent variables which seem to affect performance of MSEs in Kolfe Keranio sub-city which include: Inadequate finance, Lack of working premises, and Marketing problem. The comparative influential intensity (effect) of the five hypnotized factors on the business performance of SMEs were determined by using their standardized coefficient (beta), and it was found that the financial factors were the most influencing predictor variable for SMEs business performance followed by working premises and marketing factors. The validity of the regression model was evaluated using residual plots and coefficient of determination and found that it was consistent with the multiple regression assumptions indicated that the model was valid and useful to predict the business performance of SMEs.

Key words: MSEs, performance, factors, manufacturing firms

**FACTORS AFFECTING OPERATIONAL PRODUCTIVITY
OF PESTICIDES MANUFACTURING INDUSTRY IN
ETHIOPIA: THE CASE OF ADAMITULU PESTICIDES
FACTORY**

SEIFEDIN BEREDIN, St. Mary's University

This study aimed at investigating factors affecting operational productivity of Adamitulu Pesticides Factory (APF). In this study, the data was collected from 115 samples of employees of APF through structured questionnaire using Stratified random sampling techniques through simple random sampling procedure with lottery method. Descriptive analysis, factor analysis and multiple regression was employed to examine factors affecting operational productivity such as quality, management, technology, human resource, capital and ergonomics\safety. The result showed that quality, technology, human resource issues and management related issues had a significant and positive effect on operational productivity. However, capital and ergonomics/safety had a small to very small effect on operational productivity and were not significantly affect the operational productivity. The study suggested that the management at Adamitulu Pesticides Factory and stakeholders need to improve productivity by addressing quality, management, technology and human resource related challenges.

Keywords: operational productivity, factor analysis, Adamitulu Pesticide Factory, linear regression model.

**DETERMINANTS OF MARKATING STRATEGIES
EFFECTIVENESS:
THE CASE OF YOTEK CONSTRUCTION**

PRIVATE LIMITED COMPANY

SELAMAWIT DAMTEW, St. Mary's University

Marketing is an exchange of economic and social structure people and groups satisfy their needs and wishes by constructing, supplying and interchanging of products and services. Thus, marketers of the industry should always understand the main factors that influence the real estate market. The main objective of this study is to investigate the key factors that influence the marketing effectiveness of the real estate companies operating in Addis Ababa. The study used quantitative research approaches and information gathered from both primary and secondary . It is made by taking samples of real estate customers in Yotek real-estate compound. The study was taken from Addis Ababa and a total of 120 questionnaires were distributed and 114 were returned. But, during data cleaning 111 were valid and used for statistical analysis. The researcher applied descriptive statistics technique to analyze the data. The frequency, percentage, mean and standard deviation are made. This study tried to investigate the major factors that will influence the marketing strategy effectiveness of the industry. It was hypothesized in this study that quality of homes, price fairness, brand reliability, location convenience, and salesperson credibility significantly influence marketing effectiveness of the industry in Addis Ababa. The findings of the study showed that a positive and significant affect relationship between the dependent variable and all the independent variable.

Key Words: Real estate Marketing, Marketing Effectiveness, Location, Price...

SOCIAL MEDIA MARKETING STRATEGY (THE CASE OF SELECTED COMPANIES IN ETHIOPIA)

SERKALEM TADDESE, St. Mary's University

Objective: The aim of this study is to bridge this gap by empirical analysis and identify the roles of Social Media Marketing strategy from an Ethiopian business organizations context.

Target population: The target populations for this study are people that work in information technology industry, and peoples that participate in marketing industry.

Method: both quantitative online survey and qualitative observation the paper delivers a thorough investigation of the concept and offers empirical evidence of its role and performance.

Results: The most important findings of this study suggest that social media marketing has strategic role and social media marketing strategy. Thus, this paper is an important contribution to in the field of social media marketing strategy in the context of Ethiopia which still remains mostly conceptual or qualitative, and provides useful insights.

Conclusion: Social media plays an important role in communicating with the large number of audiences and provides two- way communication medium for marketing campaigns.

Keywords: social media, social media marketing strategy

**AN ASSESSMENT OF THE PRACTICES OF ORGANIZATIONAL LEADERSHIP:
THE CASE OF LUCY INSURANCE SHARE COMPANY**

SHIMELIS MENGISTU, St. Mary's University

This study was aimed to assess the Practices of Organizational Leadership at Lucy Insurance S.C. The research approach followed were Quantitative research methods with a descriptive research design. In conducting this study, both primary and secondary data were collected using structured questionnaires and other published materials. The sampling technique used were census method in which all the managerial and non-managerial employees were taken for the study. Out of 160 employees 130 non-managerial and 30 managerial employees were taken to conduct the study. Descriptive statistics such as frequency counts, percentages, tables, mean scores, standard deviation and Grand mean were employed to analyze the gathered data. Consequently, the data were analyzed and interpreted quantitatively by using SPSS-version 26 statistics software package. The findings of the study clearly showed that though Lucy Insurance SC has long implemented Leadership practices in which employees are not satisfied or even properly served by the system due to its subjective and non-participatory nature of leadership styles. The study also points out the major problems faced by leaders to practices effective leadership styles, such as workers lack of commitment and their tendency of change resistance. In alleviating this and other problems, the study recommended that the insurance should benchmark best leadership development practices in the industry like, provide training and development on timely basis in enhancing employee's skills and capabilities, build capabilities across the company to ensure the business stays successful in the future. Also, on the basis of the findings of the study, it was recommended that the concerned bodies should strive for applying democratic leadership, transformational and transactional leadership practices while building strong human capital structure at the same time. Therefore, further study is needed to analyze the leadership practice, leadership style, organizational performance and employee's attitude in the private insurance companies in Ethiopia.

Key Words: - Leadership, Leadership style, Leadership Practice, Performance

EFFECT OF ALCOHOL BEVERAGE ADVERTISEMENT ON THE DRINKING

BEHAVIOUR OF THE YOUTH: A CASE STUDY OF ADDIS ABABA.

SIHAM REDWAN, St. Mary's University

This study examined the effect of alcohol advertisement in youth behaviour. Advertisements in Addis Ababa Consumers with the theoretical frame work of hierarchy of effects. The goal of the study has been to identify how Addis Ababa consumers (youth) rely on alcohol Advertisements and how does that influence their buying habits. In addition to this, the study has also attempted to find out how alcohol Advertisements creating perception and awareness on Addis Ababa consumers. In this study 375 consumers in Addis Ababa have been selected from four sub cities and 3 professionals were selected purposively. However, these numbers of the respondents is few to represent Addis Ababa alcoholic Advertisement viewers, due to the constraints of time and money the researcher limited the number of respondents to this figure. In order to analyse the responses of the items in the questionnaires descriptive analysis using frequency and percentage were employed. Besides, the responses of the in-depth interviews which were obtained from 1 media and advertising professionals and 4 individual business man .were tapes - recorded and analysed. The result of the study reveals that alcohol Advertisement influences Addis Ababa youth consumers buying behaviour and it encourages them to buy a product or service. Overall, the older groups were far less negative about alcohol than the younger groups. While the number of positive beliefs was similar in both age groups for both genders, the amount of negative belief expressed was substantially less in the older age groups. The younger group also expressed a far greater number of 'neutral' comments than the older groups. Most of the positive beliefs were concerned with mood or feelings such as 'feel happy', 'feel relaxed' and 'feel more confident'. The most often mentioned belief common to all four groups was that 'having fun' was perceived as a key benefit of alcohol use. This belief was particularly strong amongst the older girls. The negative beliefs tended to be about behavioural or physical effects, such as 'feel sick to your stomach' and 'do something you'd regret'. The most common to both age groups and both genders were 'get a hangover', 'feel sick to your stomach', 'get into trouble with your parents', 'do something you'd regret', and 'alcohol is expensive'. The older boys had the fewest negative beliefs of all the groups. Producers should have to answer what's alcohol advertisements, how do they produce, how many level message does it has, how's the creativity, how's the cultural sensitivity. In general we need to learn about alcohol and be professional before we become alcohol advertisements makers. Alcohol advertisements should be accomplished by professionals. Alcohol distribution or drinking Stations should have to give awareness about alcohol .The aforementioned predictors should be practiced to include awareness for more youth consumers.

Keywords: - advertizing, youth, customer behaviour, alcohol, psychological behaviour

EFFECT OF LEADERSHIP STYLE ON EMPLOYEE PERFORMANCE: THE CASE OF BLU WATER

SIHEN BELAYHUN , St. Mary's University

Leadership is the ability of individual or a group of individuals to influence and guide followers or other members of an organization. Leadership involves making sound and sometimes difficult decisions creating and articulating a clear vision, establishing achievable goals and providing followers with the knowledge and tools necessary to achieve those goals. Effective leaders not only control, appraise and analyze, they also encourage, improve and inspire. A leadership style is a leader's method of providing direction, implementing plans, and motivating people. The major objective of this study is to investigate the effect of leadership style on employee performance in Blu water company Ethiopia. The study was used a descriptive research design in which selection of respondents was done using a census technique. The analysis was made using descriptive statistics and significant relationship of the independent variables with the dependent variables was made using inferential statistics (correlation and regression analysis). The descriptive analysis result shows, the majority of the respondents were female (55.7). Most (51.4) of the respondents during data collection were under 18 to 28 years old. 55.0 % of them have bachelor's degrees. The correlation analysis result shows that Leadership styles i.e. (Transformational, transactional and laissez-faire) have a positive and significant relationship with Employee performance. Finally, according to the regression analysis result, only one hypothesis (Ha2) which is transactional leadership style has a positive and significant influence on employee performance is accepted. To improve perceived leadership influence on employee performance, leaders should avoid abusing power, address disagreements, and set clear goals for each member of their team, according to the findings.

