



St. Mary's University

Committed to Excellence!

MASTER'S THESIS BOOK OF ABSTRACTS
GRADUATES OF 2021-2022

Published by
Research & Knowledge Management Office
(RaKMO)

February, 2023
Addis Ababa, Ethiopia

St. Mary's University

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Preface

St. Mary's University (SMU) has launched the Graduate Studies Programs in 2009 to produce highly qualified, enthusiastic and diligent professionals, and to contribute its best to the country's qualified human resource needs. SMU's School of Graduate Studies (SGS) runs Masters Programs in 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 809 Master's Thesis Abstracts of the year 2021/2022, which are all of local programs. The number of abstracts of the respective fields of studies constitute: 364 from MBA, 78 from Accounting and Finance, 160 from Project Management, 113 from Marketing management, 23 from Development Economics, 17 from Quality Management, 1 from Agricultural Economics, 38 from Computer Science, and 15 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.

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Abstracts of 2021/2022

Accounting and Finance

Assessment of Balanced Scorecard Implementation at Banks in Ethiopia: The Case of Nib International Bank (NIB)

Abel Moges Beyene, St. Mary's University

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 questionnaire 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 (stratified) sampling to select 132 respondents and purposive sampling to select 7 key informants with 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; 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's 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.

Keywords: Balanced Scorecard, Implementation Challenges, Performance Evaluation

Determinants of Banks Liquidity: Evidence from Commercial Banks in Ethiopia

Ahmednur Jemal, St. Mary's University

This study examines the determinants of liquidity of commercial banks in Ethiopia. Both bank specific and macroeconomic data over the period from 2011 to 2020 were collected and analyzed using panel data regression model. In order to achieve the objective, secondary sources of data were collected and the quantitative approach to research was applied from the biggest commercial banks in Ethiopia. The internal factors used in this study include asset quality, adequacy of capital, bank size, loan growth, return on asset, and deposit, whereas the external factors are real GDP growth, inflation, interest rate margin, and NBE bills. Based on the regression result, bank size, loan growth, return on asset, deposit, interest rate margin and NBE bills had significant impact on the liquidity of Ethiopian big commercial banks. In addition, the study has found that bank liquidity is positively related to capital adequacy, profitability interest rates margin and inflation, and negatively related to bank size, deposit, and NBE bills. Hence, bank specific variables have more statistically significant impact on the determination of liquidity of Ethiopian commercial banks.

Keywords: Commercial Banks, Determinants of Liquidity, Liquidity Ratios, Panel Data Regression Analysis

An Assessment of Cost Management Practice: The Case of OK Bottling & Beverage S.C.
Aklile Muluneh, St. Mary's University

The study was aimed to assess the cost management practice of Ok Bottling & Beverage S.C. The researcher used a descriptive research design. The sample size of the study consists of 18 employees of the company, using self-administered questionnaire and interviews with selected accountants of the finance department and other department staffs. The study relied on primary data. The data received were analyzed by using descriptive statistical method of analysis and statement type of presentation, in which table and percentage was the major tools of presentation. The major findings of the study are as follows: The most important area where the cost information is used for budget determination; investment plan and performance evaluation; and the Company's cost department does not have adequate staff members. The most widely used product costing method is process costing and the technique used is Activity-Based costing method; the most widely used overhead allocation is unit produced. The finding indicates that the Company uses budgetary control and quality cost control as cost reduction and control tool. The study recommends that the Company should understand the importance of employees' involvement and responsibility for the productivity and effectiveness of the Company. It also recommends that the Company should prepare and use accounting manual and policy in time of need to give cost information for external users.

Keywords: Cost Management, Cost Accounting Information, Cost Reduction & Control Tool & Techniques, Costing System

**Implementation Challenges of Integrated Financial Management Information System: The
Case of Ministry of Finance (MOF)
Alemayehu Mechale, St. Mary's University**

Integrated Financial Management Information System (IFMIS) is 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, and 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, and train end users. So, this study aims to assess the implementation of integrated financial management information system in MOF. Primary and secondary data were collected by means of document review, observation, questionnaire and interview and were analyzed using descriptive statistics using SPSS version 17 and excel. The analysis shows that the current IFMIS implementation of the organizations is negatively influenced by all these factors. The study 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, and automation system must gain due consideration.

Keywords: IFMIS, Public Financial Management, Implementation

A Thesis on Inventory Management and Control of Ethiopian Electric Power
Anbessie Gizachew, St. Mary's University

The objective of the study was to assess inventory management and control techniques of EEP. To achieve the main objective of the study, data were collected both from employees using structured questioner and interview as well as other related materials. The study focused to address the type of inventory controlling techniques used by the Company; strategies designed by the organization to manage inventory; and how overflow of inventory is monitored. Based on this, the study considered 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's 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 proved the absence of materials and facilities required; and lack of computer technology for inventory management functions of the Company. Based on the problems discussed above, the study recommends 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 benefits the enterprise by avoiding unnecessary inventory costs and lower inventory levels.

Keywords: Inventory Management, Inventory Controlling Techniques

Assessment of Benefits and Challenges of IFRS Implementation: The Case of Ethiopian Construction Design and Supervision Works Corporation (ECDSWC))

Aster Tsegaye Abateneh, St. Mary's University

This study aims to assess the benefit and challenges of International Financial Reporting Standards (IFRS) adoption in Ethiopian Construction Design and Supervision Works Corporation, by adopting a descriptive research type and a survey research design for the research design. In addition, a mixed or pragmatic research approach was applied. Furthermore, sampling for small population size is determined taking the whole finance department staff for interview and questionnaire distributions. The questionnaire data were analyzed using descriptive statistics and data from interview were interpreted qualitatively. Statistical analysis was undertaken on the resulting data through SPSS version 20 model and accordingly major outputs have been found. The followings are the findings from the analysis. Implementing IFRS in the ECDSWC will provide several significant benefits, including lower capital costs, increased transparency and understandability, easier foreign investment and financing, more consistent and appropriate financial statements, better information for decision-making, and an improved audit system. Therefore, the top management and decision maker of ECDSWC need to adopt IFRS financial reporting which increase the benefits of adoption of IFRS. Furthermore, employee in the corporation needs the knowledge, skills, and tools to do their duties. Regular training programs in the form of workshops and seminars need to be organized by management for employees and management staff as well as to improve their skills and knowledge. Beyond this, to enable a smooth implementation process, impact assessment, planning & designing, realization and data conversion should be recommended for effective implementation.

Keywords: Financial Reporting Standards, Challenges, Financial Statements

**Assessment of Internal Control Practice in United Alpha Commercial Plc.,
Addis Ababa
Azmera Mengesha, St. Mary's University**

Internal control system is a process 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.

Keywords: 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 Demie Legesse, St. Mary's University

The study assessed budget implementation and controlling practice in Oromia region, 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 employees 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 in table, graphs, and charts; both percentage and standard diversion research techniques were used when analyzing the data. Accordingly, the result of the study revealed that budget implementation and controlling system of the Organization is affected by several factors such as, lack of lower level management participation on budget preparation, the bureau's time delay in the approved budget, underutilization of the estimated budget, time delay in reporting budget variance, and lack of higher officials monitoring and evaluation system. Overall, the results of the standard diversion analysis revealed that the entire identified determinant factors positively and significantly standard diversion with the organization budget implementation and controlling system. Based on the findings, the study recommended that it is better to involve lower level organizational management in preparations of the organization budget and communicate strategic plan to all; to avoid underutilization of budget in the organization, it is better to see the previous years' experience.

Keywords: Budget Preparation, Implementation, Controlling, Evaluation and Monitoring

**Assessment of Deposit Mobilization Practice: The Case of Nib International Bank S.C(NIB)
Betelhem Sisay Shiferaw, St. Mary's University**

This study intends to assess the deposit mobilization practice of Nib International Bank S.C; 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 done in the past at the Bank. Descriptive design was adopted for the study. Those employees with two years and above experience at city branch and head office, 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 collection instruments for primary data were questionnaire and interview, while secondary data was collected from annual report of the Company and published documents. 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 identified that NIB is registering a continuous deposit growth for the last few years. Factors affecting the volume of deposit of the Bank are customer handling, aggressive branch expansion, product differentiation, loan and advance. The finding of the study shows that NIB is aggressively expanding its branch, providing different products, doesn't offer gifts to new customers, and does not provide necessary training for staff about deposit mobilization, marketing strategy of the bank increases the deposit amount, is highly competitive from other banks, and poor technology regarding customer satisfaction. So the researcher recommended that NIB needs to provide training package consistently for its employees, to improve its technology to create customer satisfaction by promoting new technology, create awareness among unbanked society, create techniques for customers to express their dissatisfactions.

Keywords: Deposit Mobilization, Branch Expansion, Technology

Assessment of Fund Management of Selected Local NGOs in Addis Ababa
Betlihem Bekele, St. Mary's University

Fund management practice has got vital benefits for NGOs because it enables them to realize the main factors that hinder effective and efficient fund management practices which need 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 a total 900 target population using convenience sampling method. The main instrument for collecting primary data was questionnaire, while secondary data was collected from published documents of CSOs and selected local NGOs. Validity of the questionnaire was established based on external pilot study and the questionnaire 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 the following gaps: Budget submission is usually made without work plan; it becomes difficult to achieve the balanced budget of the organization. Budget was generally underutilized because underutilization 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 impacts on untimely budget or fund approval. Finally, the gap identified show that the donors' transfer of fund untimely as per the original plan in the implementation of projects has challenges during implementation. 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 is the way forward.

Keywords: Fund Management, Civil Societies Organization, NGOs, Donors

The Influence of Tax Education on Tax Compliance Attitude: A Case Study in the Ministry of Revenue of Ethiopia, Markato Number 2 Branch Office
Bezawit Solomon, 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 in the *Ministry of Revenue of Ethiopia, Markato* number 2 branch office. Non-compliance behavior and the complexity nature of taxation system has led 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 were selected as target population among which 284 respondents were selected as sample size of the study. To determine the respondents, simple random sampling techniques were applied. A self-administered questionnaire with 5-point Likert scale was used as data collection instrument. The collected data were analyzed using descriptive and inferential statistical data analysis technique and to organize the data mean, percentage and standard deviation were used in visually appealing tables, charts and graph formats. The result of this study revealed that there is statistically significant positive relationship between factors that determine tax knowledge and tax payers' compliance behavior. In addition to their relationship, all independent variables have unique and significant contribution to the prediction of compliance behavior. In order to solve the stated problems the research recommended that all stakeholders should actively participate in knowledge creation process. Compliance behavior can't be achieved unless knowledge creation process is given priority. To create knowledge, individual tax payer should actively seek knowledge; the organization should continuously and meaningfully exert its effort on challenging societies' culture and creating simple and accessible system.

**Cost Management Practices in Manufacturing Companies: The 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 were collected using interview with the Finance Manager and cost and budget accountant of the Company. The secondary data were collected from documents and reports of the Company. The collected data was analyzed using qualitative data analysis approaches. The study found out 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. It also assess FAFA FOOD S. Co costing system, cost control tool, cost drivers and the frequency of reviewing its standard cost. The result showed that the FAFA Management has not shown any initiation to apply a new cost management technique: they use traditional cost system and are not familiarized with the new cost accounting practices such as activity based costing. This study recommends FAFA S. Co top managements to give support to implement a new and up to date cost management technique in their overall manufacturing process; change costing system of the product from traditional costing to activity- based costing.

Keywords: Cost Management, Cost Control, Manufacturing Product Cost

**Determinants of Internal Audit Effectiveness: A 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 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 questionnaires were developed in 5-point likert scale and distributed to internal auditors of selected private banks in Ethiopia: Dashen, Awash International and Addis International. The data were 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 within 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 adequacy and competence of internal auditors were positively related with the internal audit effectiveness but their contributions for the internal audit effectiveness were statistically not significant. 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.

Keywords: 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, and ascertained compliance based on organizational policies and procedures. On the other hand, the audit service does not review information contained in reports of operating departments and does not check 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 does 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.

Keywords: Internal Audit Practice, Internal Audit, Compliance Audit, Kaki Plc

**Assessment of Fixed Asset Management Practice: The Case of Moha Soft Drinks Industry
Share Company
Bizunesh Temesgen, St. Mary's University**

The main purpose of this study is to assess the fixed asset management practices in MOHA soft drinks 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 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. The study has found that there is no internal auditor at a branch and the head office level. This indicated that the fixed asset management practice in the Company has a gap. The fixed asset management practice in 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 that 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, MOHA Soft Drink Industry Share Company

**Investment Projects Failure: Factors, Symptoms and Solutions: A Case Study on
Development Bank of Ethiopia
Daglas Teferi, St. Mary's University**

Projects play a vital role in the implementation of national policies and strategies. That is why World Bank defined project as a building block of development. However, projects can fail because of uncertainty in the future. Therefore, studying project failure gives opportunity for learning from previous mistakes and improving 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 are the projects which are being financed from the period July 01, 2012 to June 30, 2016 and which have started operation and stayed for a minimum of one year. The target population is 26 project promoters and project managers taken from the financed projects and 24 credit performers. Thus, the total number of respondents are 50. Since this population is very low and manageable, there is no need to take sample. The finding of this study portrayed that the causes 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 the Ethiopia Banking Industry:
The Case of Commercial Bank of Ethiopia
Dagmawit Kebede, St. Mary's University**

The objective of this paper is to assess the adoption of E-banking in Commercial Bank of Ethiopian banking services with respect to the challenges which can take advantage of E-banking system and expect opportunity derived by adopting the system. To acquire the intended information, the researcher used different data collection instruments like distributing close-ended questionnaire, and conducting interview. The collected data was analyzed by using descriptive analysis such as tables and percentages. The different opportunities that initiate banks to adopt e-banking services are 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, reducing queues in the banking hall, increasing revenues of the bank, reduction of cost, and improving relationship with customers. It also investigated the major challenges for the electronic banking services in the Bank, such as infrastructural, legal and regulatory, socio-cultural, and illiteracy related ones. To address various challenges identified by the study, it suggests a series of measures which could be taken by government as well as the Bank.

Keywords: 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 G/Kidan, 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 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. 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.

Keywords: International Financial Reporting Standards, Financial performance, ROA, ROE, 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; to see the possible problems that influence the credit risk management activity of the Bank; and to suggest possible solution 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 the nature of the study, the research design is descriptive and quantitative study approach is adopted to assess credit risk management practice. 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 2019/2, 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; 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 adequately staff 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.

Keywords: Credit Risk Management, Credit Portfolio, NPL, OIB

**Assessment of Cost Accounting Practice in GMM Garment Private Limited Company,
Addis Ababa
Dawit Fekadu, St. Mary's University**

The competitive pressures of the world made companies increasingly 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. It is also 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.