Key Terms: Leadership; Transformational Leadership; Transactional Leadership; Laissez-faire Leadership; Employee Performance.

FACTORS AFFECTING STOCK MARKET GROWTH: IN THE CASE OF ETHIOPIA STOCK EXCHANGE

SILESHI GEZAHEGN , St. Mary's University

Stock market success in any country is a convincing point of reference in a general economic performance and is an integral part of the economy of any country. Free and open economic policies and advanced technology introduction, parties in the sector are realizing uncomplicated means of approach to stock markets around the world. The reality that stock market indices have become a directive of the health of the economy of a country indicates the significance of stock markets. In Ethiopia stock market growth is a potential major problem that may face the Ethiopia stock exchange, and it is notable that there is lack of a consensus of the effect of stock market exchange, on stock market growth. This study is carried out to investigate factors affecting stock market growth: in the case of Ethiopia stock exchange. The study adopted descriptive survey research in order to achieve its specific objectives. The research examined independent variables (regulatory framework, technology, corporate governance, and capital inflow) against dependent variable (stock market growth). The data for the study was collected using self-administered questionnaire from a sample of 181 respondents selected using proportional stratified simple random sampling techniques from the target population of share company managers, government officials, employers and shareholders in the selected private organization at different level, principal persons and respective staffs with 95% confidence level and an error of 0.05. The relationship proposed in the framework were tested using Pearson correlation, and the causal relations were analyzed using regression analysis. From the result of the analysis, it is concluded that there is the fact that independent variables (regulatory framework, technology, corporate governance, and capital flows) have a positive and significant influence on dependent variable which is used to determine factors affecting stock market growth: in the case of Ethiopia stock exchange, and the sector has influenced by independent variables significantly.

Keywords: Stock exchange, Stock market growth, Regulatory Framework, Technology, Corporate Governance, Capital flows

THE EFFECT OF RECRUITMENT AND SELECTION ON ORGANIZATIONAL PERFORMANCE: THE CASE OF SAINT MARY'S UNIVERSITY

SINTAYEHU BIRHANE , St. Mary's University

The main aim of this study was to examine the effect of recruitment and selection on organizational performance of St. Mary University (SMU). Both descriptive and explanatory research design was adopted. The research approach which used for this study was quantitative in nature. Administrative Employees from SMU different branches were the study's target group. From 220 total populations, 142 were selected Administrative Employees of SMU, to undertake the study. Questionnaire was distributed to 142 employees and the respondents were found valid for analysis. Correlation analysis and linear regression was used to analyze the gathered data. The results of the study indicate that there is a significant relationship between recruitment and selection and organizational performance in SMU. Process of selection is at ($r=0.909^{**}$ $p<0.01$). The correlation between variables was direct which means as selection process was good organizational performance will increase. The recruitment practices had also positive significant effect on organizational performance. Recruitment practices is at ($r=0.932^{**}$ $p<0.01$). The correlation between variable was direct which means as recruitment practices is good organizational performance is increase. Linear regression analysis revealed that amount for $r = 0.940$ which explains a strong positive relationship between predictors and organizational performance in SMU. The R^2 result are safe to say that organizational performance is about 88.4 % dependent over process of selection, source of recruitment, vacancy advertisement, recruitment practice. The researcher recommends that when recruitment and selection process takes place, recruiter needs to consider the possibility of the recruits to stay in the university for the longer time. The longer the time employees stay in the organization, the more they become familiar with the way the organization operates and know the organizational system and this will help the organization more likely to increase productivity as well as reduce the recruiting cost both in terms of money and time.

Key words: Process of selection, Source of recruitment, Vacancy advertisement, recruitment practice and Organizational Performance

**FINANCIAL AND ORGANIZATIONAL PERFORMANCE:
THE CASE OF ETHIOPIAN CONSTRUCTION WORKS
CORPORATION**

SINTAYEHU ENDESHAW , St. Mary's University

The purpose of this study is to examine the effects of internal control system at ECWC. The research approach that was used for this research paper is descriptive in nature and quantitative research design have been adopted to achieve the objectives of this study. Primary data was collected from 90 employees of the corporation those were selected through simple random sampling. Then, internal control system of the corporation was measured by using a close ended questionnaire and document review. The researcher collected primary and secondary data. The collected data was analyzed by using different statistical techniques like descriptive statistics, correlation and regression analysis by using SPSS version 20. The result indicates that control environment, risk assessment, control activities, information & communication and monitoring dimensions of internal control have significant positive impact on system effectiveness. The results found from descriptive statistics of ECWC have not a strong internal control structure with respect to risk assessment, control environment and monitoring. Therefore, the study recommends that the corporation needs to encourage and develop the right type of IC monitoring, control environment and risk assessments better than ever that can help to identify the risk then before any kind of risk and or loss occurred in the corporation the management should put the system/procedures that can able to easily support and identify any risk organization to adoptive the system effectiveness level of the employees in the ECWC. And, the study recommends that corporations must attempt to strengthen information & communication to develop the system effectiveness of their employees. The corporations that can optimally utilize and maximize system effectiveness have a competitive edge over others.

Keywords: Internal Controls, System Effectiveness, Ethiopian construction Works Corporation.

**FACTORS AFFECTING TRANSPORT SERVICE QUALITY:
IN THE CASE OF ADDIS ABABA CITY**

The Effect of Reward Practice on Organizational Commitment in the Save the Children International Ethiopia Country Office

Siul Neway, St. Mary's University

The purpose of this research was to examine the effect of Reward Practice on Organizational commitment in Save the Children Ethiopia Office. The research intended to look separately at the effect of both aspect of reward, financial and non-financial, on organizational commitment by taking employees on different positions and job grades in Head office located at Addis Ababa as target population. A Stratified random sampling technique was applied, to draw a sample size of 176. Both descriptive and inferential statistical techniques were used to analyze the data. Correlation analysis was conducted to see the relationship between reward and organizational commitment. The findings of the study highlighted the fact that financial rewards; Benefit has strong relationship with components of commitment except Affective commitment which it has no relationship. Whereas, Compensation has no relationship with affective commitment, but it has weak relationship with continuance and normative commitment. Non-financial reward i.e. learning has a large and strong positive relationship with components of commitment. Performance and development exhibited moderate but statistically significant positive with affective and normative commitments respectively. Benefit, performance, learning & development exhibited strong& large relationship with overall Organizational commitments. The estimated result revealed that all of the explanatory variables have significant positive effect on the dependent variable organizational commitment. Learning has higher significant effect on organizational commitment in the case of the Save the Children International Ethiopia Country Office under study. Recognition has no significant effect on organizational commitment and compensation. It has been recommended, as a result, the Save the Children is expected review its financial reward packages both in terms of their fairness and transparent procedure so as to increase are turn of high level of organizational commitment through the investment made on these rewards. Moreover, Save the Children is advised to give priority and focus more on non-financial rewards to bring positive impact of commitment in the workplace.

Key Words: Reward, Financial Reward, Non-financial Reward, Organizational Commitment

THE EFFECT OF RECRUITMENT AND SELECTION PRACTICE ON ORGANIZATIONAL PERFORMANCE: THE CASE OF AKAKI KALITY SUB CITY

BY: SOFONIAS FISEHA

Recruitment and selection, as a human resource management function, is one of the activities that impact most critically on the performance of an organization in terms of achieving its ultimate goal. The objective of this study is to examine the effect of Recruitment and selection practice on organizational performance in the case of AKSC. The study used explanatory research design to achieve the objective of the study. Quantitative research approach was also applied. To select the sub city and the woredas in it, Purposive Sampling technique was used. Questionnaires were distributed to collect the data from the sample of 254 employees of the sub city and its two woredas. After the data was collected descriptive analysis method such as mean, Frequency, and Percentage were used. The inter-dependency and effect of variables was analyzed by Correlation analysis and regression analysis, respectively. The finding indicated a strong positive relationship between the dependent variable (organizational Performance) with the independent variables (recruitment and Selection) Practice. $R^2 = 0.641$ implies that 64.1% of organizational performance is explained by recruitment and selection practice. The sub city mainly uses magazines to announce for open vacant positions and usually hires from external source. The question during the Paper examination usually does not measure the knowledge, skills and abilities of the candidates. The sub city does not provide equal employment opportunities as their selection criteria are not transparent. The researcher provided some recommendations in order to enhance the recruitment & selection practices of the sub city. As the world is evolving faster in technology the sub city better consider expanding its announcement methods in the likes of Social Medias. The recruitment sources which are external and internal better be balanced. In order to measure the knowledge, skill and abilities of the candidates it is better that the exam to be framed and prepared by recruitment and selection committee with the guidance of experts on the area. Having in mind the effect of recruitment and selection practice on organizational performance the sub city better pay enough attention to their recruitment and selection practice.