Keywords: Cost Accounting, Cost System, Cost Structure

**Towards Program Based Budgeting System in Ethiopian Public Agencies and Its
Implications: The Case of Federal Ministries
Dereje Tassew, St. Mary's University**

Fully implementing program based budgeting has money 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 were collected by using structured questionnaire 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; lack of sufficient training (45% are disagree); lack of clear program structure; lack of knowledge program based budgeting (44.1% are disagree) are the major problems for the effective implementation of the project. The support by the Ministry of Finance is not adequate in that out of the 5 questions for 3 questions the majority (>50%) disagreed. It is recommended that public agencies should provide sufficient and timely training to the staff; make regular supervision, and prepare performance report; staffs of the ministries should be committed to planning process of their respective budget.

Keywords: Program Based Budgeting, Public Agency, Ethiopia

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 nonpayment 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 income 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 models. 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.

Keywords: Banks, Commercial, Non-Performing Loans

**The Effect of Internal Audit Quality on Organizational Performance: The Case of
Ethiopian Roads Authority
Eset Fisseha, St. Mary's University**

The objective of this study was to investigate the effect of internal audit quality on organizational performance in Ethiopian Roads Authority. The researcher uses quantitative approach from primary source with a total of 145 employees participating in the study and the data 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 of organizational structure which makes the internal audit directorate more independent and planning and implementing training and development programs that improve competences of the employees are recommended.

Keywords: Internal Audit Quality, Organizational Performance

Assessment of Credit Management Practices in Development Bank of Ethiopia **Etsehiwot Alem, St. Mary's University**

The performance and profitability of banks highly depend on the credit performance; due to this banks 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 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 of 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 practiced with 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

The Determinants of Liquidity and Its Impact on Profitability of Coffee Trade Union in Ethiopia Commodity Exchange (ECX): The Case of Jimma Zone
Habtamu Mamo, St. Mary's University

Coffee commodity exchange is one of the business activities carried out in any given country. Well-functioning of trade unions in the business and adjustment of important factors is used to get optimum profit expected from the unions. This study aimed to identify determinants of liquidity and its impact on the profitability of coffee trade union in ECX trading platform. 68 Unions which had five years duration time as a union were included in this study. The data were collected from unions' record financial statement and from NBE and ESA. Descriptive and inferential statistics analysis methods were used. From multiple linear regression model result in the liquidity model independent variables such as net profit margin, capital adequacy, loan growth rate, inventories turnover, gross domestic product and union size were statistically significant at 5% level of significance. The result in the model showed that as the value of capital adequacy and loan growth rate of unions increased the availability of liquid asset of the unions would be increased at Jimma coffee commodity trade unions (ECX). In the first model of profitability the factors such as inventories turnover and capital adequacy were determinant of liquidity which had significant impact on profitability of the trade unions. In similar manner in the second model of profitability analysis result determinant of liquidity such as capital adequacy and inventories turnover had significant impact on profitability of the trade unions, so more emphasis should be given to the aforementioned factors in order to sustainably upgrade profitability of the trade unions in the study area.

Keywords: Liquidity, Commodity Exchange, Effect, of Profitability

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 design. 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 census inquiry. Multiple regressions were used in order to analyze 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 play 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 spread of interest rate, inflation rate and bank size affect 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 the existence of a negative and significant relationship between foreign exchange rates and financial performance of private commercial banks, and 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 to day and bank management in Ethiopia should adopt appropriate strategies so as to mitigate foreign exchange risks.

Keywords: Foreign Currency Exchange Rate, Financial Performance, Banking Sector in Ethiopia

Assessment of Financial Performance Analysis of Microfinance Institution in Ethiopia
Henok Samuel, St. Mary's University

Micro finance service intervention in Ethiopia has to be considered as one of the policy instruments of government and non-government organizations (NGOs) to enable rural and urban poor increase output and productivity, induce technology adoption, improve input and productivity, 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. The actual number of Ethiopian MFIs is around 35 as per NBE data base accessed for 27 MFIs. The result of the study shows that Ethiopian MFIs are good performers in turning 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, 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 to efficiently utilize resource or asset in generating income and 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 manage it effectively, and balance their operations and costs effectively and should improve their management.

Opportunities and Challenges of Foreign Direct Investment in Ethiopia: Evidence from Selected Sectors

Jemil Shaffe Seman, St. Mary's University

Ethiopian Government has adapted 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, and Textile & Garment sectors. 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 from Agro Processing and Textile & Garment sectors, respectively, and employees of Ethiopian Investment Commission. Questionnaire and interview were the main data collection tools used in the 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.

Keywords: Foreign Direct Investment, Agro Processing, Textile & Garment, PESTL

Assessment of Risk Management Practice in Private Commercial Banks of Ethiopia at the Level of ERM Framework Coso (2004)
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 payers' branch office. To make a good analysis which gives a sound result, both descriptive and explanatory research designs were used. In order to best achieve the objectives of the study, the study employed both purposive and convenience sampling techniques to collect data from the tax payers. From 613 taxpayers that are identified as high risk tax payers taken as a population, 237 respondents were selected by using sample size determination formula. To analyze the data both descriptive and inferential statistics were employed. 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 showed that tax compliance behavior has significant as well as positive relationship with perception of tax administration, tax fairness, knowledge of the tax law, and strength and service delivery of the authority. However penalty has insignificant and positive relationship with tax compliance. The study 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 bank 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.

Keywords: 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 were used to measure and explain the performance of selected commercial banks. The explanatory variables were VATMT, NDCU, and VMOBT. And control variables- bank size and Inflation were 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. On 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, and value of mobile banking transactions were not significant or powerful to influence financial performance of commercial banks in Ethiopia. Moreover, almost all variable except inflation were not significant or powerful 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 contributor of bank profitability in Ethiopia measured by (ROE and NII_AA) as well as the number of DCU was the main contributor of bank profitability in Ethiopia measured by (ROE). While, VPOST has not significant effect on bank profitability in Ethiopia measured by (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 Ethiopian Trading Business Corporation. The study adopted a case study. Research questions were 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 impact on the internal audit practice of the corporation. The major findings related to the internal audit department of the Corporation are inconsistent 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. Based on the above finding, the study recommended providing short and long term training, management support to the department by allocating proper budget, responding audit finding on time, facilitating team spirit, and improving the audit department structure by establishing audit staff in each enterprises and linking with network system for data transaction to facilitate their performance. All the four factors have great influence on the effectiveness of the internal audit practice of the corporation.

Keywords: Internal Audit, Ethiopian Trading, Business Corporation

Budget Implementation and Practice in NGOs: 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 questionnaire 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 to 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.

Keywords: Budget Implementation, Budget Monitoring, Budget Preparation, Hamlin Fistula Ethiopia, NGOS

Adoption of IFRS in Ethiopian Financial Institutions: Prospects, Challenges and Level of Implementation

Mehabaw Alemu Kebede, St Mary's University

The development of science and technology contributed for globalization to emerge as a concept. Globalization in its turn, truncates the distance between countries and continents. A global village which we all live in has emerged due to an extensive rise of globalization. Not only creating villages, it also creates different languages in that the villagers to communicate. It is quite difficult to live in the same village speaking different languages. IFRS in this regard had emerged as a language enabling the business community to communicate each other. Ethiopia as a part taker in the global village proclaimed proclamation number 847/2014 to adopt IFRS and integrate its financial reporting with the global system. This study aims to assess the challenges, prospects and implementation status of IFRS by Ethiopian financial institutions. Questionnaires were distributed to IFRS implementation team members of selected financial institutions. Primary data were collected through five point Likert scale questionnaire whereas secondary data were collected through analysis of proclamations, council of ministers declarations, annual reports, legislations, directives and other related documents. The study found that respondents recognized the prospects of IFRS adoption and its contribution for both quality of financial statements, government, investors, reporting entity and financial statement users. Major challenges that hinders IFRS adoption process found by this study include lack of strong Professional Accountancy Bodies, existence of incompatible accounting software with IFRS requirements, lack of markets that provides market information to supplement the adoption process, lack of well-trained professionals like Auditors and Trainers on IFRS, and hiring new staffs and consultants is costly. The study also showed that financial institutions performed both initial, conversion, report and assurance level activities. This study is worth reading due to its various contributions to future researchers, policy makers, and educational institutions.

Keywords: Ethiopian, Financial Institutions, IFRS, Prospects, Challenges, Level of Implementation

Effects of Internal Audit Practice on Organizational Performance: The Case of Ethiopian Shipping and Logistic Service Enterprise (ESLSE)
Mekdes Fikadu, St. Mary's University

Organization performance requires appropriate internal audit practices to improve effectiveness and efficiency. For the purpose of this study, the researcher aimed to determine the effect of internal audit on organizational performance of ESLSE. Internal audit is regarded 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 and 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 Payers’ Office in Addis Ababa
Mekedes Babulet Abitew, St. Mary’s University

The Ethiopian Ministry of Revenue has taken major tax reform initiatives to the 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 the context of large taxpayers’ 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 variables, 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 ease of use, tax awareness and network stability. Relevant recommendations were made to the tax authority to take appropriate policy intervention to boost taxpayers’ compliance and revenue collection capacity.

Keywords: E-Tax System, Perceived Ease of Use, System Stability, Tax Compliance, 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 branches. The study used multistage sampling method with main dependence on purposive sampling method to select the four private banks from the 16 private banks operating 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 working more strongly to do better than the time before currency demonetization by bringing attention on directive, procedures and policies issued by concerned body.

Keywords: Effects of Currency Demonetization, Banking Industry, Private Bank, Ethiopia

The Effect of Credit Risk and Macroeconomic Factors on the Performance of Commercial Bank of Ethiopia

Melat Amdework, St. Mary's University

This paper examines the effect of credit risk and macroeconomic factors on the 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 factors 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) are used as macroeconomic factor indicators. The study used 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 strengthen its 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.

Keywords: Banks Financial Performance, Credit Risk, Macroeconomic Factors

Determinants of Own Source Revenue Collection in Sub Cities in Addis Ababa (A.A)
Mitku Sege Senta, St. Mary's University

In the absence of intergovernmental transfer and limited financial resources, each sub city of A.A are expected to mobilize adequate own source revenue collection to supply the necessary investments in public infrastructure, services and improved living standards of the citizens. This research was conducted to answer the following three basic research questions: What are the key own revenue sources of sub cities in Addis Ababa? What are the factors that affect own source revenue mobilization of sub cities in Addis Ababa? What are the prospects for improved own revenue source mobilization strategies? In this study, the researcher has selected independent 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 to select all sub cities in A.A with twelve years available 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 to increase the revenue collection.

Factors Affecting the Operations of IFRS Practice in Ethiopian Shipping and Logistics Service Enterprise

Nejat Abdla Mohammed, St Mary's University

Arguments show that international financial reporting standard has many importance, but there are different challenges for the effective operations of IFRS. The main objective of this study was to examine the factors affecting the operations of IFRS in Ethiopian shipping & logistics service enterprise. To do so primary data collected through questionnaire and interviews by using randomly selected finance employees. The study employed both descriptive and econometrics method of analysis. The descriptive analysis revealed that IFRS has the benefit of improving efficiency and reliable of financial reporting, making external financing easier, provides transparency and effectiveness of internal audit, it provides better information for the investors, the information presented by IFRS is confidential. lack of guidelines for its implementation, Tax driven nature of previous standards, Lack of availability competent specialists, lack of training, Problem with IFRS's use of fair value accounting are challenges of IFRS operation. The regression result revealed that company size, professional bodies accountancy, level of awareness about IFRS and availability of required skill have statistically positive significant effect on IFRS practice. Based on the results revealed it is recommended that developing training, assist necessary modification should be made in governing business and laws and developing awareness of international financial report standards.

Keywords: Factors, Practice, International Financial Reporting Standards, ESLSE, Benefits

Political Connectedness, Access to Finance, and Firm-Level Innovation: 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 firms' innovation as measured by TPP; 2) the effect of access to finance on TPP innovations; and 3) the effect of connectedness on firms' 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 suggests that politically connected firms 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 firms' access to finance for external loan.

Keywords: Political Connectedness, Access to Finance, Innovation, Ethiopia

Dividend Policy and Share Price: The Case of Private Banks in Ethiopia

Nikodimos Tesfaye, St. Mary's University

This paper aimed at investigating the relationship between dividend and share price. By observing sixteen private banks in Ethiopia, an attempt was made to find a connection between dividends and stock prices. The data was collected for six-year period (2015-2020 G.C.) and used descriptive statistics, correlation and regression technique to examine the hypothetical relationship between dividends and share prices. Interview with bank share office officials was also made to get additional information. The results show there is a strong association between the crude measures of dividends and share prices. Earnings per share are also strongly correlated with share prices. The Pearson's moment correlation coefficients are statistically significant at 99% confidence level. However, evidence did not support the association between the real measures of dividends and share prices. Also, the actual share prices are a bit higher than model determined share prices for all the sixteen banks. With much decision regarding the dividends and share premiums left to the general meetings of shareholders, it is nearly clear dividends determine the share prices of Ethiopian private banks.

Keywords: Dividend Per Share, Earning Per Share, Share Price, Clearing Price, Per Value

**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: Cash Management measured by Cash Ratio; Accounts Receivable Management measured by Average Collection Period; Inventory Management measured by Inventory Turnover 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.

Keywords: Working Capital, Financial Performance, Cash, Accounts Receivable, Inventory, Accounts Payable

**Accounting Information System Practice and its Impact on Accounting and
Audit Reporting Quality: A Case Study in Awash Insurance Company S.C**
Rabira Muzezen, St. Mary's University

Nowadays, AIS is the most valuable and crucial assets of an organizations to maximize its profit and to determine the ongoing process of that organization. Any organizations should focus on developing information system in order to effective and efficient pass decision, communications of their information's, knowledge of financial report qualities and others. Management in AIC based on information generated from the AIS employed by the company in order to assess effective and qualified financial accounting and audit reports. In addition to this the ways of recording, summarizing, audit and financial reports of AIC were brought to less optimal decisions. The study was to correct the gap among the users of AIS of AIC. The study determines the profit obtained and ongoing process of AIC, due to the integration of accounting information systems. In this study both primary and secondary data were used. Primary data was collected through questionnaires and the secondary data were taken from the company records and files. Generally the findings of this study indicated that Accounting Information practices play role in the accounting and audit report quality as well as effective decision-making mechanism and controlling activities of the company.

Assessment of the Perception of Bank Employees on Factors Affecting Non-Performing Loans: A Comparative Study of Commercial Bank of Ethiopia and Awash Bank S.C.