Key words: recruitment practice, selection practice, organizational performance, and akaki kality sub city.

CHALLENGES AND PROSPECTS OF INTERST FREE BANKING, The CASE OF COMMERCIAL BANK OF ETHIOPIA

Solomon Yimer, St. Mary's University

This study examines challenges and prospect of Interest free banking services in Ethiopia with particular reference to the commercial bank of Ethiopia East Addis District. The study has employed descriptive research based on survey. Of the total sample interest free banking customers and staffs of the bank constitutes 355 and 60 respectively. The data was analyzed using descriptive statistics of mean, frequency and percentage using SPSS version 26 software. The study focuses that awareness, manpower, legal framework, social belief, resource needs as a number of the challenges whereas economic process, attraction of investors, and fostering investment square measure the probably prospects of the banks. Based on the analysis of the obtained data, this research has found out the prospect of IFB are the existence of Potential customer and the diplomatic advantages. To attain the objectives of the study respondents were drawn through multistage sampling were applied. The study concludes that Islamic banking service can bring extra capability within the economy in reference to extra resource for banks, investment chance, reaching unbanked customers and employment opportunities within the country through effective mobilization. supported the higher than conclusions it's suggested that banks ought to produce awareness for public acceptance and coaching of staffs, use sensible selling techniques, governance ought to establish clear set of legal framework, and compliance with sharia law problems ought to be adhered. 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 should give the required attention and focus for the business and the bank has to be transparent in its IFB business undertaking, in addition government should prepare compatible regulatory framework.

Key word :- Interst Free Banking, challenge, prospect, IslamicBanking

THE EFFECT OF EMPLOYEE DEVELOPMENT PROGRAM ON EMPLOYEE RETENTION: THE CASE OF ETHIOPIAN SHIPPING AND LOGISTICS SERVICE ENTERPRISE

Tadelech Mehari , St. Mary's University

Employee retention is a fundamental perspective for each organization with respect to competitive advantage because human resources are the most basic resource in the world. As a

result, organizations are increasingly focusing on employee retention. The study was conducted Questionnaire with a perspective on improving Employee retention in ESLSE. The main objective of this study is to investigate the effect of Employee Development programs on employee retention in Ethiopia Shipping and Logistics Service Enterprise, to assess the effect of Training, job rotation, Carrier development and mentoring and Coaching on employee retention in ESLSE. The research used an Explanatory study applying quantitative research approach in which data was collected across a population through simple random sampling method from a sample size of 216 employees and used descriptive and inferential statistics in order to analyze the data. And a Multiple Regression made to test the hypothesis how well the Employee Development Program could predict the employee retention, correlation analysis was used to see their relationship between independent and dependent variables. The finding of the current study appears to conclude that effective Employee development programs can help organizations to get satisfied employees and gain ability to retain its valuable human capital. The analysis showed that there were employee's retention strategies available in the organization and employee development program significantly affect employee retention. However, considerable number of employees in Enterprise is still unsatisfied with the employee development programs, the researcher conclude and recommend that the organization should understand the importance and value of EDP and needs to revise and should formulate strategies to establish employee training policy, job rotation programs, carrier development programs and mentoring and coaching programs in order to motivate and improve their employee performance and employee retention.

KEYWORDS: Training, job rotation, Carrier Development/Promotion, coaching and mentoring and employee retention

THE REVENUE IMPLICATIONS OF AFRICAN CONTINENTAL FREE TRADE AREA (AFCFTA): IN CASE OF ETHIOPIA

TAGES MULUGETA, St. Mary's University

African union member states were taken an action on policy reforms like tariff reduction to all member states including Ethiopia. There is a gap in assessing the implication of AfCFTA before its enforcement, on government revenue and change in export performance for Ethiopian trade in goods. The study aims to identify the revenue implication of African Continental Free Trade Area (AfCFTA) on Ethiopia economy. This study uses Partial Equilibrium model by TRIST based on average three years (2016-2018) import data and collected duties from the tariff, VAT and excise tax at the tariff line (Harmonized System (HS) 8 digit). Two alternative scenarios was used to investigate revenue impact of AfCFTA on Ethiopian economy, in both scenarios, the simulation assumes model elasticity parameters that equal to product demand elasticity = 1.5 and elasticity for export substitution effect = 0.5. This elasticity is fairly standard in the literature. The study finding indicates that Ethiopia's import is expected to increase by 0.2 % if the country adopts the AfCFTA full liberalization, while it increases by 0.1 % if Ethiopia excludes those revenue sensitive product lists. The adoption of AfCFTA free trade agreement by Ethiopia, income tax collection is expected to fall by 0.04 % after taking into account all sources of revenue, that is, import tax, VAT and excise duties. The revenue loss is tolerable as it is a short term negative impact on the revenues since it had longer transition period for progressive liberalization with 7 % sensitive list and 3 % exclusive list for policy space and benefits the consumers and importers.

Key words: - AFCFTA, Revenue Impact and TRIST Model St. Mary's University

**THE INFLUENCE OF SERVICE QUALITY ON CUSTOMER
SATISFACTION AT FRUIT AND VEGETABLES TRADE BUSINESS
UNIT (ET-FRUIT)**

TECHANE HUNDE, St. Mary's University

The main purpose of this study is to investigate the influence of service quality dimension and overall service quality on customer satisfaction at Fruit and Vegetable Trade Business Unit (Et-fruit) in Addis Ababa. Also it tries to measure customer satisfaction and the quality of service delivered by Et-fruit service centers. The five dimensions of SERVQUAL (tangibility, assurance, responsiveness, empathy & reliability) were used to measure the quality of service provided by ET-fruit. In order to answer the raised research questions the research uses a quantitative methodology and administered questionnaire to test the hypothesis. Convenience sampling method was used and self-administered questionnaires have been distributed for 385 and out of this, analysis was made based on the data collected from 340 respondents who visited Et-fruit service centers. The findings of the study shown that five service quality dimensions were positively related to overall service quality and have an influence on customer satisfaction. The study results also indicated that the standardized coefficients of four service quality dimensions and to customer satisfaction have the expected positive sign and are statistically significant. Assurance, reliability, empathy and tangibility from dimension of service quality have a significant influence on customers' satisfaction. The study has identified product quality and price which have significant influence on customer's satisfaction. The study found out that, majority of the customers was dissatisfied with the services of Fruit and Vegetable Trade Business Unit (Et-fruit) at service centers.

Key words: Service Quality, SERVQUAL, product quality, Price, Customer Satisfaction, Et-fruit.

Assessment of credit risk management practice of Awash Bank

Tedros Zewdu , St. Mary's University

The objective of the study is to “assess the credit risk management practices of Awash Bank. A sample of 60 respondents was drawn from the employees of the Awash Bank by using purposive sampling technique. Both primary and secondary data were used. Primary data were collected using structured questioners from the employees of the bank. Descriptive statistics such as frequency, percentage, mean score, standard deviation, and graphs were employed and SPSS Version 20.0 was used to aid the analysis of the data. With regard to credit risk management practices, the result showed that Awash Bank has good risk Management practice. Precisely, using score 1 (strongly disagree) to 5 (strongly agree), all the parameters of risk management practice assessment have an average score value of 3.99. Moreover, assessment of credit risk management practice of Awash Bank against the NBE guidelines and Basel Committee credit risk management principle was found to be good. There were also an open ended questions that was provided to the respondents with regard to disclosing what best CRM practices Awash Bank has missed and it was found that the bank highly depends on collaterals instead of the repayment capacity of the counterparty, there is also no continuous checkups on testing the competence of their staffs and similarly they have poor understanding of concentration risks. Therefore, in general it can be concluded that the bank is in a good position in terms of the credit risk management practice and in following the credit risk management system and standards so as to have strong credit management. However, the study also concluded that the bank has weakness: for instance, absence of training for employees which results to less understanding and application of credit risk management strategy, policy and procedures and applying on diversification of credit exposures. Thus, it is recommended that Awash Bank should develop a common understanding about the strategy, policy and procedures across the bank and under no circumstance should the bank violate the limit set by NBE and finally prepare training for credit and risk and risk related staffs to manage credit risk effectively and efficiently.

Key words: Credit Risk Management Practice, Basel principles, Awash Bank,

THE IMPACT OF PHARMACEUTICAL PROMOTION STRATEGIES ON PRESCRIBING BEHAVIOR OF PHYSICIANS IN ADDIS ABABA CITY

TEMESGEN HAILESLLASSIE, St. Mary's University

This study was conducted to explore the effect of pharmaceutical promotion strategies on prescribing behavior of physicians and determine promotional tools which are effective in influencing the prescribing behavior of physicians. Furthermore, the study also focused to examine the relationship between various kinds of promotional tools with demographic variables of physicians. A Cross-sectional survey strategy was used. And data was collected through self-administered questionnaire to selected physicians in Addis Ababa. Purposive or judgmental sampling method was followed. Data was analyzed on the basis of responses provided by 270 respondents. Factor analysis was used for data reduction and ANOVA and F-test and Independent-Sample t test for hypothesis testing. Analysis results show that the personal selling and sales promotion has been perceived to be the most influencing strategy whereas the personal selling itself has been revealed to be the second most important factor. advertising, sales promotion and educational promotional tools strategies have also perceived to the third, fourth and fifth important influencing factors respectively. Finally, public relation strategy is perceived to be the least important factor by physicians. Findings of the present study can help pharmaceutical companies in designing their promotion strategies that are more effective in influencing the prescribing behavior of physicians. Moreover, the information offered by companies to physicians may help to develop their professional competency.

Key words: Pharmaceutical promotion strategies, Physician prescribing behavior, Promotional tools, Personal selling, Advertising, Sales promotion and Public relation.

Temesgen Mekonnen

Tenayenesh Ayele St. Mary's University

ASSESSMENT OF PROCUREMENT PERFORMANCE OF A FACTORY: THE CASE OF ADDIS PHARMACEUTICAL FACTORY S.C

TESFAY HAILU, St. Mary's University

The main purpose of the study was to assess the procurement performance at Addis Pharmaceutical Factory S.C. To achieve the stated objective, the procurement performance was assessed using compliance to procedure, right quantity purchase, right quality purchase, right time purchase and capability of the personnel. A descriptive research design was employed in the study. Primary data was collected by using questionnaires and interviews targeting employees in the selected functions of APF. The target population of interest for the study consists of 93 employee; and being the target population size manageable, a census survey was done and the study achieved 91% response rate; as eighty five (85) out of the 93 distributed questionnaires were filled and returned. The study findings revealed that performance of procurement with regard to 'Right Quality Purchase' and 'Compliance to procedure' were found satisfactory. Whereas, the performance of the function, with respect to 'right time purchase and 'right quantity purchase' were found to be below the desired level; and specifically the practice of planning was rated to be one of the weakest area in the function, and the purchase lead time was also found to be very long. Though the capability of the procurement personnel was rated as average, specifically the focus to training and development was found to be minimal. Generally as per the grand mean value of the indicators, the overall performance of the procurement function were rated as moderate.

Key words: Procurement Performance, Procurement policies and procedures, Right Quantity, Right Quality, Right Time, Staff Competency and APF.

**THE EFFECT OF ORGANIZATIONAL FACTORS ON STRATEGY
PLANNING DEVELOPMENT: THE CASE OF DEBRE BIRHAN
TOWN INDUSTRY AND INVESTMENT OFFICE**

TESFAYE_CHALEW, St. Mary's University

The purpose of this study was to explore the effects of organizational factors on strategic plan development in the case of Debre Birhan industry and investment office . The statement problem of this study evolved on the fact that the industry and investment process as well as performance have suffered in one way or the other way from lack of or poorly developed strategic plans. The objectives of this study were, to examine the influence of organizational structure, organizational culture, leadership, and human resources on development of strategic plans. The study is focused on the Debre Birhan town industry and investment office. Previous studies were reviewed with the aim of identifying research gap and endeavored to fill the knowledge through this current study. This study was achieved by employing descriptive and explanatory research design. Target population is the employees of the Debre Birhan industry and investment office which were seventy-eight (78) due to this, the sample technique that the researcher used is census method. The research data was collected using questionnaires and observation. The data was analyzed descriptively with the use of analyzing techniques like inferential statistics among others of the SPSS and findings presented through tables chart and graph. In essence, the study established that organizational structure, organizational culture, leadership, and human resource have a great bearing on the development of strategic plans in the Debre Birhan town industry and investment office.

Key words: strategic plan development, organizational structure and culture, leadership and human resources.

**IDENTIFYING PRODUCTIVITY MEASUREMENT MODEL
FOR PHARMACEUTICAL INDUSTRY:
A CASE STUDY OF ADISS PHARMACEUTICAL FACTORY SC**

TESFAYE NIGUSSIE, St. Mary's University

The main objective of the study was to develop and propose an appropriate single, multi, total factor productivity and productivity index measurement model for Ethiopian pharmaceutical industry in general and for Addis pharmaceutical factory in particular. An appropriate single, multi, total factor productivity and productivity index measurement model for Ethiopian pharmaceutical industry was developed and the model was tested with five consecutive year's data obtained from Addis pharmaceutical factory i.e., a case company. Simple and multiple regression analysis was used to develop the relationship between total factor productivity and company's performance (net income), and hence coefficient of correlation ($r=0.867$) showed that there is strong positive relationship between company's performance and total factor productivity and for any increment in total factor productivity there will be progress in net income. The coefficient of determination: $R^2 = 0.75$, clearly illustrated that 75% variation in net income can possibly be explained by the variation in total factor productivity. Thus, it can be concluded that the study had achieved the general and specific objectives and all research questions and hypotheses are addressed. Therefore, the developed productivity model can be appropriate for Ethiopian pharmaceutical industry.

Keywords:-Productivity model, single, multi and total productivity measurement, company performance, Net income.

EFFECT OF PERFORMANCE APPRAISAL PRACTICES ON EMPLOYEE'S PRODUCTIVITY: THE CASE OF FEDERAL HOUSING CORPORATION

Teshale Zafu Workagegnehu , St. Mary's University

The purpose of this study was to investigate the effect of performance appraisal (PA) practice On employee productivity in Federal Housing Corporation. Four key dimensions of performance appraisal practices, setting objective, performance feedback, performance reward, and interpersonal relationship were used as independent variables to measure their impact on employee productivity. The study targeted a total of 372 employees. Using Taro Yemani's statistical formula, a sample size of 193 employees were selected from which 158 respondents were analyzed. The study adopted an explanatory research design. The research instruments used for data collection were the questionnaires and interview schedule. The questionnaire were to the staffs-both the employee and the management members using stratified type rand .Primary and secondary data sources were used. The questionnaire was designed on a five-point Likert scale to rate the effect of the factors in the question. The research was analyzed using t-test, correlation and multiple regression analysis by Statistical Package for Social Science (SPSS). Results indicated that there is a positive and significant effect between performance appraisal; setting objective, performance feedback, performance reward, and interpersonal relationship and employee productivity, of which Performance Feedback, has the dominant one, in Federal Housing Corporation. Hence it is recommended that the corporation should take these factors into strong consideration in order to enhance its productivity.

Key Terms: performance Appraisal, employee productivity, setting objective, performance feedback, performance reward and interpersonal relations

**THE EFFECT OF SALES FORCE AUTOMATION ON SALES
PERFORMANCE: THE CASE OF UNITED BEVERAGE
SHARE COMPANY**

TESSEMA TAYE FARIS, St. Mary's University

The purpose of this research is to investigate the effect of technology usage of SFA on the sales performance of sales people; the study also considered other factors such as Perceived ease of use SFA system, experience and education as determinants of the sales performance of the company sales representatives at united beverage Share Company. The objectives of this study was to establish how SFA usage of sales people, as Perceived ease of use SFA system, Experience of sales people and Educations of sales representative establish the moderating influence on sales performance. The research design of the study was Simple Descriptive Statistics and Multiple regression model using OLS for the estimation purpose. To do this, the study takes on a quantitative approach and used secondary data from a sample of 80 salespersons in United Beverage Share Company. The key performance taken into consideration was to measure the performance of the sales representative's usage of SFA. Based on the findings, the result showed that those CSRs using SFA scored better sales volume. Factors such as Perceived ease of use SFA system, education, and Experience of sales people showed a positive relationship with sales people performance. This study recommended SFA usage brings better sales performance and the management of united beverage investment in SFA technology accompanied with training and user support system to have the sales people effectively utilize them.

Key words: Sales Force Automation (SFA); Sales performance; Sales people; SF

Relationship between Organizational Climate and Nurses' Professional Commitment in Public Hospitals, Addis Ababa.

Tibebu Goshime, St. Mary's University

The main aim of this study was assessing the relationship between Organizational Climate and Nurses' Professional Commitment in the Public Hospitals of Addis Ababa. A causal research design is adopted using quantitative study methods. The research approach which used for this study was Quantitative in Nature. The target population of this study were nurses of Addis Ababa public hospitals. From 3654 total population, 382 nurses were selected from the total public hospitals in Addis Ababa, that would be divided into three strata based on the management organization. To undertake the study, Questionnaires were distributed to 382 nurses and the respondents were found valid for analysis. The results of the study indicate that organizational climate has a significant positive relationship with Nurses' professional commitment. A significant difference was observed on nurses' professional commitment depending on their work experience. Correlation analysis and linear regression was used to analyze the gathered data. The result of the study indicates that there is a significant relationship between organizational climate and nurses' professional commitment scales ($r = 0.332$, $N = 382$, $\alpha = 0.01$). Linear regression analysis revealed that organizational climate significantly predicts the level of nurses' professional commitment and all the dependent and independent variables were normal distribution. Concerning the difference of nurses' commitment to their profession based on their years of experience the analysis of variance (ANOVA) results showed that there is significant difference of commitment across nursing work experience with nursing experience increase, commitment will be increase. Discussion and conclusions are made based on the results. Finally, some recommendations are indicated for possible interventions and further study.