Rahel Hailu, St Mary's University

The goal of the study is to assess factors that influence non-performing loans in the commercial banking sector, namely in public CBE and private awash banks in Home Office Level. The researchers focused at institutional and customer-specific factors that affect NPLs, as well as remedial techniques that can be applied to lower the amount of NPLs, in order to meet the "general and specific objectives." This study also employed the descriptive research design and a mixed research approach, using 181 credit staff members from the CBE and Awash banks in the Headquarter level as the primary source of data. Purposive sampling method were used to select the target banks in the study and the sample, on the other hand, was extended to credit employees using census sampling method. The sample, on the other hand, was confined to credit professionals. Descriptive statistics such as mean, frequency, and percentages were utilized to analyze the data. The study's findings revealed that bank-specific factors include as bank- specific factors affecting NPLs, bank size and performance, credit size, bad credit evaluation, poor loan terms, lack of aggressive credit collection mechanism, and inadequate nature of collateral were discovered. On the other hand, customer specific factors that can affect NPLs have included the borrower's unwillingness to pay back the loan and the customer's money diversion for unexpected purposes. As a result, the stakeholder is suggested to minimize the occurrence of loan default. Should create awareness for unwillingness customers to pay back the loan and the customer's money diversion for unexpected purposes, Should clearly & effectively communicating with lending officers regarding policies & procedure and ensure to discount future occurrences of credit risk or loss, strengthen its applicant screening criteria and due diligence assessment to select potential risk taking applicants, adopt appropriate pre and post credit risk assessments, Banks needs to ensure that borrowed funds are being used for the intended purpose through enhanced timely credit monitoring after the loan is being disbursed.

Keywords: Non-Performing Loans, Customer Specific Factors, Bank Specific Factors

**Challenges and Opportunities in the Adoption of International Financial Reporting Standards
(IFRS): The Case of 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 focuses on the adoption of this system with regards to its benefit and challenges 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 were collected through questioner who filled 35 staffs of the finance department; interview and the secondary data were collected through documents, and analyzed by using different descriptive statistics. Finally, the result of the study showed 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 absence of a benchmarking organization working with similar 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: the practice of the bank in managing its 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 were used as main instruments to collect primary data while the secondary data was 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% have been completely filled and returned. Researcher used a quantitative research approach. Due to the nature of the study, the descriptive research design was used. Census method was used to select target respondents. The study findings revealed that lack of credit collection follow up, poor credit culture and instability of the country were major reasons 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 where the Bank should strengthen its credit collection follow up system and credit management policy and procedures of the Bank should frequently be reviewed and updated.

Keywords: Credit Management, Credit Monitoring, Credit Policy, Credit Management Practice

Financial Performance of Berhan Bank against the Industry Average Using Camel Approach Selamait Tadele, St. Mary's University

This study is conducted to analyze and evaluate the financial performance of Berhan Bank against the industry average of the private commercial banks in Ethiopia based on the CAMEL model approach. Specifically, the study: examine the adequacy of capital employed by the banks to absorb unexpected losses; the banks' asset quality to generate interest income; the effect of quality of managements on the financial performance of the banks; the quality of earnings sustainability and growth; measure the liquidity of the bank on fulfilling its respective obligations; and to evaluate the overall financial performance of Berhan Bank against the industry average. The data relevant to meet the objective has been collected from the audited annual financial reports of Berhan bank and private commercial banks in Ethiopia from the year 2015-2019. The data was analyzed using descriptive statistical methods by using CAMEL ratio-based model to measure, describe and analyze the financial performance of banks. The finding of the study indicated that, Berhan Bank holds above a minimum capital adequacy ratio recommended by experts in the banking sector. Therefore, Berhan Bank should maintain the required capital and diversify their tied up capital. Finally based on the research findings, the study makes the recommendations that Berhan Bank needs to focus on their credit risk management capacity, income diversification, divert their attention towards maintaining the proper mix of non-interest bearing assets which can generate fee incomes and their loan exposures and there should also control over overhead costs.

Keywords: Capital Adequacy, Asset Quality, Management Quality Earning Ability, Liquidity, Financial Performance

Assessment of Credit Management in Microfinance Institutions **Selome Tilahun, St. Mary's University**

Credit management is a means by 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 administered to collect the data from the aspects of lenders, expertise, and department managers, and secondary data from different literature review. A total population of 24 was used for the 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.

Keywords: 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 research 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 contemporary business world. By using both primary and secondary data, this paper analyzed the current challenges and opportunities of E-banking in United and Wegagen banks. The study employed descriptive research method to investigate the challenges and opportunities of 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 summary 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 workability and effectiveness of E-banking technology subsidize the high cost for ICT equipment that challenges banks in introducing E-banking, support banking sector by facilitating development of sufficient ICT infrastructure for the successful implementation and development of E-banking services.

Keywords: 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 using 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 R² 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 to a different setting and also to a different area of study.

Keywords: Commercial Bank Of Ethiopia, Dashen Bank, Abay Bank, 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 organizations face. 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 study was conducted in sixteen private commercial banks in 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. 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. The result shows reasonable extent practice of risk management by the respondents indicating average agreement about practice of ERM. This study pointed out that private commercial banks should give attention, to establish a comprehensive ERM risk managements committees for each private bank for providing vital information and creating awareness of 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.

Keywords: Risk, Enterprise Risk Management

The Impact of Access to Finance on Firm's Growth and Innovation: Evidence from Ethiopia
Tiblet Derbie Abate, 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 is taken 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 observations that satisfy the selection criterion were included in this study. Quantitative research approach and explanatory research design were 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 have introduced technological product and process (TPP) in the last three years of the survey. in addition to this, 70.3% of the firms in Ethiopia encountered financial constraints.

Keywords: 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 to 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 was 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 satisfied our screening criteria. The following major findings are obtained. First, business-government relation has an impact on firms' growth. Second, firms 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 firms' growth. Fourth, on average, only 30% of sampled firms have access to finance. Finally the firms' access to external finance and growth is also affected by firm size, firm age, and sectorial variation. This study recommends company managers to strengthen the connection with the government and policymakers; develop mechanism that minimizes 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 Effectiveness: The Case of Addis Ababa City Government Revenue Authority Large Tax Payers' Branch Office (Based On Auditors Perception)
Tigist Tefera, St. Mary's University

A tax audit examines whether taxpayers have 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 an ineffective tax audit program has been 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 design and qualitative and quantitative research methods were used 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 questionnaires were collected. Data were analyzed on a quantitative basis using descriptive statistics. The results showed that tax audit attribute, audit quality, top management support, and competency of staff auditors have statistically significant influence and positive impact on assessment of the studied organizations on tax audit effectiveness. Although organizational setting has a beneficial effect on tax audit effectiveness, it is statistically negligible. On the other hand, organizational independence has no 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.

Keywords: Audit Attributes, Audit Quality, Organizational Independence, 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 among the challenging factors 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.

Keywords: Private Investment, Opportunities, Challenges, Harai Regional State

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, Lion International Bank, Berhan Bank, Abay Bank, and Debub 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 of the selected private commercial banks, and control environment and information and communication have insignificant positive impact the operational performance banks in the study. However, according to the research findings, monitoring has insignificant negative impact on performance. 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.

Keywords: Internal Control, Control Environment, Risk Assessments, Control Activities, Information And Communication, Monitoring, Operational Performance

Internal Audit Practices: The Case 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 are found at internal audit department. The research employed descriptive design. A purposive sampling technique was used and 47structured questionnaires were distributed to the 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 of International Standards for the Professional Practice of Internal Auditing: attributed standard, performance standard and code of ethics. The standards were compiled well by the private insurance companies. The study pointed out that in order to comply with the mandatory guidance elements that are promulgated by IPPF, all the private insurance companies should enhance their internal audit staffs through 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.

Keywords: Internal Audit, International Professional Practices Framework, Institutes of Internal Auditors, Private Insurance Companies

Challenges and Opportunities of E-Tax System in the 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 the Ministry of Revenue: the case of medium taxpayers. The study used descriptive research design and a mixed research approach was adopted. The 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 were returned, and un-structured interview was conducted with 2 higher e-tax system supervisors. The quantitative data were analyzed using descriptive statistics methods including mean, frequency, percentage and standard deviation. The finding of this research undertaking revealed that e-tax filing system promotes the taxpayers' satisfaction and saves time and cost; avoids emotional stress due to long queue and makes them efficient and effective as they can administer their own taxes; and creates flexibility to timely recording tax returns at any time. The study also showed that lack of using the local language, cost of implementation, power interruption, not allowing corrections after the submission of the report, and being still forced to go to tax authority are the main challenges of e-tax system. The study recommended that tax authority should improve the excellence of the system by fully implementing electronically registration and clearance service, and make the system allow correction after submitting the report.

Keywords: E-Tax Filing System, Taxpayers, Opportunity, Challenge

Determinants of Tax Audit Effectiveness in the Ministry of Revenue: Evidence from Large Taxpayers' Office
Yeshiwork Zewdu, St. Mary's University

This paper aims to explore determinants of tax audit effectiveness in large taxpayers' branch office. The study adopted an explanatory approach and mixed research method in order to test a series of research hypothesis. Data from 86 tax auditors were collected by using questionnaires and semi structured interviews were made 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 show that tax audit effectiveness of large tax payers' office is highly affected by audit quality of the department, top management, audit attribute, and the organization's independence. In the end, the study forwards the possible measures to be taken by the large taxpayers' office to mitigate problems in tax audit operation. Finally, this paper recommends further research experimental analysis which may draw different conclusions.

Keywords: Tax Audit Effectiveness, Agency Theory, Institutional Theory, Positive Accounting Theory

**The Effect of Financial Management Practices on Profitability of Kifiya
Financial Technology Plc
Yohannes Assefa, St Mary's University**

Improper financial management practices have proven to be a main cause of failures in companies in terms of financial difficulty, mismanagement of fund and shortage of long-term funds to meet the operating cost and capital expenditure. Accordingly, the purpose of this study is to assess the effect of financial management practice on profitability of Kifiya Financial Technology PLC. The study employed an explanatory and descriptive research design in which data was collected through primary and secondary data. Quantitative data analysis was employed. Among all employees of the company, employees with educational background of business studies were selected for response since they have an exposure for financial management. Data was analyzed descriptively and inferentially. From the correlation analysis the study revealed that financial literacy practice ($r=.636$), Resource allocation ($r=0.439$), Working capital management practice ($r=.660$) and financial management practice ($r=.430$) has a positive correlation with a dependent variable of profitability which is measured by ROA of kifiya financial technology plc. 89.8% of the variance in the dependent variable can be predicted by the independent variables. From the coefficient table, it is seen that the positive and significance relationship found at independent variables of financial literacy practice ($\beta = .471$, $p= .000$), resource allocation ($\beta = .669$, $p= .000$), working capital management practice ($\beta = .648$, $p= .000$) and financial management practice ($\beta = .275$, $p= .000$). The researcher believes that the study could contribute a lot for kifiya financial technology plc related to the implementation of financial management practices on company profitability. Improvement and interrelation in all independent variables can increase the profitability of kifiya financial technology plc and also increasing integration of financial management practices efficiency and to overcome and keep the company distinctive profitability. As indicated in the research finding there is a strong correlation between financial management practices and profitability, Kifiya financial technology plc owners and managers should pay much attention to these practices.

Keywords: Financial Literacy, Financial Planning, Resource Allocation and Working Capital Management

Financial Structure and Innovation: Firm Level Evidence from Ethiopia
Yonas Gebre, St. Mary's University

This paper was 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. 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 Whitney 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

Assessment of Access to Finance and Its Availability for Small and Medium Enterprises in Addis Ababa City Administration, Gulele Sub-city
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 remains the major challenge to 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 were collected from 364 respondents. The result shows that on average, 73.9% of sampled SMEs applied for loan over the past 6 months to access financing in different ways. On average, 47% of sampled SMEs needed but no one has accesses to finance, while the remaining 31% of them applied for loan but were not applicable, and only 22% of sampled firms have access to finance. Moreover, the result shows that majority of firms that have access to finance (78%) obtained the fund from banks. The size of the firm, collateral requirement, awareness, and cost of borrowing has statistically significant effects on the access and availability of finance for SMEs. Finally, government has to establish an agreement either with banks or microfinance institutions for loans or finance by providing funds/finance which only serve to finance small and medium enterprises (SMEs) by creating a control mechanism through the National Bank to avoid 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 was 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, data was analyzed using multiple linear regression models. The dependent variable is saving practice of SACCOs members, 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 variables 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 it is not statistically significant. On the other hand, training, education status, credit access, and income have significant and positive effect on the level of saving. Based on the result, the government, NGOs, and other stakeholders should focus on the variables that significantly and positively have effect, and work together to develop SACCOs' capacity. The recommendation of the paper mainly focused on giving individualized training to their members; providing appropriate credit services such as increasing the amount of credit they provide through partnerships with other financial institutions and arranging for financial injections; and introducing activities that can increase the level and diversification of their members' income in order to mobilize savings effectively.

Keywords: Credit, Micro Finance Institutions (MFIS), Poverty, SACCOS, Saving Practices

MBA

**Assessment of Service Delivery and Customer Satisfaction: The Case of Ride,
Addis Ababa, Ethiopia
Abdulwasse Yenus Sultan, St. Mary's University**

The main aim of this thesis was to assess the customers' satisfaction on the service delivery of RIDE in Addis Ababa, Ethiopia. It identifies the level of customer satisfaction by measuring the gap between customers' expectation and actual performance on the quality of service delivered by RIDE using the five service quality dimensions which are Tangibles, Reliability, sponsiveness, Assurance and Empathy. The study is basically a survey that used descriptive research design. For the purpose of data collection SERVQUAL model questionnaire was adopted, pre-tested and disseminated to the target population by following the appropriate ethical procedures. Out of the distributed 384 questionnaires only 363 were returned constituting 94.53% response rate. The findings of this study show that customers of RIDE are not satisfied in all the service quality dimensions which shows expectation of customers exceed the actual performance of the company. The result also proves that Tangibles, Reliability, Responsiveness, and Empathy service quality dimensions are very weak but positively correlated to customers' satisfaction. , the results also indicate that, there is a negative and insignificant relationship between Assurance and customer satisfaction Based on this, it is recommended that RIDE should give greater attention to improve its service quality and satisfy its customers by meeting or exceeding customers expectation through assessing and improving the gaps on all the service quality dimensions to stay competitive in the industry and to increase its market share and profit.

Keywords: Service, Service Quality, Customer, Customer Satisfaction, Customer Expectations, And Customer Perception

**The Effect of Service Quality on Customer Satisfaction: The Case of Geosynthetics
Industrial Works Plc
Abeba Dejene, St. Mary's University**

This study endeavors to investigate the effect of service quality on customer satisfaction in Geosynthetics Industrial Works PLC using five dimensions of service quality (SERVQUAL) namely tangibility, reliability, responsiveness, empathy, and assurance are considered as the base for this study. To achieve the overall objective of the study, questionnaire was used to collect data from customers of the organization; accordingly, 183 respondents were participated in the study chosen using a propulsive sampling technique. The data were processed using SPSS version 20.1 and analyzed through both descriptive and inferential statistics methods. The results of descriptive statistics reveal that the overall mean value for service quality and customer satisfaction was low. Moreover, the regression analysis result indicated that service quality dimensions (reliability, assurance and empathy) positively and significantly affected customer satisfaction in the organization but responsiveness and tangibility less effect on customer satisfaction. Based on this, it can be concluded that, reliability, assurance and empathy remains the most significant determinants customer satisfaction in the study area. Furthermore, multiple regressions identify the relative contribution of each variable and determine the best predictor variables among a set of variables. Accordingly, reliability dimension has the highest effect customer satisfaction among the independents variables (beta =.528). Based on the findings the study recommends that management bodies of the organization should improve its service quality particularly on tangibility and responsiveness to increase the level of customer satisfaction.