Key words: Organizational climate, Professional commitment, Public Hospitals

**EFFECT OF COVID-19 ON CEMENT INDUSTRY ECONOMIC
PERFORMANCE: THE CASE OF DANGOTE CEMENT (ETHIOPIA) PLC**

TIGIST AKLILU, St. Mary's University

**THE EFFECT OF HUMAN RESOURCE DEVELOPMENT PRACTICE
ON EMPLOYEE PERFORMANCE
(A CASE STUDY OF ETHIOPIAN ELECTRIC UTILITY)**

Tigist Kebede, St. Mary's University

The general objective of this research is to study the human resource development practice and its effect on employees' performance by taking the case of Ethiopian Electric Utility. The study is a mixed research which is a blend of both qualitative and quantitative methods, descriptive and explanatory in design and cross-sectional in nature. The target population of the study is EEU staff working under different departments in the head office. The sample size for the study is 200 and the response rate is 155 (77.5%). The sampling technique applied is stratified random sampling. The sources of data explored are both primary and secondary. While the primary data is gathered through questionnaire and interview, the secondary data is gathered from company reports, previous researches, articles, books, internet sources and other publications. The major finding and conclusion drawn from the analysis made is that; although the varieties of HRD programs executed by EEU are full-fledged, the practice in terms HRD need assessment, design, implementation and evaluation is not strong and hence the contribution of EEU's HRD practice to employee performance is not satisfying. The major recommendation forwarded to address the gap is: the HRD programs at EEU need to be executed by following the scientific steps in the process of HRD (need assessment, design, implementation and evaluation) so that the HRD programs can contribute for employee performance.

Key Words: *Human Resource Development , Need assessment, Design , Implementation Evaluation, Employee Performance*

THE EFFECT OF REWARD MANAGEMENT PRACTICE ON EMPLOYEE PERFORMANCE: THE CASE OF ETHIOPIAN AIRLINES

TIGIST YIFRU, St. Mary's University

In the current competitive business environment, airlines industry is facing a lot of challenges particularly getting the qualified employees and retaining them. This study provides an overview of evidence of effect of reward management practice on employee performance in in Ethiopian airlines specifically on airport operation personnel, the objective of this research was to assess and examine the relationship between reward management practice and employee performance. The theoretical part of the study introduces different theories of rewards, motivation and performance. Both qualitative and quantitative research approach used through primary data collected from 291 customer service agents and supervisors and 9 passenger service managers respondents. Simple random sampling has been chosen to select respondents from a total of 1057 population using Yamane's formula. A structure Likert Scale format questionnaire has been used and semi structured interview were prepared for data collection. Both questionnaire and interview questions consist of two parts; the first part of questionnaire comprises demographic respondent data while second part comprises three variables questions. The data obtained were analyzed using Statistical Packages for Social Science (SPSS) program, descriptive analysis, normality test, reliability test; multi collinearity test Person's Correlation and Multiple Liner Regression were conducted in order to analyze the data. The main findings indicate that there is high and moderate relationship between intrinsic and extrinsic reward management practice on employee performance and has a high positive significant effect reward management practice on employee performance within the company. To improve employees work performance, the researcher recommended that adopting different kind of reward management practice, seek and obtain feedback on how employees perceive rewards and develop a sound retention and attraction mechanisms so as to get better performing employees as well as competitive airline. This study will help the company management to an implementation of attractive reward management practice.

Keywords: reward management system, extrinsic reward, intrinsic reward and Employee Performance.

FACTORS INFLUANCING EMPLOYEES' TURNOVER INTENTION AT HIBRET BANK

TSEGA ADUGNAW, St. Mary's University

The purpose of this study is to identify factors contributing towards turnover intention in existing employees of Hibret bank, Ethiopia. The turnover intention can be measured in the aspect of, job stress, working environment, compensation/salary, Employee relationship with management and career growth. Primary data were collected through the use of questionnaire on employees at Hibret bank. Around 160 questionnaires were distributed and almost all questionnaires were successfully collected from the respondents. Descriptive analysis technique is used to identify the background of respondents in the aspect of age, gender, marital status, years of experience, and qualification. The study revealed that the employees is highly dissatisfied with Salary or compensation and employee relationship with management and career growth compared to other variables such as job stress, Work environment . This study has played an important role to identify variables or factors contributing towards employees' turnover intention in Hibret bank and also identified few steps to reduce the problem of turnover intention. Data analyzed by using descriptive statistics which includes calculating the number and percentages, frequency distribution tables. Chi-square test is used for this and results is expressed using the p-value ($p < 0.05$ as significant). From the proposed five factors influencing employee intention to turnover, salary & benefit and employee relationship with management and carrier growth become significant factors in this study. Therefore the researcher has recommended that the bank has to revise its compensation policy like salary scale, creates a smooth relationship with management and giving a reasonable promotion in order to reduce turnover intention and retain its employee.

Key words:- Employee Turnover, Turnover intention, Employee satisfaction and Salary and Benefit

The Effect of Relationship Marketing Practices on Customer Loyalty: The Case of Lion International Bank S.C., Addis Ababa

Tsega G/Eyesus , St. Mary's University

Relationship marketing (RM) is one of the most important tools that companies use to build a long lasting relationship with their customers as it is a source of competitive advantage and retain them to develop their performances. The aim of this research is to examine the effect of relationship marketing practices on customer loyalty of Lion International Bank. To study the effect of relationship marketing practices six dimensions of RM practices were used as independent variables and tests the respondents understanding perspectives on the effect of relationship marketing practices on customer loyalty. In order to achieve this objective, a sample of 106 customers has taken using probability sampling particularly stratified sampling technique and a questionnaire was used as a research tool for the collection of data. And the collected data was analyzed through SPSS version 25 by running descriptive statistics, correlation and regression. Moreover, the study has employed a key-informants interview, Focus Group Discussion for consolidating the information obtained by the questioner. And it has also utilized different secondary sources including books, Articles and journals. Based on this, it is found that some selected variables of relationship marketing practices (Customer Trust, Commitment, Communication, Empathy, Conflict Handling and Customer satisfaction practices) strongly, significantly and positively affected Customer Loyalty of the company. To achieve strong competitive advantage in terms of increasing profitability, market share, customer retention and attracting new and potential customers over other banks they must establish a strong relationship with their customers making them happy with their services and product they offer.

Keywords: Lion International Bank S.C., Relationship marketing, Trust, Commitment, Communication, Empathy, Conflict Handling, satisfaction and Customer Loyalty.

THE EFFECT OF TRANSFORMATIONAL LEADERSHIP ON ORGANIZATIONAL PERFORMANCE: THE CASE OF SELAMTA FAMILY PROJECT

TSELOT ABRAHAM, St. Mary's University

The study's overall objective was to determine the effect of transformational leadership on the Selamta family project's organizational performance. More specifically, the study was aimed to determine the effect of the dimensions of transformational leadership namely idealized influence, inspirational motivation, individualized stimulation, and intellectual stimulation on the Selamta family project's organizational performance. This research used a descriptive research design. The sampling method was simple random sampling technique. A sample of one hundred eighty five was selected out of the total population. Primary data were gathered using survey instrument. Secondary data were gathered through the review of previously established literature for achieving the research objectives. SPSS software was used to process quantitative data and analyzed via data descriptive and inferential statistical tools were used. The result of Pearson correlation analysis shows that there is a strong positive relationship between inspirational motivation and organizational performance ($r = 0.619$, $p = 0.000$), individualized stimulation and organizational performance ($r = 0.926$, $p = 0.000$) and intellectual stimulation and organizational performance ($r = 0.803$, $p = 0.000$). All the three variables of transformational leadership covered had a significant strong positive relationship with the organizational performance of Selamta family project. However, idealized influence does not have a statistically significant effect on organizational performance ($r = -0.038$, $p = 0.605$). Therefore, to increase organizational performance, leaders should focus on inspirational, individualized and intellectual stimulation dimensions of transformational leadership. Moreover, the study recommends that Selamta family project management should continue to promote transformative leadership to sustain the exemplary performance in the organization.

Key words: Transformational leadership, inspiring motivation intellectual stimulation, idealized influence, and individual consideration, and organizational performance

**THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION;
IN CASE OF COMMERCIAL BANK OF ETHIOPIA.**

TSION BITSAT, St. Mary's University

Banks are extremely crucial in a country's economic life. Although the banking business is expanding and providing a variety of financial services to the general people, their sheer existence is meaningless unless they provide excellent service. The aim of this study is to assess the effect of service quality on customer satisfaction Commercial Bank of Ethiopia west Addis Ababa district. SERVQUAL model Parasuraman et al., (1988) with five dimensions was used by this research to evaluate the effect of service quality on customer satisfaction of CBE specifically in west Addis district. Quantitative means of data collection method is employed to collect the data through questionnaire. This study used descriptive and explanatory design. Proportionate and disproportionate stratified sampling technique is used to select the sample size and a sample of 399 bank customers are taken to undertake the study. Structure questionnaire are used in the of data collection from the respondent. The data collected from the questionnaire were using statistical tools such as mean, standard deviation, correlation, and regression analysis VIA SPSS Version 21. The findings of the study indicate from correlation analysis all service quality dimensions (Assurance, Responsiveness, Tangibility, Empathy, & Reliability) have a strong and statistically significant relationship with customer satisfaction. When we see the regression analysis (Empathy, Responsiveness, Assurance and Reliability) has significance effect on customer satisfaction respectively. Furthermore, 73.8%% of the variations in customer satisfaction is explained by service quality dimensions in CBE. The quality of service offered by CBE doesn't meets with the expectation of customer. So, the bank needs to improve the quality of service to satisfy and attract the unsatisfied customers. Based on the analysis and results of the survey, recommendations are made to the bank.

Key words: service quality and customer satisfaction

THEASSESSMENT OF ECONOMIC IMPACT OF COVID 19 OUTB REAK ON HOTEL INDUSTRIES: THE CASE OF STAR RATED HOTELS IN ADDIS ABABA, ETHIOPIA.

TSION YIGLETU , St. Mary's University

The Covid-19 pandemic has resulted in mass production shutdowns and supply chain disruptions causing global ripple effects across all economic sectors in a manner that was never expected. It is projected that the spread of the disease will have serious humanitarian challenges to the countries of the world and especially Africa and Ethiopia in particular. Therefore the purpose of this study is to assess the economic impact of COVID 19 outbreak on Hotel industry in Addis Ababa, Ethiopia. The study is going to be guided by the following specific objectives: determine to which extent COVID 19 outbreak affects the profitability of hotel industries, to examine the effect of COVID 19 outbreak on the employee aspect, determine the impact of COVID 19 outbreak on the sales revenue of hotel industry and to determine the extent of COVID 19 outbreak on hotel consumer behavior. The study was conducted in five different star rated hotels which are Intercontinental hotel, Semen hotel, Soramba hotel, Sarem hotel and Addis view hotel. There are 464 staff members that are found on this study area from that 208 was selected by using Yamane`s formula. The study adopted by using mixed research approach and made use of both primary and secondary data. The primary data were collected directly from the participants through using self-administered questionnaire and secondary data were gathered from secondary sources from the company annual reports, through reviewing both published and unpublished documents such as books, articles, reports and other publication. The data gathered through questionnaire survey, mainly using 5-point Likert scale items and analyzed by SPSS version 24 by using descriptive statistics such as frequency, percentage, mean, and standard deviation. Findings were presented using tables, and interpreted and discussed using qualitative narrations. Findings of the review reveal that the outbreak of pandemic disease led to rapid shutdowns in cities and states across the country, increased cancellations of hotels and travel bookings which greatly affected the hospitality industry in terms of revenue, unemployment situations, destroyed profitability and affect the attitude of hotel consumer. The review recommends that maintaining the safety and security of employees and guests should have to be the highest priority and managers should have to focuses on provision of alternative service and diversification of service to return back to normal operations.

Key words :- COVID 19, Economic Impact, Profitability, Employee Aspect and Sales Revenue and Consumer Behavior.

**FACTORS AFFECTING THE PERFORMANCE OF WOMEN
ENTREPRENEURS IN MICRO AND SMALL ENTERPRISES
(THE CASE OF YEKA SUB-CITY)**

WOSEN TADESSE , St. Mary's University

The main objective of the study is to identify and analyze the factors affecting the Performance of women entrepreneurs in Micro and Small Enterprises in the Case of Yeka Sub-city. The study used both qualitative and quantitative research methods. Questionnaire was used to collect data from women entrepreneurs and officials of Job Creation Bureau in Yeka sub-city administration. Both Stratified and purposive sampling technique was used to collect enough and adequate data from the sample. The Statistical Package for Social Sciences (SPSS) version 20 was the method used for data analysis. It can be concluded from the descriptive analysis that except the social factors, all the variables of the study (economic, cultural and entrepreneurial factors) has an effect on the performance of women entrepreneurs in MSEs. The findings of the imply that the economic, cultural and entrepreneurial factors have significant effect on the performance of women entrepreneurs in MSEs of Yeka sub city. The study recommends that the concerned government and NGOs should create ways to upgrade the economic, cultural and entrepreneurial situations for the women entrepreneurs working in MSEs of the Yeka sub-city. , the study also recommends that the concerned bodies should find ways to strengthen the social situations of the women entrepreneurs in MSEs.

Keywords: Entrepreneurs, Women entrepreneurs, Micro and Small Enterprises, Performance

AN ASSESSMENT OF THE PRACTICES OF TRAINING AND DEVELOPMENT IN ETHIO TELECOM

WUBALEM TADESSE , St. Mary's University

The main purpose of the study was to assess current practices and problems of training and development in the case of Ethio telecom. This study used a descriptive type of research and questionnaire, interviews and document review as instrument of data collection. Convenience sampling method was used to select samples from the target population of Ethio telecom staff in head office. The study employed quantitative survey research design to gather data from a total of 140 employees of the Ethio telecom. Semi structured interview was also scheduled to gather the qualitative information from the non - management include both open and closed ended questions. Data would be collected from management through semi-structured interview. In order to assess the existing training and development practice of the Ethio telecom, the study emphasized in Training needs assessment, training delivery methods, evaluation and follow up Challenges during training and development, and attitude of employee towards training and development, and all of them were checked individually on the analysis. After the required data are collected descriptive (i.e., frequency, and percentage) analysis were used to analyze the data using SPSS version 20. The major findings where the organization has Training needs assessment of the company is conducted quite properly and the company using questioner and a direct observation to identify the training needs. Even if most of the training was provided for management than non-management employees of the company, Employees had a positive attitude towards training and development practice of the company. There is a lack of knowledge as input for training need assessment, Training and development programs are evaluated and designed compatible with the actual employee job to be performed and it improve skills, knowledge and attitude of employees which can increase performance and on the job Post-training quizzes, one-to-one discussions, and official certification exams are some ways to measure training effectiveness the company training but the company does not have a follow up mechanisms of after training wether the training was fruitful or not. Thus, in light of the above problems the following recommendations were forwarded. As it is known that in any attempt of the organization to achieve its objectives, planning is believed to be imperative. Therefore, it is suggested that the Ethio telecom should incorporate training needs assessment, appropriate employee after training policy, program and plan. The organization training and development plan should be well communicated to all employees. Evaluation of training and development outcomes should be conducted and included into their operational planning to alleviate the problem of employees training and development practices.

Key words: Training, development, Human Resource, Ethio telecom

Entrepreneurship Intentions of Graduating Class Students: A Case of Addis Ababa Science and Technology University

Yabsira Tedla, St. Mary's University

Entrepreneurship has been widely embraced as a strategic way to increasing youth economic engagement. The purpose of this study aims at seeking to identify whether entrepreneurial intentions exist among university students. The study looked at the graduating class of 2019/20 students' of Addis Ababa Science and Technology University's perceptions about *entrepreneurial intentions*. *The study proposes different factors that could affect the students' intentions towards entrepreneurship like the student's gender, social class, entrepreneurial education, self – efficacy, attitude towards entrepreneurship.* The study's sample size is 124 students, with 48 men and 76 women. Both qualitative and quantitative research methodologies were used in the study. Questionnaires were used to collect primary data by using an online form by considering social distancing to apply Covid – 19 protocols, and secondary data was gathered from books, journals, previous research works, the university's website and the internet. To choose a proportional number of samples from the study area, simple random selection was performed. According to the findings, the university should build the student's belief in their capabilities to create and execute job and being independent and the other thing is to be self-employed to the students' perceptions which could play a vital role to boost students' confidence in performing entrepreneurial responsibilities and activities.

Keywords: Entrepreneurial intention, self-efficacy, self-employment

**DETERMINANTS OF ISO9000 ON COMPANIES' QUALITY
PERFORMANCE IN THE CASE OF META ABO BREWERY S.C (DIAGEO)**

YADENI MADESSA, St. Mary's University

The purpose of this research is to find out the Determinants of ISO9000 on quality performance of Meta Abo brewery S.C. The study considered factors (i.e. Management Responsibility, process Control, Internal quality audit, and Supplier control), to measure quality performance in Meta Abo brewery s.c. The study obtained information from 78 respondents from staff of Meta Abo brewery S.C Simple random and stratified sampling techniques were employed in admitting the questionnaires. Using quantitative data, this paper strived to investigate the determinant of ISO 9000 on the quality performance in the case of Meta Abo Brewery S.C. Data was analyzed through statistical package for the social science version 26 (SPSS) by applying some needed descriptive and inferential statistics. Descriptive research design and quantitative research approach was applied. The result indicted that, management responsibility, process control, internal quality audit and supplier control is positively associated with quality performance in the study area. Finally, the researcher concluded that in the case of selected study area the different factors of determinant of ISO9000 have a significant and positive role on quality performance. Then the researcher recommended that the companies are currently in a position that they can perform their production processes in a better way than before. To continue this operational and production efficiencies they should further search for the best way of mastering quality management system as ISO certification is not the only goal of these companies.

Keywords: Internal Quality Audit, Management Responsibility, Supplier Control and Process Control,

Assessment of Service Quality and Customer Satisfaction The Case of Bunna Insurance S.Co.