Keywords: Service Quality, Tangibility, Responsiveness, Assurance, Reliability, Empathy And Customer Satisfaction

**Assessment on Inventory Management Practice and Its Challenges: The Case of Addis
Pharmaceutical Factory S. C.IV-Solution, Addis Ababa
Abeba Gebretsadik, St. Mary's University**

Cross-sectional study was conducted to assess inventory management practice in case of Addis pharmaceutical factory iv-solution which is present in Addis Ababa. The study was conducted on stuffs of planning and warehousing, finance department and procurement departments. The study was conducted using document analysis and survey of respondents of staff who have relevance in the inventory management directly or indirectly. Descriptive analysis was conducted to identify main challenges created in the inventory management process; current practices of inventory management in APFIV; techniques of inventory control the company use; policies, manual and procedure established in regard to inventory management practice and the company controls for identified gaps in regard to inventory management. During the research most of the respondent 68.2% of them were agree on APFIV materials management function has workable organizational structure and from these only 8.2% of them were not agree on this. Also the result shows most of the respondents 55 (64.7%) of them stands for agree on the department has integrated inventory and storage policy and 12(14.1%) of them said that they were strongly agree on this. But only 4(4.7%) of them were disagree on this. Thus we can see the department has integrated inventory and storage policy. As a result shows; the main challenges in the company identified during the study includes inventory process of reorder take longer period of time and during reorder there may be shortage of raw materials so it may cause delay of time for these orders. There were also system or software challenges means there were inadequate software and use manual documentation in the company. There were also Procedural problems in the company, supply chain complexity, insufficient order management, challenges of replenishment and damage and dead materials removal from warehouse is not taken place timely. Then the results of correlation and regression analysis shows that the above independent variables which have relation during analysis with dependent variable (inventory management) were at less than 0.05 significant levels.

Keywords: APFIV, Challenges, Company, Inventories, Reorder

Practices and Challenges of Strategic Plan Implementation at Nib Insurance Company S.C
Abera Shikur Kassa, 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.

Keywords: 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 elected 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.

Keywords: Performance Management, Performance Appraisal, Employee Performance, Feedback, Performance Management Practice and Reward system

**The Effect of Organizational Capacity on Performance: The Case of Awash Bank North
Addis Ababa Region
Abraham Robele, St. Mary's University**

The major purpose of this study is to investigate the effect of the organization capacity on customers' service delivery of Awash bank of north Addis Ababa region and recommend possible solution to the existing problems. This study finds out the effect independents variable on performance of the organization. To this end the performances evaluated and propose solution to bridge the existing performance gap. The study also identifies the challenge, status and success of the study bank. This study also shows where organizational capacity is lacking and indicate the immediate solution before things going worse. This study employed a descriptive survey research design that enables quantitative data to be collected through questionnaires after which it can be used to test the hypothesis. This study use both primary and secondary data. Research instruments piloted in advance in order to ensure the clarity of questions, confirm the ease of administration, and obtain insight to potential difficulties that might arise during data gathering. The reliability and validity of questionnaires were checked and improve in early stage. In this study, the researcher employed both qualitative and quantitative data analysis methods. Thus, the row data collect and carefully organize using SPSS 20.0. The data interprets by using descriptive statistics; multiple regression, and correlation. Multiple regression analysis is done to know which independent variable as a significant impact on the dimension related to the topic. This study also used diagnostic tests such as linearity, multicollinearity, heteroskedasticity and normality tests. The author recommended that the managements are responsible to develop good working culture, add value on the system, overcome challenges, ensure accountability and improve efficiency. Thus, the bank needs to work with the strategy, use data, and build employee capacity to attain the intended objectives. The study indicate that digital capacity overall has somehow improved and there is also progress in digital quantity service. But much work expected to come up in to digital quality. To this end, the study bank further improved customer service through new IT technology. Hence it helps to retain the existing one and attract new customers through addressing their rise expectations. This study also infers that the study bank's ability to sell and onboard consumers' service on digital channels has not much developed. Therefore, the bank faces serious challenge when the government opens new market to both upcoming local and foreign banks with high working capital and technology. This study infers that the study bank has to provide best service with low cost through deliver of next generation customer support, interactive video and integration of voice banking so as boost its image and provide financial return. Thus, the bank needs to enhance the best service to customer in addition access, reduce cost, maximizes convenience and improve revenue so as to keep its competitive advantage.

**Factors Affecting Employee Turnover Intention: The Case of Yosef Teketel
Construction Company
Addis Kebabu, St. Mary's University**

The purpose of this study is to identify factors contributing towards turnover intention in existing employees of YosefTektel 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 Teketel 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

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 findings at MoR large tax payers' office.

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

Determinates of Employee's Job Satisfaction: The Case of Beker General Business PLC

Addisu Wubneh, St. Mary's University

The purpose of this study is to determine level of employees' job satisfaction and to identify factors affecting employees' job satisfaction. Factors that have an impact on job satisfaction include salary and benefits, promotion and development, work environment, and relationship with management and staff. A Quantitative research approach using structured self-administered likert scale questionnaire was employed. A census sampling was used. A total of 135 questionnaires were distributed, and out of this, 129 sheets of paper were collected and analyzed using via SPSS version 20 and different statistical tools such as mean, correlation, and regression analysis are used. The result of the study showed 34.1%, 30.2% and 27.1%% of the respondents are dissatisfied, Neutral or satisfied respectively. The findings of this study indicated that the four independent variables (Salary and Benefits, Promotion and Development, Work Environment, and Relationship with Management) have a statistically significant positive relation to the overall employees' satisfaction. The regression analysis showed that 54.5%. % of the variation on employees' satisfaction can be explained by the independent variables. The results also showed that salary and benefits play the most important predictor role in determining the level of employees' satisfaction followed by promotion and development, relationship with management, and work environment respectively. The research concluded that there are a significant portion of unsatisfied employees' in beker general business plc. Therefore, to increase the level of employee's job satisfaction, possible recommendation of the research, are providing competitive benefits, giving rewards and recognitions, developing employee's skills, creating positive work environment, engaging employees and tracing job satisfaction.

Keywords: Employee's Satisfaction, Beker General Business PLC, Salary and Benefits, Promotion and Development, Work Environment, Relationship with Management

**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.

Keyword: 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

Factors Affecting Access to Finance for Small and Medium Size Enterprises (SMES) in Nifas-Silk Lafto Sub-City, Addis Ababa
Alemayehu Gebreab, St. Mary's University

This thesis aims at investigating the factors influencing of access to finance & its availability for Small and Medium Size Enterprises (SMEs) in Nifas-Silk Lafto sub-city, Addis Ababa by using both survey questionnaire and selected interview methods. The study employs mixed methods research approach. The quantitative and qualitative aspect of the study is based on survey of 200 SMEs owner, shareholders and employee/managers collected using Yamane Taro's, 1967 sampling formula and interviewing senior officers from purposively selected five banks & five MFIs employee at the head office level and the districts located in Nifas-Silk Lafto sub-city, Addis Ababa; as well as reviewing relevant documents related to accesses to finance in Ethiopia. The study adopted an explanatory research design. Primary and secondary data source were used. The research was analyzed using simple correlation and regression analysis, ANOVA and Descriptive statistics such as frequency, percentage, table and graph. The data gathered via questionnaire was processed via Statistical Package for Social Sciences (SPSS). The outcome of a study reveal that firm's age, manager's business experience, collateral requirements, firm's business planning and accessibility of information on fund opportunity have a significant relationship with the accesses to finance and its availability which was supported by different scholars who were conducted study on the same topic & sub-topics, on the other hand firm's size in the contrary to the study hypothesis, the result became it had no relationship with SME's access to finance from formal institutions. Furthermore, the result from descriptive statistics confirmed that except firm's size, all factors in this research have impact on the accesses to finance and its availability. It also revealed that SMEs use their own savings and profit as well as "equib" as a major source of finance beside banks and MFIs contribution. Having inadequate collateral, being new/ infant in age of the firm, less experienced manager, weak information access, and poor business plan were discovered as major obstacles to have loan from Banks and MFIs. These findings expected to help both parties SMEs as well as financial source providers in the development of appropriate strategies in filling the gap towards certain mutual benefit on collateral requirement, business planning and strong information access on finance opportunity for SMEs that contributes in growth of the nation as well to the economy.

Keywords: Small and Medium Size Enterprises, Access to Finance, Nifas-Silk Lafto

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.

Keywords: 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 Seregela 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 processing 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 also should be a need for regulatory requirements fulfillment in regard to systems and applications security.

Keywords: E-commerce, Ride Hailing Challenges, Regulatory Framework, Security, Payment Processing Methods

Assessment of Variable Pay System Practices and Challenges: The Case of Ethio Telecom

Amanuel Tsegaye, St. Mary's University

The major objective of this study is to assess Variable pay system practice and challenges of Ethio - Telecom. The research implemented both quantitative and qualitative approach. The study used random sampling technique to collect the data. The targeted a population of 4 managers for interview and 80 non-manager level employees to fill questionnaires. All the samples were taken from the Ethio telecom zonal office employees purposively assessment the real practice and challenge when implement variable pay system and policy then cascaded to the sales center branches. Data analysis was done using descriptive statistics with the help of numbers, percentage ratings were used to present the awareness of the respondents. Consequently, findings showed that employees real the current variable pay practice and challenge from the research it is observed variable pay system is considered as the reward which is given to employees against work to achieve organization objective and enhance performance on the way side of variable pay system on employee's acceptance, Consistency, equitability, performance measures. Major findings shown that the consistency problem of variable pay system design majority of the respondents disagree it means that the practice of payment system is randomly not consistent and not revise regularly in addition that another finding shown Performance measures variable pay system design, majority of the respondents disagree it means that the practice of payment system performance meareument not standard only linked directly to output when implement the variable pay system is not clear performance criteria recommended The variable pay system revise Regularly and also A consistent approach to reward management means that decisions on pay do not vary arbitrarily without due cause between different sales type and business at different times. In addition, that for establishing effective variable pay plans is to make them easy for employees to understand. If these plans are clear, employees can track performance against the objectives of the plan and see what variable pay they are earning. Successfully using variable sales compensation requires establishing clear performance criteria and measure Finally, the ultimate goal of utilizing a variable pay plan and improving employee performance is to increase organizational efficiency and profitability.

Keywords: Variable Pay, Consistency, Performance Measures, Policy

**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 Projects, and who have served the commission for more than a year which is 64 employees to fill the questionnaire. Finding of the study revealed that lack of sufficient resource allocation to 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.

Keywords: Performance Management, Objective, Assessment, Align, Reward and Recognition

**Teachers' 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.

Keywords: Job Satisfaction, Organizational Commitment, Secondary School Teachers

The Effects of Foreign Exchange Control on Performance of Commercial Banks in Ethiopia

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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 were 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 the 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.

Keywords: 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.

Keywords: Corporate Social Responsibility Implementation, Triple Bottom Line, Economic, Environmental, 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 concluded that the performance appraisal system is an important factor and can play a major role on employee job performance.

Keywords: Performance Appraisal System and Employee Performance

Teachers' Performance Appraisal Practices in Government Schools of Addis Ababa

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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 regards 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 appraises 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.

Keywords: Practice, Procedure, Performance Appraisal, Teachers Performance Appraisal, SPSS

The Roles of Brand Equity on Sales Performance: The 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 linear 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 linear 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 recommends 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..

Keywords: Brand, CBBE, Brand Awareness, Brand Perceived Quality, Brand Association and Brand Loyalty

Practices and Challenges of E-Banking Service Delivery: The Case of Bank of Abyssinia

Beftu Habte, St. Mary's University

The general objective of the study is assessing of the service delivery practice, and the associated challenges of e-banking in the case study organization, BOA in Ethiopia. Traditionally banks are in the forefront in harnessing and using technology to improve their products and services. Over a period of time they have grown to use electronic and telecommunication infrastructures extensively to provide products and services to the customers efficiently. To achieve the stated objective asemi-structured questionnaire was distributed to 185 central Addis district branches and for e-banking department staff the sample is determined by using a stratified random sampling technique. Additionally, a structured interview was conducted with the e-banking manager. Descriptive research design was employed and mixed research approach was used to answer the research questions. The data obtained from the survey questionnaire was analyzed statistically and the interview result was interpretative. The study used descriptive statistics and data was analyzed using a statistical package for social sciences (SPSS version 25). As per the findings of the study, it is observed that lack of awareness, non- availability of demonstration and lack of differentiated products are the factors that affect the bank's goal to grow e-banking service. On the other hand, privacy and security issues coupled with ICT infrastructure shortage are among the major challenges in the adoption of e-banking service in the country. However, increasing demand and commitment of the government to improve the policy framework are the major opportunities for the adoption of the service in the banking industry. Based on the major findings the study suggests the bank should train employees on e-banking service and policies and procedures should be improved continuously.

Keywords: E-Banking, E-Banking Practice, E-Banking Adoption

Assessment of Employees' Performance Appraisal Practice: The Case of Camara Education Ethiopia

Bereket Alemayehu Endalew, 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.

Keywords: Performance, Performance Appraisal, Human Resource Management, Organizational Goals

**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 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, 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

Technological Factors Affecting Productivity: The Case of Techno style PLC

Betelhem Legesse Tadesse, St. Mary's University

The purpose of this research was to find out which technological factors affect productivity in furniture industry in Technostyle 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. Labour 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
to One-Water Bottling Company**
Bethlehem Alemu Asfaw, 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.

Keywords: Employee Turnover, One-Water, Cause

**The Effects of Promotional Mix on Physician Prescription Behavior Mediated by Brand Image:
The Case of Private General Hospitals, Addis Ababa
Betselot Yimer, St. Mary's University**

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.

Keywords: 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
Beza Tesfahun, St. Mary's University**

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 customers of Habesha brewery. The data are 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.