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It has been learned that many scholars have studied the effects of service quality on satisfaction i.e meeting customers' needs and requirements and how well the service delivery matches the customers' expectations. Despite the fact that factors such as quality, price, delivery terms, etc. can affect customer satisfaction; perceived service quality is a component of customer satisfaction. It has been identified that the most widely used service quality measurement tools include SERVQUAL. The SERVQUAL model suggests that service quality can be measured by identifying the gaps between customers' expectation and perceptions of the performance of the service using five-dimensions: reliability, assurance, tangible, empathy, and responsiveness. The main objective of the study is, thus, to assess the effect of quality service on customer satisfaction in Bunna Insurance S.C. The research adapted a descriptive approach. The target populations of the research are customers of the Company located at various branch offices in Addis Ababa; Out of 227 customers, 145 customers were selected as samples with 95% confidence interval and questionnaires distributed using simple stratified sampling and convenience sampling methods. The research used primary and secondary data sources. The study applied Likert Scale to measure respondents' attitude toward quality service delivery and their satisfaction level in the questionnaire. The findings of the study revealed that the Company has shown some strength on SERVQUAL dimensions. Some factors of tangibility dimension found to be in good conditions: communication channels (reachable via phone, fax, internet access), attractive appearance and standard dressing, it has fulfilled basic office utilities (like waiting room, car parking, rest room...), made its service procedures clear and accurate; some positive sides of responsiveness: employees are willing to help their customers, to get the right information at the right time during insurance process; reliability dimension: the company employees' are efficient and knowledgeable on their duties and tasks, easy accessibility to information on the services; assurance dimension: the company has (i.e. agents and employees) provided value added services to customers, employees are professional enough to deal with insurance activities; finally the research has identified empathy as important SERVQUAL dimension by which the following strength pointed out: the company's employees are distinguished to be good to deal with customers in cooperative way to extend advice and support to the customers. However, the research identified that the company showed some drawbacks in delivering quality service to maximize its customer satisfaction: limitation to conduct customer need assessment, the charges for insurance premium is a bit incomparable to service delivery, inability to inform its customers exactly what the service will be performed and when his/her insurance policy expired. Finally the research forwards recommendations.

Key words:- quality service, tangibility, responsiveness, reliability, assurance, empathy, customer satisfaction.

THE EFFECT OF WORKING ENVIRONMENT ON WORKERS PERFORMANCE THE CASE OF DASHEN BANK IN ADDIS ABABA

YARED SOLOMON, St. Mary's University

The work environment is an arranged area which is provided by the organization in order to achieve its goal. An arranged area can be described as the layout of a work space which suits the nature of the job or task that is to be performed. The main objective of this study was to assess the effect of working environment on workers performance at case of Dashen Bank, Addis Ababa. It also tried to examine the effect of physical work place environment aspects, reward aspects of the job, and training and development opportunities in the work place, work life balance on the performance of these employees. Regarding research methodology, descriptive and explanatory research designs were used. A survey method was used to gather data from the employees, after questionnaire data were collected, percentage, frequency, mean and standard deviation were used as a tool for descriptive methodology as well as regression and correlation analysis was used from inferential statistics. Convenience sampling was used to select the specific individuals. The correlational results of this study showed that physical work place environment ($r = .223$), reward aspects of the work ($r = .295$) and work-life balance have been positively and significantly related with performance of employees of Dashen Bank. The study also found working conditions are important factor of overall perceived performance of for employees of Dashen Bank. Moreover, it can be observed from the results of this study that working conditions correlation with performance of employees. This paper suggests the bank managers to work towards improving working environment and building good relationship with their employees. This friendly and positive interaction of employees will craft innovative and creative staff.

Key words: Working environment, Workers performance

The Effect of Organizational Motivation on Employees' Performance: In the case of Dashen Bank Head Office

Yemisrach Solomon, St. Mary's University

Whenever question raises “what motivates employees”, most of the assumption loudly confirms that monetary methods are the basic way but actually in society such our country giving recognition, ethical conduct, even certificates work highly in motivating an employee. It is also obvious that a good understanding and positive feedbacks motivates others; it is not that mean Negative feedbacks are useless or should be illuminated but not giving recognition to the great jobs done by employee can decrease his/her motivation because it is the least thing to expect. Therefore, manager who stands from the task that has been done and the expected recognition in the mind of that employee should see special qualities and have its own appreciation method. The study investigates the actual effect of organizational motivation on employees' performance in Dashen Bank, Head Office and the level of understanding and attention given by the management and how it affects profitability. The finding of the study will help the bank and managers to make reasonable decision on motivation and its impact, specifically in motivational techniques and performance the researcher solve the problem described, by using simple random sampling techniques. This study is descriptive and data was collected through questionnaire. A sample of 156 respondents, from three departments which are in relation with employees and motivational schemes prepared among the sample 156 of them filled the questionnaire and returned. The main findings of this study shows that there is motivational practice related to performance highly correlated which is positively means the variables are highly related.

Key Words: extrinsic, intrinsic, motivation & performance.

**Factors Influencing Performance of Micro and Small
Scale Industries in Addis Ababa: A case of Nifas Silk Lafto
Sub-city, Addis Ababa**

Yeselamfire Hailu, St. Mary's University

The fundamental objective of this study was to determine the factors influencing the performance of micro and small scale industries in Addis Ababa (Nifas Silk Lafto Sub-city) and to determine the relationship between factors and performance of MSSIs. The study was based on Textile and garment, wood and metal work business category. Employing stratified random sampling, 126 respondents were selected. Data were analyzed using measures of central tendency, tests of correlation and regression processed via SPSS version 20. The empirical study elicited eight major independent variables which seem to influence performance of micro and small scale industries in Nifas Silk Lafto sub-city which include: political-legal, Inadequate finance, lack of working place, inadequate infrastructure, marketing problem, poor management practices, technological and entrepreneurial factors. Results show that there is significant relationship between political-legal, financial, working place, infrastructural, technological, marketing, management and entrepreneurial factors and micro and small scale industries business performance. Furthermore, the research finding showed that among such factors working place, marketing, technological and financial factors are the major factors that influence the performance of MSSIs in Nifas Silk Lafto sub-city. According to the above problems the study recommended that different founding institutes in cooperation with other government bodies have to develop comfortable source of finance for MSSIs, government to create policies in order to reduce delays in processing legal requirements and the government through various relevant departments should revise laws regards of micro and small scale industries to minimize legal related problems, micro and small scale industries operators are better to enhance their marketing skills through proper training and experience sharing with other successful medium and large scale industries, government bodies, non-governmental institutions such as training centers and business operators are better to work on preparing training programs for MSSIs operators to enhance better management and entrepreneurship skills. And also government and other concerned bodies to advance technologies and infrastructures such as constant supply of electric city, sufficient water supply, transportation systems and providing working space.

Key words: Micro and small scale industries, performance, factor

**THE EFFECT OF PERFORMANCE APPRAISAL ON EMPLOYEES'
CAREER DEVELOPMENT: CASE STUDY ON
BUNNA INTERNATIONAL BANK S.C**

YONAS TADESSE, St. Mary's University

This study was conducted at BIB International Bank S.C. aiming to assess the effect performance appraisal (PA) practice of the Bank and 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 140 participants from a total population of 218 employees found at 4 branches and the headquarters. The study used questionnaires as its data collection instrument qualitatively and quantitatively. Regression Analysis and Correlations were used to analyze the data collected using SPSS version 20 to analyze the data gathered. The findings of the study clearly showed that Among the main finding of the study was that from the four factors of effective PA, which are Clarity, Performance appraisal feedback, Knowledge, Fairness in the appraisal have significant positive effect on employees Career development, BIB has long implemented a performance appraisal system, 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. Failure to properly utilize the results of PA resulted in unjustified and prolonged retention of employees in the same post without promotion. In improving 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

Building Construction Quality Management Practices: The Case of J.JCON CONSTRUCTION

Zebiba Shemsu, St. Mary's University

This research intends to work on building construction quality management practices in the case of J.JCON CONSTRUCTION. To achieve its objective, the study employed both descriptive and quantitative research design and both primary and secondary data were used. Questionnaires, interview, and document review were, therefore, used as data collection tools. Furthermore, it employed census method to draw its samples since, the number of respondents are manageable. The survey questionnaire was designed based on the literature and on the information collected through the document review of the project. The survey questionnaire was distributed to 38 employees in the company who were selected purposively all 38 respondents were responded, which represented a response rate of 100%. The data gathered through the questionnaire was analyzed by statistical analysis that proceeded to interpret, manipulate and evaluate the core idea and findings of the data. The descriptive statistics are a method of analysis that provides a general overview of the results and used to analyze the result of questions. Rating scale is one of the most common formats for questioning respondents on their views or opinions of an event or attribute. In this regard, participants were asked to indicate the level of the implementation components of facility management and causes of problems on building management implementation by rating them on five point scale, (Very low important (1), Low important (2), Medium important (3), high Important (4), Very high important (5)). The research finding indicated that most respondents were familiar with the concepts of quality and quality management but its application was low. Several authors also pointed out that most of the hindrances to the application of quality management practices are lack of information in the area. Further to this, different success factors are identified for the success of quality management practices.