Keywords: Habesha Brewery, Marketing Mix Strategies, Market Share

**Determinants of Adopting E-Banking Service: The Case of South Addis
Ababa District, Awash Bank Customers
Bezawit Hailemicheal, St. Mary's University**

Ethiopian banking system is still underdeveloped compared to the rest of the world. In Ethiopia Cash is still the most dominant medium of exchange. This study aims to assess determinants of adopting e-banking service in the case of south Addis Ababa district, awash bank customers. Qualitative and quantitative research approach was used to answer the research questions that emerge through the review of existing literature with Mixed research design which is, (both descriptive and explanatory research design) Quantitative data was collected, coded and entered into the computer for analysis using the Statistical Package for Social Sciences., including descriptive statistics, Pearson's correlation analysis, multiple linear regression analysis, model summery and One Way Analysis of Variance (ANOVA). The study revealed the following major determinant factors in adopting e-banking in the case of south Addis Ababa district awash bank customers; technological factors(perceived risk),from organizational factor, human and financial resources , from environmental factors, national ICT infrastructure, lack of legal and regulatory frame work, lack of government support and lack of completion from foreign banks, from demographical factors, gender, age and education level, and finally lack of awareness and lack of trust on the system are major determinants. 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 E-banking products and continuously review and upgrade the existing system of security to the level that minimize risk ,while the government should support banking sector by facilitating sufficient ICT infrastructure development and National Bank of Ethiopia, (NBE) needs to urgently establish a comprehensive legal and regulatory frame works on the use of technological innovation.

Keywords: Determinant, Adoption, E-Banking

Assessment of Conflict Management Practice: The Case of Beker General Business PLC
Bilal Jemal, St. Mary's University

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.

Keyword: 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.

Keywords: 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 show there is significant relationship with employees' commitment. However, as clarified by significance level $p > 0.05$ consistency does not have a significant effect on employees' commitment. Validity and reliability tests were conducted included all traits were proven to be reliable, alpha is above 0.7. The college is well-heelled 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.

Keywords: Organizational Culture, Involvement, Consistency, Adaptability, Mission, And Employees' Commit-Ment.

Assessments of the Challenges of Indirect Distribution Channels: The Case of Sugar Corporation

Birhanu Wolde Dereje, St. Mary's University

The purpose of this study is to Assessing of the Challenges of Indirect Distribution Channels: The Case of Sugar Corporation, In light of this objective, the study employed descriptive research and simple random/probability sampling design. Consequently, the study selected a sample of 69 individuals from 136 population. The data analyzed on quantitative basis using descriptive statistics. The analysis and finding shows the basic challenges of the distribution is Lack of distributor's capacity in finance, skill and consistency, consideration of distribution task as a secondary business, Sales Price Determination process, channel Controlling Process and law capacity of using IT. Also distributors out of the distribution system because of lesser profit, high target of sugar sales quota, strict agreement & controlling process, Lack of motivation and support from Sugar Corporation to its channel members, lack of penalty on distribution agreement violation is applied only on distributors are the main reason for conflicts of channels in the distribution activities. The researcher recommends the Sugar Corporation and Distributors should have maintain automated distribution system, Sugar Corporation shall provide training, support for distributors, maintain penalty on agreement violation for both parties, maintain equal treatment for all distributors and considering the distribution task as a primary business.

Keywords: Challenges of Distribution Channel, Effective Distribution Channel

**A Study on Motivation Schemes and Their Effect on Employees' 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, St. Mary's University**

The supply chain refers to the net work 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 in to 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 (Ha2 & Ha4), 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, SC

**Assesments of the Causes and Consequences of Employees' Turnover in PIKO
Juice Factory PLC**

Biruk Habtamu, St. Mary's University

This reseach is aimed at conducting a study to investigate the causes and consequences of high rate of employee turnover within Piko Juice Factory plc in Addis Ababa. The objective of this study was to assess the impact of employee turnover on organization performance in Piko Juice Factory plc. A quantitative approach was employed in this research and questionnaires were usedto collect data from the respondents. The study used different research articles to develop a model which shows that high rate of employee turnover has an impact on the organization Productivity and also give a recommendation which helps the organization to reduce the high rate of turnover. The research findings indicated that employee turnover was caused by various factors such as poor salary packages, too much work load, work stress, lack of career advancement, lack of job rotation, work stress and unfair promotion subjective performance evaluation done by supervisor. The researcher recomends to improve working conditions within the organization, by create opportunities for career advancement in the organisation, involve employees in the decision making process, develop employee assistance programmes in the organization, appreciate employee's input in the organization when they meet organisational goals, paying employees the fair going wage for their work.

**The Effect of Training Practice on Employees Job Performance in Addis Ababa City
Government Plan and Development Commission
Blen Alemayehu Aklilu, 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.

Keywords: 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 technique was 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.

Keywords: CSR, COVID 19, Corruption, Customer

Assessment of Causes and Effects of Employees' Turnover: The Case of Awash Wine S.C
Daniel Tesfaye, St. Mary's University

The purpose of this study is to identify the main triggering factors and effects of staff turnover in Awash wine share company to provide possible preventive solutions that help retain employees. The study employed the quantitative and qualitative research design methods. The target population for this study were 89 out of 275 the current professional employees. The sampling technique for managers is purposive (non-probability), and for the non-manager employees, random(probability) sampling technique was used. The descriptive method was employed to gather data from a relatively large number of cases within a limited period of time. The instruments used to gather primary data self – administered questionnaires were prepared and interview was used. Before distributing, questionnaires had been commented by 10 senior experts who have research expertise. Corrections were made as per given comment because of these two questions rejected and one is modified. For the secondary Document analysis was made. Questionnaires were prepared and Interview was conducted with recruitment manager, personal development and HRBP. Descriptive statistics such as percentage, mean and cross tabulation were employed for data analysis The SPSS version 20 for window is used. Based on the data analysis the following findings were recorded. The main findings indicated main reasons that force employees to leave the organization were: inadequate salary, trainings which were not given fairly and appropriately, dissatisfaction with unmatched position and the skill and knowledge employees have, and the increased loss of experienced and skilled manpower are the main ones. The findings also indicated the following effects: reduction of performance, loss of experienced and skilled manpower and incurred cost. To minimize these problems the following solutions are recommended. assign employees to different positions based on their qualification, skill, and knowledge they have to the position, motivate, and convince employees to stay in the organization, and participate employees in decision making will help retain employees.

Keywords: Turnover, Employee, Manager, Incentive

Practices Challenges of Non-Monetary Incentives: The Case Study of Ethiopian Shipping and Logistics Service Enterprise

Dawit Seyoum Woldemariam, 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 incentives. Finally, the research provides the following recommendations; the Enterprise should 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.

Keywords: 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
Dawit Woldemariam, St. Mary's University**

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.

Keywords: 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. BerhanenaSelam 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 Berhanenaselam printing Enterprise 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.

Keywords: On-Time Delivery, Delay Factor, Supply Chain

Determinants of Work Motivation: The Case of Garment Companies in Addis Ababa
Degu Demisse Fanta, St. Mary's University

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 Organization 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

The Practices and Challenges of Kaizen Implementation at Horizon Tyre Share Company

Demelash Hailu Habtegebreal, St. Mary's University

The purpose of this study was to examine the practices & challenges of kaizen implementation at Horizon AddisTyre Share Company. Descriptive research design was employed in this study. Questionnaire and interview data collection instrument were used for this study. Stratified random sampling has been used for selection of respondents. The collected data were analyzed through descriptive statistics using frequency, percentage and mean. SPSS (version 20) Software has been employed to organize the data. Based on the finding of the study, training was the most important issues that challenge kaizen implementation and it is followed by employee's participation and motivation, top management commitment, and quality control circle. The finding also showed that the company is not well implemented kaizen due to lack of continuous kaizen training and education program for building employees capacity, giving poor attention about kaizen education and training like other fields of work , unable to build and developing kaizen implementation system and procedures and structure, lack of kaizen trainers building capacity and absence of experience sharing from domestic and foreign companies were identified as a major challenges in the company. The researcher recommended that the company's top management should be committed to support kaizen implementation by providing continuous and consistent well organized, kaizen training program for employees in order to improve their kaizen skill capacity. Furthermore, top managers should be inspiring employees by making employees motivation through financial and non-financial reward.

Assessment of Human Resource Planning, Recruitment and Selection Practices and Challenges: The Case of Ethiopian Customs Commission Kality Branch
Destä Asfaw, St. Mary's University

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: The Case of
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.

Keywords: Lean Production, Continuous Improvement, Waste Elimination, Cost Reduction, Lean Wastes

Effects of Diversity on Employees' Performance: The Case of Mekab PLC.
Elbetel Addisu, St. Mary's University

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 MKAB 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 gaps 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.

Keywords: 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
Elbethel Asefa Eshetu, St. Mary's University

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 dependent 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 a 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.

Keywords: Commitment, Relationship Marketing, Retention, Satisfaction, Trust

Factors Affecting Customers' Intention to Adopt ATM Banking in Commercial Bank of Ethiopia

Eleni Berhanu, St. Mary's University

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.

Keywords: Employees, Motivation, Job security and Financial Factors

Assessment of Corporate Social Responsibility Practice: The Case of Selected Manufacturing Companies in Addis Ababa
Elsabeth Degefu, St. Mary's University

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 study 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.

Keywords: Corporate Social Responsibility, Manufacturing Companies, Multinational Companies, Environment, Legal and Ethical, Customer, Community, And Employee

**Assessment of Competitive Strategy Formulation and Implementation Practices of Private Bank
in Ethiopia: The Case of United Bank S.C**
Elisabeth Teshome Gebremedhin, St. Mary's University

After the establishment of private banks in the Ethiopia, the industry has been facing stiff competition necessitating the designs of competitive strategies to guarantee and enable them become superior performers in their industry. The purpose of this study was to examine competitive strategy formulation and implementation practices of private banks in Ethiopia the case of United Bank S.C. The study used descriptive survey design as it sought to describe data and analysed using statistics based on summarized comparisons using percentages, ratios with the help of a computational software SPSS. Non probability sampling which is called judgmental or purposive sampling technique was applied. The target population for this study was 90 respondents from employees of United Bank, 80 managerial and 10 non-managerial staffs. While selection, adequate knowledge of respondent have been focused. The research used a structured questionnaire and interview instruments to collect primary data. The research also used secondary source documents in reviewing the actual performance of the bank under study company profile, annual reports, newsletters and internal records of the bank. The findings of this study indicate that United Bank under study are facing challenges due to competition and the bank applied combined competitive strategies of cost leadership, differentiation and focus strategies to mitigate the challenge. The study also found out that competitive and economic factors are main external factors whereas unethical move and loss of skilled employees to competitors, financial resource factors and technological factors are main internal factors that have significant influence on the bank's decision on formulation and selection of its competitive strategies. Based on these conclusions of the study, the researcher recommended that the government should come up with policies that would ensure that the challenges facing private banks in the maintenance of demand are addressed, United Bank has been applying mixed competitive strategies the bank need to be flexible, reduce high cost which is associated with office rent, there is unfair competition among banks so NBE should have strong control the application of code of conduct and ethics of the banking.

Keywords: Genetic strategies, Implementation, Formulation

**The Effect of Service Quality Dimensions on Customer Satisfaction:
The Case of Awash Bank
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The purpose of this study is to investigate the effects of service quality dimensions on customer satisfaction in Awash Bank. Descriptive and explanatory research design were 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.

Keywords: Service Quality, Customer Satisfaction

Risk Management Practices in Banking Sector in Ethiopia: The Case of Awash Bank S.C.
Ermias Gebretatyos, St. Mary's University

The purpose of this study is to empirically examine the Risk management practice in Awash bank SC. The study is used descriptive survey method and applies a mixed method research strategy for each stratify as representative sample by taking the quantitative method as the major component, while the qualitative method plays a supplementary role. Data was collected from Awash bank S.C. Permanente staff and analysis was carried out using descriptive statistic supporting by SPSS v 23. Based on the descriptive and analytical analyses results of the questionnaire data, Likewise, the overall usefulness of the risk management practices in Awash bank SC is found well prefund by the managing credit risk based on the empirical data analysis. This thesis unveils higher mean of agreement between the managing market risk and the risk management practices. These results indicate that the managing liquidity risk is also another valuable aspect to improve the usefulness of the risk management practices Awash bank SC. Furthermore, the descriptive statistics result stated that managing liquidity risk with the risk management practices has been found and endorses that it is important for the management to give more consideration to deal with the liquidity risk in order to bring improvement in the risk management practices of local banks. This study further confirms the role of managing operational risk in the whole banking risk management approach and has found moderates of implementations of the managing operational risk and the risk management practices in Awash bank SC is strongly minimized its credit risk. Therefore, the banking sector and other related sectors should be introduced with the necessary work to be completed on this subject, nonetheless by making a start with the determination of the road maps and national initiatives.

Keywords: Risk Management, Bank, Awareness

Factors Affecting Effectiveness of Consumer Products Distribution: The Case of Ethiopian Trading Business Corporation

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Market stability is fundamental issue for government and society. Market is instable when price of goods is 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.

Keywords: Marker Stability, Market Research, Price of Goods, Financial Capability

**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.

Keywords: Horse Bean, Product Quality, Capital, Export Knowledge, Technological Capability, Global Competition, Export Promotional Support, Export Performance

**Factors Affecting Consumers` Brand Preference of Electrical Cable Products
in Addis Ababa, Ethiopia
Eskindir Teferi, St. Mary`s University**

The main objective of this study is to examine the Factors affecting consumer electrical cable preference for foreign producer versus local producer brand specifically in Addis Ababa. Factors such as brand name, price, durability, advertisements, packaging, availability, service quality and social value were used as independent variables. Sample sizes of 281 structured questionnaires were distributed to electrical cable products consumers to elicit information from the sampled respondents in the city of Addis Ababa. Convenience sampling technique was used to select the 281 samples. The data collected using a structured five point Likert scale was analyzed using descriptive statistic and inferential statistics was used. Descriptive statistics was used to summarize data related to general information and inferential statistics including correlation and regression analyses was employed to determine the relationship among study variables. Brand name, price, durability, advertisements, packaging, availability, service quality and social value showed a significant and positive contribution to electrical cable brand choice of consumers in Addis Ababa. The findings of the study also showed that Most of respondents were influenced by brand image to choose from electrical cable products available in the market. Local electrical cable products were more preferred brands as compared to foreign brands imported into Ethiopia. Finally, local electrical cable producers are recommended to concentrate on popular brand names and well-designed electrical cable products that will elicit customer interest and promote Company Good Will.

Keywords: Brand Choice, Model of Buying Behavior, Brand Name, Price, Durability, Advertisements, Packaging, Availability, Service Quality, Social Value

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 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. Responses 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.

Keywords: Service, Service Quality, Customer Satisfaction, Technical and Functional Quality Model

Effect of Employee Commitment on Employee Performance: The Case of Addis Ababa City Road Authority (AACRA)

Etsegenet Debebe, St. Mary's University

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.

Keywords: Employee Commitment, AACRA Employees

Determinant of Dry Port Operational Performance of Ethiopian Shipping and Logistic Service Enterprise (ESLSE): 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.

Keywords: Productivity, Technical Efficiency, Ports and Terminal

**The Effect of Workplace Environment on Employee Performance: The Case of Golden Tulip
Addis Ababa Hotel**
Eyerusalem Getachew, St. Mary's University

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

**Employee Motivation Incentives and Their Effect on the Organizational Productivity: The
Case of Elsa Kolo Home Made Products Producer and Distributor
Eyouel Teferi, St. Mary's University**

In today's highly competitive business environment, organizations are expected to motivate their employees to meet organizational objectives. The purpose of the study was to examine the effect of employee motivational incentive on the organization productivity in the case of Elsa kolo homemade product producer and distributor. The researcher adopted explanatory research design to explain, understand and predict the cause and effect relationship between variables. A self-administered questionnaire applied in order to gather primary data from survey respondent. Survey was conducted on 215 employees of the case organization out of which 204 questionnaires were responded and used for further analysis. Data were analyzed via descriptive statistics (percentages, frequency, mean and standard deviation) as well as inferential statistics (correlation and regression analysis). The finding of the study showed that, all employee motivational factors have positive relationship or correlation with organization productivity. Moreover, the findings of regression analysis revealed that extrinsic factors were considered to have more significant effects on organizational performance than intrinsic factors. From the hypotheses tested, the result indicated that employee motivation has a significant effect on organizational productivity. Therefore, this study recommended that organizations should figure out factors that motivate their employees and seek ways of ensuring their performance level. The more employees are motivated the better the organizational performance will be.

Keywords: Motivation, Extrinsic Motivation, Intrinsic Motivation, Organizational Productivity

Consumers' Bank Selection Decision in Selected Cities in Ethiopia

Fantahun Mengesha, St. Mary's University

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, income 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.

Keywords: Bank Selection Criteria, Consumer Behavior, Decision Process

Customers' Expectations and Perceptions of Service Quality: The Case of Commercial Bank of Ethiopia, Addis Ababa Branch
Fantaye Kassaw Zeleke, St. Mary's University

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 i 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.

Keywords: Expectation, Perception, Service Quality, Customer Satisfaction, SERVQUAL Model

Assessment of Credit Management Practices: The Case of Hibret Bank S.C
Fasika Gebremeskel, St. Mary's University

The main objective of this study was to investigate credit management in light of the practices of modern credit management in financial institutions in case of Hibret Bank. To achieve this objective, descriptive research design has been employed along with both quantitative and qualitative research approaches. For the study both primary and secondary data is used. Primary data is collected using questionnaire, interview and the secondary data is collected from the bank's audited annual reports (2018/19-2020/21). A purposive sampling technique was used to select respondents from Hibret Bank employees who work at the head office and 8 other branches in Addis Ababa. Structured questionnaire was used to collect the data from a sample of 79 employees. Data were analyzed using a descriptive statistics. The findings revealed that the bank is not controlling the borrowers limit as per the NBE requirements and it lacks effective credit management system in controlling the credit limit of borrowers. The existing credit policy and procedure of the bank is encouraging flexibility to guide the loaning activity. The bank has been continuously make sure that the NPL cases has transferred to foreclosure process to get timely decision to reduce additional provision expense of the bank. But this does not help the bank to effectively implement its loan recovery mechanism to reduce its bad loans. Moreover, the bank has failed to make proper follow up on the loans availed whether they are spending on the actual purpose of the loan requested and also the credit monitoring procedure is not regularly reviewed and updated in the bank. Finally based on the findings of the study, the following recommendations are given. The bank should checks the borrower history before granting loans and properly assessed the customer ability to meet obligations in credit processing or appraisal system and properly assess the customer ability to meet obligations. Besides, the bank should give sufficient training to the customers on loan usage.

Keywords: Credit Management, Credit portfolio, NPL

**The Practices and Challenges of Designing Organizational Structure: The Case of Tigist
Tadese Import and Export Company
Fekeraddis Shiferaw, St. Mary's University**

The purpose of this study was to know the practices and challenges of designing organizational structure: the case of Tigist Tadese import and Export Company selected branches. A mixed research method of study was applied to reveal the practices and challenges of designing organizational structure: the case of Tigist Tadese import and Export Company selected branches. The sample population Tigist Tadese import and Export Company selected Head office and selected branch and worker by using purposive sampling techniques. In this study, both primary and secondary sources of data were used. The primary sources were Tigist Tadese import and Export Company managers and workers at head office and selected branches. Secondary sources such as working policy and procedure of the company, company directives, and management directives of the company issued at various times like management and other relevant data's to aid the researcher. Data collection instruments (questionnaire, interview and document analysis) were adapted. Out of these respondents, 191 employees filled in the questionnaires. The rate of return of questionnaire was 90.09%. And interview was conducted at Tigist Tadese import and Export Company managers and workers. The data gathered were analyzed using such statistical tools as percentage, frequency, mean, and standard deviation. The result of the study showed that because of the company weak organizational structure the top level management and the employees haven't a good relationship. Due to this projects are delayed, there is an information gaps, the employees aren't responsible for additional tasks and they aren't harmonies. Hence, the researcher recommended that the management level should have to plan the future by considering the past to build an organizational structure. And to redesign the structure, the management who designs the existing organizational structure should have awareness or have a proper training on how to design an organizational structure in consideration of how to achieve the strategic objective goal by creating a smooth working environment for the employees.

Keywords: Practice, Challenges, Strategic Objective

An Assessment of Inventory Management System: The Case of Habesha Cement Share Company

Fetiya Mohammed Seman, St. Mary's University

This research sought to examine the assessment of inventory management system of Habesha Cement Share Company. The study is applied descriptive reserach 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.

Keywords: Inventory Management System of Habesha Cement Share Company

The Effect of Service Quality on Customer Satisfaction in Abay Bank S.C

Fikirte Wondimu, St. Mary's University

The objective of this research was; to analyze the effect of service quality on customer satisfaction by using SYSTRA-SQ model. This study was conducted on customers of Abay Bank S.C in selected branches found in Addis Ababa. To achieve the study purpose, non-probability convenience sampling technique is applied and the researcher gathered the required data from customers of Abay bank S.C through questionnaire. Analysis and interpretation of the data was conducted by using descriptive and inferential statistical tools with the help of SPSS. Multiple regression model was used. After different diagnostic tests were tested the data analysis were performed using SPSS software. As result the study found out that variables Behavioural service quality, System service quality, Service transactional accuracy and Machine service quality have significant positive effect on customer satisfaction in Abay Bank Share Company at 5% level of significance. Also, the mean score result indicated that the respondents for all the customer satisfaction dimensions have a moderate agreement level. Moreover, the overall service quality as measured with customer satisfaction shows encouraging result, but with contexts that calls for further improvements. Furthermore, the result of the study identified issues that dissatisfy customers: such as less branch network in Addis Ababa as well as other regions, relatively less collateral estimation, a smaller number of ATM, and inadequate ATM machines. The researcher recommends that the Bank shall enhance the business research and product development department's capabilities to respond to customer's dissatisfaction areas and to design highly effective customer driven products/service as well as bringing unique features in the existing product/services. Besides, managements of the Bank shall work hard to increase the machine service quality, since it is one of the measures of service quality that scores very low.

Keywords: Behavioral Service Quality, System Service Quality, Service Transactional Accuracy and Machine Service Quality, SYSTRA-SQ

**Assessment on Benefits and Challenges of Outsourcing Practices: The Case of International
Community School of Addis Ababa
Fiseha Menberu, St. Mary's University**

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 alleviates 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.

Keywords: 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

Fitsum Mohammed, St. Mary's University

Marketing strategy has been a focus of organizations and a tool for attaining overall firm performance. The crucial success or failure of a company depends on its marketing strategy. 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 selections 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 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.

Keywords: Marketing Strategy, Market Performance, Product, Price, Promotion, Place

Assessment of Extrinsic Reward Practices: The Case of Commercial Bank of Ethiopia

Fresh Kebede, St. Mary's University

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 statistical 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 policies 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 policies 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

Gelila Seyoum, St. Mary's University

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 management has significant effect on organizational performance. Strategic supplier 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
Genet Belete, St. Mary's University**

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.

Keywords: Motivation, Employee Performance, Intrinsic Motivation, Extrinsic Motivation

**The Effect of Leadership on Employee Commitment in Awash Wine Share Company
at Addis Ababa
Getacher Debalke, St. Mary's University**

Leadership and the different associated styles have an immense impact on how employees commitment, and leads positive organisational outcomes. The purpose of this study would be to investigate the impact of leadership style on employee's commitment and to forward the possible solution to the concerned bodies. This study was used a descriptive research method. To achieve the overall objectives of the study consisted of a qualitative and quantitative method to analyse the effect of leadership on employee commitment in Awash Wine Share Company. A Researcher had selected 64 samples from AWSC. Questionnaire and interview were the main data collection instruments. Awash Wine Share Company was implemented and practiced mostly transformational leadership style and transactional leadership style. These leadership styles were best for respondents in Awash Wine Share Company. Employees absenteeism from work place was the major problem faced AWSC and the main reason for their absences was uncomfortable work environment and take its first rank. The other reasons were low salary payment and inappropriate treatment of employees by leaders. The other problem faced AWSC was high rate of staff turnover. Only few staffs were retained in their organization AWSC. AWSC exercise laissez-faire leadership style, transformational leadership style, transactional leadership style and democratic leadership style. But it does not exercise autocratic leadership style. Therefore, AWSC used contingency approach of leadership style. The most types of employees commitment to AWSC was affective commitment and continuance commitment but was not normative commitment. AWSC should create conducive work environment to reduce employee's absenteeism and to increase employee's commitment. The other solution for employee's absenteeism should be revision of employee's salary scale and appropriate treatment of employees by their leader. The major problem faced AWSC was high rate of staff turnover. Therefore, the company should investigate the problem deliberately and take corrective actions based on the investigation made by professionals. Therefore, most types of employee's commitment in AWSC were affective commitment and continuance commitment. The most employees' commitment in AWSC was not normative commitment. So, the AWSC should plan how to produce normative committed employees.

The Practices and Challenges of Performance Management System in Dashen Bank

Getachew Worku Biza, St. Mary's University

This research was conducted to assess the practices and challenges of the performance management system in Dashen Bank, and the main objective of this study was to assess and describe the performance management system practices and challenges in Dashen Bank. The study focused on how the performance management system process was practiced, and challenges faced while implementing the performance management system in the case of Dashen Bank. To answer these questions descriptive research design has been used by using both quantitative and qualitative research approaches. Concerning selecting employee respondents for this research, census method was adopted as the total numbers of employees in those four selected branches are 81 to fill in the self-developed questionnaire, which is the main data collection instrument. The data collected from the questionnaires were compiled by using Microsoft Excel. The result of the analysis was presented by using tables. In general, the finding of the study revealed that organizational goals were not fully aligned with department/branch and individual goals, participation of employee's in the planning stage of a performance management system is not across all employees of Dashen Bank, lack of regular feedback, lack of uniformity in gathering information about employee's performance and lack of software for automating the performance management system were the major problems noted. Having this in mind the researcher concluded that even though Dashen Bank has some good qualities in clearly defining the mission, vision, and values and developing a strategy map but a lot has to be made in making a performance management system to be more useful for the organization. To fill the identified gaps, recommendations were forwarded to align organizational goals with department/branch and individual level, improve the level of employee's participation in the PMS process, to enhance the awareness of employees about the purpose of PMS, goals should be set in mutual agreement, letting employees assess their performance using self-appraisal method, gather information about the performance of an employee from different sources. Finally, it is suggested to make the evaluation criteria to be very objective and conduct the evaluation at the right time.

Keywords: Performance, Performance Management, Performance Management System

Effect of Organizational Culture on Employees' 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 Sekarer(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 data entry was made and analyzed using SPSS 23 statistical tools including descriptive and inferential statistics done 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 result 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 has 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 variable have positive effect on employee performance and also the Hypothesis result of this study show 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 has 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.

Keywords: Organizational Culture, Involvement Dimension, Consistency Dimension, Adaptability Dimension, Mission, Employee Performance

Assessment of Operational Challenges Posed by Covid-19 Pandemic on Small and Medium Sized Enterprises Operating in Addis Ababa
Getu Gudisa, St. Mary's University

The outbreak of coronavirus disease (COVID-19) has severely affected the global and Ethiopian economy. Major victims of the COVID-19 outbreak are micro, small, and medium-sized enterprises (SMEs). This thesis aims to assess the impact of COVID-19 outbreak on these businesses and provide policy recommendations to help MSMEs in reducing business losses and survive through the crisis. I adopted descriptive methodology with comprehensively reviewing the available literature, including policy documents, research papers, and reports in the relevant field. Further, to add empirical evidence, we collected data from 390 small and medium-sized enterprises operating in Addis Ababa by administering questionnaire. There are involved more than ten SME (like:- food and beverage, construction, agro proceeding, and others) business category. Employing a stratified random sampling, 390 respondents were selected using Taro Yamane (1967) sample size determination formula. The data were analyzed through descriptive statistics. The results indicate that most of the participating enterprises have been severely affected and they are facing several issues such as financial, supply chain disruption, decrease in demand, reduction in sales and profit, among others. The study confirms 15.7% of respondents said they had currently fully trading , 29.9 % of the respondent responded paused trading and does not intended to restart in few months. 11.5 % of the respondents had responded that they had permanently ceased the trading. In short, we find that micro and small businesses experienced a larger decline in businesses activity compared to medium and large firms. There is a finding since most of micro and small businesses in Addis Ababa halted operations due to their disruption in demand and supply (28%) , lack of transport goods (18.1%), reduced demand for product and services (17%), time taken raw material delivery (9.3 %) changes in transport cost (28%) agriculture and manufacturing firms compared to service sector firms. In this research, an attempt was made to study the impact of HRM challenges on COVID-19 HRM practices.

Keywords: Covid-19, Enterprise, Medium Enterprise, Small Enterprise, Operational Challenge, HRM Practices, Response Plan

Assessment Of Strategic Management Practices and Challenges: The Case of Commercial Nominees PLC

Gezashign Teklemikael, St. Mary's University

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) PLC. 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 unites 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.

Keywords: 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
Girma Terefe, St. Mary's University**

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.

Keywords: Elmi Olindo Construction Company, Job Satisfaction, Factors of Job Satisfaction, Turnover Intention

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 help to reinforce the relationship between employees' perception and job satisfaction and allows the performance appraisal to support organizational goals.

Keywords: Performance Appraisal, Job Satisfaction, Employee

Factors Influencing Employee Performance Appraisal Alignment with Organizational Performance: The Case of Ethio Telecom
Hailay Luel Kassa, St. Mary's University

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 science (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.

Keywords: Performance, Appraisal, Alignment, Organizational Performance, Management By Objectives (MBO), Superior, Subordinate, Appraisal System

Assessment of Reward Practices at Commercial Bank of Ethiopia **Haileyesus Tamire, St. Mary's University**

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.

Keywords: Financial Rewards, Non-Financial Reward, Reward Practice, Employee Performance

The Effect of Training and Development on Employee Performance in Heineken Breweries Share Company (HBSC)

Hana Kidane, St. Mary's University

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 questionnaire. 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
Hanna Dubale, St. Mary's University**

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 is 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.