Keywords: Quality, Quality management, Quality management process, Construction industry, Success factors, Building

**THE EFFECT OF COMPENSATION AND REWARD ON
EMPLOYEE PERFORMANCE:
THE CASE OF WEGAGEN BANK
ADDIS ABABA CITY BRANCHES**

ZEHARA KASSAHUN, St. Mary's University

The purpose of this research is to examine the effect of compensation and reward on the performance of employees in Wegagen Bank Addis Ababa city branches. This research is conducted through descriptive design by employing quantitative research method. The stratified random probability sampling method was employed to select respondents for the questionnaire, in order to collect primary data about the matter. A total of 333 questionnaires were distributed to the employees in the selected branches and a total of 307 employees completed and returned the questionnaire properly. In addition to this, the analysis was done by the help of SPSS version 20 and presented using descriptive statistics. The findings of the study indicated that there is significant relationship between compensation and reward, and employee's performance. The that employees of the company are not happy and motivated with the compensation and reward system. Many are not satisfied with their salary compared to their well communicated and it cannot differentiate between high and low performers. The findings show that as a result the performance of employees is affected by the compensation and reward system of the bank. Therefore, since majority of employee's performance is affected by the compensation and reward system of the company, the bank should review their compensation and reward system and work towards having an attractive and competitive compensation, reward and recognition system in place to encourage, motivate as well as get the best performance from employees.

Key words: Compensation system, Reward system, Employee performance

CHALLENGES AND PROSPECTS OF ADOPTING CRYPTOCURRENCY IN ETHIOPIA: THE CASE OF SELECTED COMMERCIAL BANKS IN ADDIS ABABA.

ZELALEM ASFAW, St. Mary's University

Introduction: Cryptocurrency is a digital or virtual currency that is meant to be a medium of exchange in a secure communication and difficult to fake or double-spend. Cryptocurrency Technology have vital role to facilitate financial transactions in any nation. In Ethiopia, little is known about the application and prospect of crypto currency. Objective: - This study aims to investigate the challenges and prospects of implementation of Cryptocurrency project in Ethiopia.

Methodology: -Institution based cross-sectional descriptive qualitative study design was employed. A total of 108 study participants/key informants were selected purposively among bankers working on commercial banks in Addis Ababa. The key informants or Participants were selected based on their type of profession and work experience in their respective banks. The data were collected using structured self- administered questionnaire that contained 11 open -ended and 11 close ended questions that gather information on challenges and prospectus of cryptocurrency among bankers. The quantitative data were analyzed by using frequency and percentage and summarized using tables. Qualitative data were thematized and narrated accordingly

Result: - A total of 76 study participants involved in the study with a response rate of 70.4%. Among the study participants, majority (84.2%) were male, 62% were in the age category of 26-36 years, 63% were first degree holders, 40.8% were working in the international banking, and majority (48.7%) served for 5-10 years. The qualitative data showed that the technology is advanced and it has major challenges in terms of technology, skilled power, and awareness, and suggested that some operational and technical guidance need to be made on the technology to fit within the bank's workers.

Conclusion: - Despite of the challenges, government of Ethiopia must take into consideration on the acceptability of the cryptocurrency and blockchain technology by the banks and public. Different stakeholders in the country should be involved like ministry of technology, national banks of Ethiopia to produce the best method for the design and development of the bank's decentralized technology.

Keywords: cryptocurrency, Blockchain, Decentralize, and Bitcoin

**THE IMPACT OF SERVICE QUALITY
ON CUSTOMER SATISFACTION:
THE CASE OF ZEMEN BANK S.C**

ZEMENE GUMATA, St. Mary's University

The objective of this study to examine the relationship between service quality dimensions and customer satisfaction, the effect of service quality on customer satisfaction, and to identify the dominant service quality dimension with the strongest effect on customer satisfaction. To achieve its purpose the study employed an explanatory research design based on SERVPERF model of service quality measurement. About 156 respondents from three branches of Zemen bank have participated in filling a self-administered questionnaire that contained 22 performance statements grouped into five service quality dimensions. The collected data is coded and analyzed using SPSS 25 statistical software. The analysis includes both descriptive and multiple regression analysis. The descriptive assessment revealed that the bank got the highest score in the tangibility dimension followed by the assurance and reliability dimensions. The responsiveness and empathy dimensions have gotten relatively lower scores. The Pearson correlation revealed a strong relationship between the quality dimensions and customer satisfaction. The regression result revealed that except for empathy the other four quality dimensions have a statistically significant and positive effect on customer service. The responsiveness dimension has the strongest effect on customer satisfaction followed by assurance and tangibility. Finally, the study suggested some recommendations based on the findings.

Key terms: Customer Satisfaction; Service Quality; SERVQUAL; SERVPERF

**THE EFFECTS OF INFORMATION SYSTEM ON SERVICE
DELIVERY: THE CASE OF ETHIOPIAN DOCUMENTS
AUTHENTICATION AND REGISTRATION AGENCY**

ZENA ABEBE, St. Mary's University

Information system is clearly considered as a key growth area in this century, specifically, in a dynamic and highly competitive business environment which requires utilizing advanced IT tools. And organisations are increasingly using different information systems to develop solutions to business problems, to improve both the efficiency and effectiveness of the decision-making process, to enhance productivity and service quality, to achieve dynamic stability, and compete for new markets. Hence, this study is to examine the effect of information system on service delivery of the Ethiopian Document Authentication and Registration Agency. The proposed design approach asked participants to respond to a self-reported questionnaire, components of information systems as the independent variable, and service delivery as the dependent variable. Factor analysis was performed to identify the Agency's IS with service delivery performance to tested. The study population consisted of three branches of the Ethiopian federal document authentication and registration agency out of fifteen braches. From these, 82 employees and 3 managers of the three branches were chosen. The hypothesis to test variables of the study was absorbed in a questionnaire with Cronbach's alpha coefficient of 75% and was prepared based on a number of measures related to the subject of study. Ranges of methods were used to analysis statistical data, and the results were extracted using SPSS. The regression analysis results indicated a positive and statistically significant association between IS and service delivery. Based on this, we recommend the agency to work more on the system security issues and use IS as a strategic tool to enhance the performance of service delivery and expand their empirical knowledge in the context of public service delivery sectors in Ethiopia.

Key words: Information system, service delivery.

THE EFFECT OF SERVICE QUALITY ON THE EXPORTERS' LEVEL OF SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

Zinabu Ayele, St. Mary's University

This study aimed to determine the effect of service quality on the level of exporter's satisfaction in case of commercial bank of Ethiopia (CBE). Providing a quality service in a consistent manner is a very significant task for organizations. In order to collect primary data, the researcher has administered the questionnaire on current exporters of CBE. A total of two hundred thirty seven (237) questionnaires were distributed to the current exporters using the service of the bank and out of which one hundred eighty nine (189) were properly completed and returned. To measure the service quality, the researcher has used SERVQUAL model consisting of five dimensions (tangibility, reliability, responsiveness, assurance and empathy). To explain the relationship between service quality and overall customer satisfaction, frequency distribution, descriptive statistics, and correlation analysis was performed. According to the correlation result, responsiveness shows the highest positive correlation with overall customer satisfaction and tangibility demonstrates the second highest positive correlation with overall customer satisfaction. Perceived service quality factors have significant relationship with the overall service quality of the banks which indicates that the service quality dimension has strong influence on the overall customer satisfaction. After all, findings indicate that service quality and all its dimensions have significant and positive relationship with customer satisfaction. Therefore, this study has been specifically conducted to consider this phenomenon by considering service quality as the main contributory factor towards customer satisfaction. So, ensuring premium quality services must be used as the prime objective of the business strategy of in Ethiopia

Key words: Service quality, Customer perception, SERVQUAL model, Customer Satisfaction

AN ASSESSMENT OF HUMAN RESOURCE MANAGEMENT PRACTICE: IN THE CASE OF BANK OF ABISINYA

ZULAL ABASS, St. Mary's University

Employees are believed to have a strong and vital role to play in any organization, main success and effectiveness of the organizational goal is employee performance, which provides does us to pay close attention to human resource management practice. Employee Human resource planning, Recruitment & Selection, Compensation & Benefit, appraisals are elements of human resource management which are more important for all financial and non-financial sectors. The study was to assess the practice of Human Resource Management on Bank of Abyssinia located in Addis Ababa. In order to conduct the research, a descriptive research design with a Quantitative and qualitative approach (mixed approach) was employed. The methodologies used to undertake the study were primary data collection. Besides this, the numbers of participants for this study were 237 employees. According to the data, the sample respondent has using 38 item questionnaires and nine interviews for managerial, clerical, and non-clerical. Collected data were analyzed tool through SPSS software version 23. The major objective of this study is to assess the practice of Human Resource Management in the bank of Recruitment & Selection, Compensation & benefit, practices. The finding of the study revealed that BOA' had strength in Recruitment & Selection HRM practices, According to the survey, most respondents performed than human resource planning, compensation and benefits Practice. However, on the other hand, the study result indicates the Bank has problems with employee motivation (encouragement) and didn't pay attention to the issues raised by the employees. Therefore, the bank to be taking immediate action It is important to find the solution to increasing employee by working closely with the employee and evaluating these weaknesses.

Key-words: - Human resource planning, Recruitment and Selection, Compensation.