Keywords: Advertising, Media Advertising, Consumers' Buying Behavior

**Assessment of Challenges in Tourism Marketing Practices During Covid-19: The Case of
Travel Agency in Addis Ababa
Haregewoyn Ayalew, St. Mary's University**

The tourism marketing and its development have gained a great attention and have been adopted as a policy in tourism planning by many governments and concerned bodies. Thus, the study aimed to analyze the tourism marketing practices, strategies and identify the challenges in Addis Ababa during COVID-19. This study used a descriptive research design and distributed 305 questionnaires for local and international tourists and tour operators. Add to this, interviews were made with purposely selected experts from marketing department of the Addis Ababa culture and tourism office. Accordingly, the study found that the marketing practices of tourism in Addis Ababa during COVID-19 place, price, people, process, partnership and promotion were found to be practiced well. While, product, programming, physical evidence and packaging exhibited inferior insufficient during COVID-19. Poor positioning strategy was found in terms of its tourism strategy. UN expanded resource and development activities and travel restrictions were found to be the impeding tourism marketing major challenges in Addis Ababa during COVID-19. The independent t- test analysis found that tourists and tour operators has similar marketing mixpractices in terms of price, product, promotion, place, people, process, physical evidence, partnership, programming and packaging. For this reason, the study recommends that to develop new products and good programming to return the tourist experience during COVID-19. The exceptional positioning strategy of tourism sectors to promote to the customers in order to create the image of Ethiopia tourism market.

Keywords: Covid-19, Challenges, Marketing Strategies, Tourism Practices

**An Assessment of Employee Recognition Practices and Their Effects on Employees’
Motivation in Lion International Bank
Haregwa Terefe, St. Mary’s University**

Reward management is one of the ways used by organizations for attracting and retaining suitable employees as well as facilitating them to improve their performance. This study aimed at assessing the employee recognition practice and their effects on employee motivation in Lion International Bank. The study adopted quantitative research design. Data was collected using questionnaires. A total of 296 questionnaires were distributed, out of which, 265 employees responded. Descriptive statistics (frequency tables, percentages) were used to present data. Mean and standard deviation were used to analyze the programs; Data were analyzed with the help of the Statistical Package for Social Sciences (SPSS) computer program. Regression analysis were used to test the relationship between the variables under study in relation to the objectives of the study. The finding of the study shows that positive and significant relationship between all independent variable which are payment, promotion, benefit, working condition, supervision, feedback and autonomy and dependent variable employee, motivation. This implies that, a significant portion of employees considered the recognition practices in Lion International Bank S.C. as less motivating unfair, not competitive and attractive and hence employees seemed to be less responsibility, less loyalty and belongingness and less committed to the organization. It is recommended to review the banks recognition practices that are factor that effect employee motivation.

Keywords: Payment, Promotion, Benefits, Supervisor, Working Condition, Feedback, Autonomy and Employee Recognition, Motivation

**Assesment of Consumer Behaviour towards Food and Medicine Control Proclamation
1112/2019: The Case of Dashen Beer Consumers in Addis Ababa, Ethiopia
Heaven Ayalew, St. Mary's University**

The general objective of the study was to assess the law against alcohol towards Dashen Beer consumers in A.A. To meet the research objective, both primary and secondary data were used. The researcher used non-probability sampling approach from the infinite consumers, specifically convenient sampling technique, to gather data from 346 beer consumers in A.A. Descriptive analysis was used to analyze the data using statistical tools mainly frequencies, percentages, mean and standard deviation. Methodologically this research was based on questionnaire survey and interview to collect data for the study purpose. The research finds that Dashen beer consumers perceived ban on advertisement decreases and change in product label decrease consumption. Increasing the minimum legal alcohol drinking age from 18 to 21 years old has not significantly decreased the sales volume of the company. Thus, the researcher forwarded recommendations to strictly implement the law against alcohol, to oversee other methods in order to balance public health and business performance to minimize the negative effect on alcohol manufacturing companies and lastly both manufacturing and regulatory bodies should give updates on mandatory health warnings on product label.

Keywords: Consumer, Consumer Behavior, Alcohol, Alcohol Control Proclamation

**Challenge and Opportunity of Import Substitution in Local Vehicle Assembling: The Case of
Selected Vehicle Manufacturers
Helen Yitaferu Gizaw, St. Mary's University**

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
Helen Engdayehu, St. Mary's University**

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. EPIData version 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, 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
Hemen Mekuria, St Mary's University**

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

**Factors Affecting Destination Image: The Case of Addis Ababa Selected
Tourist Destination Places
Hermela Kiflu Assefa, St. Mary's University**

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 has insignificant effect on destination image.

Keywords: Destination Image, Destination Image Practices

**Teacher Leadership and Its Impact on Quality of Education: The Case of Time
International Academy
Hewan Melaku, St. Mary's University**

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 Challenge: The Case of
Kotebe Metropolitan University
Hewan Yacob, St. Mary's University**

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 University's 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's 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 increase 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.

Keywords: Training Program , Kotebe Metropolitan University

Effect of Emotional Intelligence on Organizational Commitment with the Mediating Role of Job Satisfaction: The Case of Primary School Teachers
Hikmet Abdulhamid, St. Mary's University

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/Lafto 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/Lafto 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/Lafto 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.

Keywords: Emotional Intelligence, Job Satisfaction, Organizational Commitment

Challenges Women Entrepreneurs and Startup Are Facing in Addis Ababa

Hilina Melaku, St. Mary's University

This study was designed to shed light on the challenges that women entrepreneurs are facing either to start a new business or develop their existing business in Addis Ababa. 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. Recommendations are provided for the upcoming new women startups and various sectors such as micro finance and educational institutions plus sectorial and concerned governmental associations.

Keywords: Women Startups, Women Entrepreneurs, Challenges

**The Effect of Promotional Mix on Brand Image: The Case of Fiker
Spring Water Company
Hillina Girma, St. Mary's University**

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 Sub cites. Quantitative research approach, explanatory research design and convenience sampling techniques 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.

Keywords: Brand Image, General Advertisement, Sales Promotion, Public Relation, Social Media Marketing, Personal Selling, Direct Marketing

The Impact of Credit Risk Management on the Financial Performance of Ethiopian Commercial Banks

Hiwot Anteneh Mekonnen, St. Mary's University

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 concluded 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.

Keywords: Credit Risk Management, CAMEL, Financial Performance, Bank

**The Effect of Work Environment on Employees Performance: A Case Study at
Bank of Abyssinia
Hiwot Asaminew Desta, St. Mary's University**

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 th 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.

Keywords: Physical, Psychological and Social Environment, Employees' Performance

**The Effect of Promotional Mix-Elements on Sales Volume: The Case of Anbesa Shoe
Share Company**
Hiwot Meseret, St. Mary's University

The study examined the impact of promotional mix elements exercised in Anbesa 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 multicollinearity were tested. 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 Anbesa 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.

Keywords: Promotional Mix Elements (Advertising, Sales Promotion, Personal Selling, Public Relation and Direct Marketing), Sales Volume

**Effects of Reward on Employee Motivation with Job Satisfaction as a Mediating Variable: The
Case of Nile Insurance Head Office
Hlina Tegegn Girum, St. Mary's University**

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.

Keywords: Reward, Employee Satisfaction, Employee Motivation, Intrinsic Reward, Extrinsic Reward

**Factors Affecting Organizational Commitment in Higher Education: The Case of
Addis Ababa University
Huda Hassen, St. Mary's University**

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 Employees' Motivation on Organizational Commitment: The Case of Nib International Bank
Israel Begashaw, St. Mary's University

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.

Keywords: 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
Jalale Yadeta, St. Mary's University**

As the delivery of health care is a complex process, it often requires high level of engagement of the healthcare providers especially the Multidisciplinary team engagement in order for the healthcare 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 multidisciplinary 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 healthcare system to make improvements so that to increase the engagement level of health care providers.

Keywords: 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
Kalkidan Alemu, St. Mary's University**

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.

Keywords: Employee Turnover, Organizational Performance, Job Satisfaction, Salary, Reward

Assessment of Corporate Social Practices of United Beverages Share Company Kasahun Gilo, St. Mary's University

Corporate social responsibility (CSR) is one of the hotly debated topics in today's highly competitive business world. Currently, the Ethiopian beer market & number of consumers is growing fast. Critics of alcohol industry CSR is conflict of interest between the economic objectives of the industry, maximizing profits, generated from harmful drinking, and consumer health objectives to reduce the harms caused by alcohol, requires reductions in alcohol consumption. The aim of the research was to assess CSR practices of UBSC focusing on CSR plan, motives, undertakings, and barriers taking only four identified stakeholders which are Employees, Consumers, Community, and Environment. In doing that, the study reviewed some theoretical and empirical literatures. Descriptive research was used where questionnaire, Interviews, review of documents and observation methods were applied in collecting relevant data. The study applied standard statistical sample size determination technique and used mixed sampling techniques purposive and simple random sampling. A one-to-one structured interview conducted with selected department managers. The relevant qualitative and quantitative data collected were quantitatively and qualitatively analyzed to compile major findings of the study. Major results of the study include no formal CSR plan, neither budget nor CSR communication channel where Holistic; profit driven, Synergetic, compliance driven, and Care driven all are basic motives. Has good CSR practice toward its employee except where it invests less in employee development and impaired freedom of association and the right to collective bargaining. Advertisements to consumers are as per the law while has no initiatives on reduction of harmful alcohol drinking, drink driven prevention, alcohol misuse prevention, sales of its products for underage and pregnant consumers while good in practicing CSR towards the community around. Has no clear environmental protection policy & performance disclosure. Challenges faced by the UB while implementing CSR include lack of organized CSR planning, Lack of budget, banned alcoholic advertisement, inflation, limited forex, New Excise Tax law, COVID 19 and political instability. It is recommended that the Company should discharge its social responsibility in an organized and planned manner, invest on employee development, and take different initiatives towards consumers.

Keywords: CSR, Employee, Consumer, Community, Environment

Determinants of Voluntary Tax Compliance: Evidence from Addis Ababa City Administration Tax Office

Kassu Felmi Merera, St. Mary's University

Tax is an important source of revenue for government's spending and development projects. The main objective of this study was to examine the determinants of voluntary tax compliance of the tax payer's at Addis Ababa city administration tax office. The study adopted a quantitative research approach to test the hypotheses and answer research questions. The data was collected from category A and B tax payer's Addis Ababa city administration tax office. Two analysis methods were used; descriptive statistics and inferential statistics to examine significant determinant factors of voluntary tax compliance using statistical package for social science (SPSS). The result founds that majority of tax payers were compliant. It was also found that Government expenditure negatively affects voluntary tax compliance. Tax audit, Referral groups, and Personal financial status positively affect voluntary tax compliance. Tax knowledge, Service delivery of tax office, Penalties and fines, and Equity and fairness were found insignificant. The study suggests to the tax office create awareness on importance of government spending, tax laws, availability and amount of penalties and fines on tax evasion and late declarations. The study also advises the tax office to work on service delivery system (training workers, using appropriate technologies, etc.) in order to improve efficiencies of its workers dealing with taxpayers. The study suggests further investigations on this and related topic to be done, which helps to analyze these and other factors from different perspectives.

Keywords: Tax, Compliance, Voluntary, Determinants

**Assessment of Performance Evaluation Practice and challenges: The Case of
Awash Bank Share Company
Kidist Gonfa Muleta, St. Mary's University**

The main objective of the study was to assess performance evaluation practice and challenges at Awash Bank Share Company. The student researcher has used questionnaires and structured interview to collect data from managers and non manager employees. Data were collected from 168 employees of the bank. Descriptive statistics and thematic analysis were used to analyze quantitative and qualitative data, respectively. The study findings indicated that employees are given feedback during the appraisal period; are allowed to see their result and can appeal to higher officials if they believe it is biased and inaccurate. However, they are being evaluated by the form whose design they have not participated in. Moreover the criteria used to measure performance of employees are objective. But, there are some criteria which don't have direct relation with the actual work and natural traits which are difficult to alter and are beyond control of the employee. There also are criteria which are vague to understand. It was also found that the major challenges of Performance evaluation at AB S.C. are lack of rater ability to evaluate employee performance, rater bias in evaluating performance, lack of communicating performance standards and expectations to the employees, no link between some evaluation criteria and employee job, absence of employee participation in setting performance evaluation criteria and lack of focus and carelessness by some branch managers. Therefore, based on the research finding it is recommended that performance evaluation criteria should be revised in participation of the employees for they are the actual persons who do the job and evaluated. In order to acquaint employees who do not know why performance evaluation is conducted the bank's management should create awareness on purpose of performance appraisal. The bank's HR directorate should follow up those raters who are not having file and encourage those using it now. The Bank's management should give training to supervisors and managers who are responsible for conducting performance evaluation. This will boost raters' ability to evaluate and alleviate raters' bias.

Factors Affecting the Demand for Life Insurance in Ethiopia

Kidist Habte, St. Mary's University

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.

Keywords: Awareness, Life Insurance Demand, Religion, Advertisement

Factors Affecting Financial Performance of Ethiopian Insurance Companies

Leul Lealem, St. Mary's University

Factors' affecting financial performance of Ethiopian insurance companies has been considered to be an important issue on financial performance of Ethiopian insurance companies. The study used balanced panel data model and collect data from Seven insurance companies covering the period of ten (10) consecutive years, 2010-2019. To this end, the study employed quantitative research approach and explanatory research design. The study used panel data techniques specifically fixed effect model on the regression analysis and used E-view10 software. The study used one dependent variable return on asset (ROA), seven independent variables that are Credit risk, liquidity ratio, company size, technical provisions risk, underwriting risk, inflation rate and deposit interest rate. The regression result show that credit risk, liquidity ratio, and technical provisions risk show negative and significant effect at 5% significance level and underwriting risk Negative at 1 % Significant level on financial performance of insurance companies in Ethiopia, In addition company size and deposit interest rate have positive and significant effect at 5% significance level on financial performance of insurance companies in Ethiopia, Where as inflation has insignificant effect at 5% significance level on performance of insurance companies. The study concluded that factors affecting on the performance of Ethiopian insurance companies has significant effect on the performance of Ethiopian insurance companies. Based on this finding, the study suggests that, the management bodies of the insurance companies should give high attention on firm and industry related variables, particularly by adopting better risk management strategies and better internal control to achieve superior profitability.

Keywords: Ethiopian Insurance Companies, Financial Performance, ROA

Factors Affecting Deposit Mobilization Process: The Case of Dehub Global Bank S.C.
Lidet Belete Asfaw, St. Mary's University

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 Dehub 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.

Keywords: Deposit Mobilization, Branch Expansion, Interest Rate, Technology, Competition, Regression Model

**Effect of Employee Job Satisfaction on Organizational Performance: A Case Study of Nib
International Bank S.C
Lidiya Wakneda, St. Mary's University**

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
Lwam Berhane, St. Mary's University**

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.
Maeregu Taye Jimma, St. Mary's University**

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.

Keywords: Agro Industry, Employee Performance, Training

Factors Affecting the Growth of Saving Customers in Commercial Bank of Ethiopia: The Case of Selected Districts in Addis Ababa
Mahder Mezgebu, St. Mary's University

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 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
Manaye Wube Tsega, St. Mary's University**

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 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.

Keywords: Supply Chain, Performance, Et-Fruit

Assessment of the Relationship between Organizational Culture and Organizational Performance: The Case of Info Mind Solutions PLC
Maranata Mengistu Nigatu, St. Mary's University

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 of the research were as 6 of the employees participated in the in-depth interview. The interviews lasted from 15-30 minutes and are audio-recorded transcribed and translated. The data collected 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 in partially employees' 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
Marta Adane, St. Mary's University

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 preparation 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.

Keywords: ERA, Strategic Management, Strategy Formulation, Strategy Implementation, Strategy Monitoring and Evaluation

Employee Training and Development Practice: The case of Ethio Telecom
Mastewal Woleli, St. Mary's University

The purpose of this paper was to assess the practice of training and development at Ethio telecom. For this purpose, a sample of 187 employees' non-managerial staffs and managerial staff respondents were drawn through simple random sampling technique. Self-administer questionnaire, Interview and document analysis were used to gather data. Data obtained through questionnaire has been analyzed with descriptive statistics (frequency, percentage, mean and grand mean). Moreover, the data obtained using interview and from document review have been analyzed through identifying patterns and themes drawn from the participants own responses; the findings of the study shows that Ethio telecom do have well defined training and development need assessment practices, training delivery and evaluation methods. In addition, sufficient budget and resource required for training and development is allocated accordingly. Based on findings of the study, it is recommended that the Ethio telecom have to keep constant review of its training development and practice to identify potential employees for future need and to enhance effectiveness of training and development.

Keywords: Training, Development, Managers, Non-Mangers, Training And Development Need Assessment, Training and Development Evaluation and Methods of Training and Development

The Impact of Organizational Culture on Employee's Job Satisfaction: A Case of Guna Trading House PLC
Mearg Hagos, St. Mary's University

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 argue 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.

Keywords: Consistency, Culture, Involvement, Organization, Satisfaction

The Role of Rail Transport to the Multimodal Operator Performance of Ethiopian Shipping and Logistics Enterprise

Meaza Tenkir, St. Mary's University

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 R2 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.

Keywords: 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

Mebratu Girma, St. Mary's University

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 las brand trust that meet customer loyalty.

Keywords: Brand Image, Brand Awareness, Brand Association, Brand Recognition, Perceived Quality, Brand Trust, Customer Loyalty

The Effect of Internal Marketing on Job Satisfaction: The Case of Zemen Bank
Mekdes Ayenalem, St. Mary's University

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).

Keywords: Internal Marketing, Training, Empowerment, Motivation, Internal Communication, Job Satisfaction.

**The Effect of Supply Chain Management Practices on Organizational Performance: The Case of
Diageo- Meta Abo Brewery Ethiopia
Melat Dessalegn, St. Mary's University**

A supply chain is a sequence of processes and flows that aim to meet final customer requirements and take place within and between different supply chain stages. It includes coordination and collaboration with channel partners, suppliers, third-party service providers, and customers. Due to the number of rival companies expanding both locally and globally, organizations are facing different kinds of challenges in today's dynamic global markets. To remain competitive, organizations must recognize the importance of supply chain practices that improve not only their organizational performance. The objective of the study is to investigate the effect of supply chain management practices on organizational performance in Diageo- Meta Abo Brewery Ethiopia. The study was used a descriptive research design in which selection of respondents was done using a purposive, stratified and simple random sampling technique. The analysis was made using descriptive statistics and the significant relationship of the independent variables with the dependent variable was made using inferential statistics (correlation and regression analysis). The descriptive analysis result shows, the majority of the respondents were male (54.1%). Most (57.6%) of the respondents during data collection were under 26 to 35 years old. 71.5% of them have bachelor's degrees. The correlation analysis result shows that supply chain management practices i.e. strategic supplier Partnership, Customer relationship, Level of Information Sharing, and Quality of Information Sharing have a positive and significant relationship with organizational performance. Finally, according to the regression analysis result, that all the constructs SCMPs have a positive and significant influence on Organizational Performance. Hence, all the hypotheses that support the positive and significant relationship were accepted. i.e, the researcher accepts all the null hypotheses. Therefore, Due to the organization's strong supply chain management, customer relations, and information sharing system, its performance was found to be high.

Keywords: Supply Chain Management, Supplier Relationship Management, Customer Relationship Management, Level of Information Sharing, Quality of Information Sharing

The Effects of Service Quality on Customer Satisfaction: The Case of Awash Bank Melkam Tesfaye, St. Mary's University

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.

Keywords: Service Quality, SERVQUAL, Customer Satisfaction

**The Effect of Organizational Citizenship Behavior on Organizational Performance:
The Case of St. Mary's University
Meron Bezabih Bekele, St. Mary's University**

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, conscientiousness, 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.

Keywords: Organizational Citizenship Behavior, Altruism, Conscientiousness, Sportsmanship, Courtesy, Civic Virtue, Organizational Performance

The Challenge and Prospects of Logistics Management Practice: The Case of Ethio telecom

Meron Kebede, St. Mary's University

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.

Keywords: Logistics, Logistics Practice, Challenges, Prospects

The Effect of Working Conditions on Employee Performance: The Case of Asku PLC
Meron Woudneh, St. Mary's University

This study aimed to investigate the effect of working conditions on the performance of employees in ASKU PLC with a special emphasis 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, workload 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.

Keywords: Working Conditions, Productivity and Employee Performance

Effect of Electronic Banking Service Quality on Customer Satisfaction: The Case of Hibret Bank S.C.

Meron Zewge, St. Mary's University

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.

Keywords: 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: The Case of Addis Ketema Sub-City Ten Woredas Labor and Social Affairs Service Office
Mesay Meku W/Mariyam, 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 sub-city ten woredas labor and social affairs service office both intrinsic and extrinsic job satisfaction should be developed for the attainment of good commitment.

Keywords: 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 Amagnoch Church Development Commission and actors 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 MWACDC 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.

Keywords: Project Management, Monitoring and Evaluation, Project Success, EMWACDC

**Factors affecting E-Banking Services Adoption in NIB International Bank S.C:
Customers Perspectives
Mesfin Sisay Abebe, 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. The 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.

Factors Affecting Employee Job Satisfaction: The Case of Dashen Bank
Mihret W/Mariam, St. Mary's University

This study attempts to evaluate factors affecting job satisfaction of employees in Dashen Bank. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employees, and also it tried to fill the gap by empirically testing the variables including Work environment, Respect, praise and Recognition, Fair Compensation, Motivation, Benefit Package and Promotion, and Nature of the work. It is a cross sectional case study by using survey data collection method. A quantitative methodology was used and closed ended questionnaires were used as measuring instrument. The result has been analyzed in terms of descriptive statistic followed by inferential statistic on the variables. The result indicated that there is a significant and positive relationship between all of independent variables and dependent variables. The present study highlighted the various dimensions necessary for motivating employees to improve the quality of service in the bank sector. Findings showed that DB bank employees have satisfied.

Keywords: Job Satisfaction, Respect, Praise, Recognition, Benefit Package

**Assessment of Training and Development Practice: 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

Assesment of Strategic Planning and Mangement Practice in Berhan Bank S.C
Mussie Mesfin Wibet, 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 to plan for computer based individual and group performance measurement system.

Factors Affecting Consumer Smart Phone Preference for International Vs 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 sources. while the primary data was collected through 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 was 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 international 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 techno 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.

Keywords: Consumers' Preference, Smartphone's, International Versus Local Brand

The Effect of Performance Appraisal Practice on Employee Motivation: The Case of Debu Global Bank

Nataly Damenu, St. Mary's University

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 employees. 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 using 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.

Keywords: Ongoing Feedback, Rewarding Performance, Trained Appraiser, Continuous Open Communication, Perception About Fairness of PAS, Employee's Participation

**Performance Appraisal System and Its Effectiveness In Ethiopian Private Bank The Case of
Bank of Abyssinia
Neguse Berhan, St. Mary's University**

The goal of this research was to see how effective the Bank of Abyssinia's performance appraisal system was. The study employed a descriptive statistical method with a cross-sectional survey and a qualitative research strategy. The study's goals were to analyze employee awareness of the system's importance and criteria, as well as the effectiveness level of the performance appraisal system and the elements that influenced its successful implementation. We used both primary and secondary data. The study was carried out with the use of SPSS, and descriptive statistics, frequency tables, percentages, and pie charts were used to display the findings. The study's scope was limited to Addis Ababa's five branches and headquarters. According to the conclusions of the study, there is a high level of compliance in the bank when it comes to applying the system. The effectiveness measures revealed that behavioral factors such as customer relations, responsibility, and quality of work receive higher ratings than professional competence and quality of work, indicating a weakness in the system's implementation to differentiate weak and strong performance, and the system is not clearly linked to profitability. The system's effectiveness in improving employee and organizational performance is judged to be low. The utilization of appraisal findings to determine rewards resulted in appraiser leniency. The researcher suggests that the administrative and developmental parts of the appraisal format be clearly separated, refocus criteria to include task undertaken by employees to link the system with the bank's profit and goals, introduce multiple rating system, design scheme to reduce the use of appraisal results for salary adjustments, develop means to link profitability and performance appraisal, provide rater trainings, and develop The knowledge gathered during the evaluation might be applied to similar surveys in other human resources operations, adding value not only to the company but also to others in the same industry.

Keywords: Employee Performance Appraisal, Effectiveness, Direct Reportees, Ratee, Appraiser, Rater, Compliance, Training

**The Effect of Reward System on Creativity of Employee in Oromia Credit and Saving Share
Company: The Case of East Shewa Zone Branches
Nishan Chemere Zewdie, St. Mary's University**

Reward system is an important tool that management uses to channel employee's motivation in desired ways such as better functionality and further improve company performance. The overall purpose of this research was to investigate the effect of reward system on employee creativity in Oromia Credit and Saving Share Company (OCSSCO) the case of East Shewa Zone Branches. The study population comprised a total of 250 employees from various functions. Simple random sampling technique was used to draw a sample size of 144 respondents. The data collection instrument was open and closed ended questionnaire developed by the researcher along with the researcher was using Statistical Package for Social Scientists (SPSS) version 21 for data operation and analysis. The result of descriptive statistics indicated that practice level of both intrinsic & extrinsic rewards in OCSSCO is low. Furthermore, the outcome of Pearson correlation shows there is a significant and positive relationship between extrinsic reward, Intrinsic reward & employee creativity. Also, the results obtained from the regression analysis indicate almost 83.3% of employee creativity is explained by extrinsic & intrinsic rewards. Similarly, the result indicates intrinsic reward is more contributing factor to employee creativity than extrinsic reward. It concludes that in addressing employee creativity for accomplishment of organizational goal, it is important for the management to make effective use of both extrinsic and intrinsic reward system for their employees. What is more, the management needs to appraise reward practice of identical institutions & formulate essential fine-tuning.

Keywords: Effect, Employee Creativity, Reward, Intrinsic, Extrinsic

**Effect of Human Resource Planning on Organizational Effectiveness: The Case of Addis Ababa
Housing Development Corporation**
Nuhamin G/Egziabhear, St. Mary's University

This study examines the Effect of human resource planning on Organizational Effectiveness; the case of Addis Ababa Hosing Development 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 frequencies 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 matrix result shows that these six elements have a 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 focuses on the six elements of the HRP that are considered as determinants in the research and how to fill the gap regarding the result of these elements.

Keywords: Human Resource Management, Human Resource Planning, Organizational Effectiveness.

Assessment Of Employees' Performance Appraisal Practice In Bank Of Abyssinia
Rahwa W/Maria, St. Mary's University

The key purpose of the study was to assess the Employees' Performance Appraisal Practice in Bank of Abyssinia S.C. Western Addis District City Branch. Descriptive research design and Quantitative research Approach was used to carry out this study. The target population is from head office and employee working in Addis Ababa city under West Addis District was selected as a population of study which comprises 1,100 employees, out of this the sample size of study was about 285 respondents. A simple random sampling method was used to collect data. The study used questionnaires as its data collection instrument quantitatively. Regression Analysis and Correlations were used to analyze the data collected using SPSS version 20. Performance Appraisal practice could be negatively affect the organization for lack of certain performance manners, lack of effective communication between supervisors and employees and lack of clear performance expectations. So, the performance appraisal practice of independent variables and dependent variable is positively related to employee's performance. From the results of appraisal performance practice there is less focus on employees' performance in the bank. Therefore, The Bank should inspire more communication between management and all staff, critically measure the performance appraisal practice by focusing on employees performance and well-appointed with best methods of motivating employees through the proper performance appraisal policy.

Keywords: Performance Appraisal Practice, Abyssinia Bank

The Effect of Leadership Style on Employee Motivation: The Case of Commercial Bank of Ethiopia West Addis Ababa District
Rediet Tamiru, St. Mary's University

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.

Keywords: 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: The Case of
Yohannes Haile Building Contractor
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.

Keywords: Safety Management, Occupational Health, Safety Equipment

**Assessment of Waste Management Practices and Challenges: A Case of National Alcohol and
Liquor Factory Addis Ababa
Sahle Halefom, St. Mary's University**

Wastes generated from alcohol factories, being highly polluting industrial wastes, should be managed in an environmentally safe way. But a report in Ethiopian alcohol industry shows that the wastes generated from the alcohol industries located in Addis Ababa city are collected, transported and disposed along with municipal solid wastes in open dumping area called “Koshe” or “Rapi”. This study aims to assess the waste management practice and challenges of NALF and evaluate existing waste management practices. The researcher used descriptive research approach in order to assist the decision maker in determining, evaluating, and selecting the best course of action to take in a given situation. This study used a mixed method approach using both qualitative and quantitative methods to adequately answer the proposed research questions. The study used simple random sampling to select 143 out of the 222 staff. The researcher used both primary and secondary sources of data. Structured questionnaire and interview question were given to respondents. Primary data were collected using a structured questionnaire & interview. Secondary data were also collected from books, Journals, magazines, and newspapers, websites, and documents from the concerned departments. Data processed via SPSS version 20 and presented in tables and percentages. Therefore, in order to determine the most appropriate waste management strategies, it is highly important to acquire the information concerning the process steps, from which these wastes are generated, the target product desired to be produced through these processes, and the characteristics of the wastes. NALF implementing different systems and mechanisms that would help to reduce, reuse, recover, recycle, treat and properly dispose. One of the actions observed in the dump site during data collection was that there are excellent projects to change waste to feed animals and fertilizers wastes and effluent plant treatment that the researcher would like to recommend.

Keywords: Waste, Waste Management and Alcohol Industry

Factors That Influence Customers Attitude towards Life Insurance: The Case of Nile Insurance

Samit Zuber Ahmed, St. Mary's University

The purpose of this study was to examine the factors that influence customers' attitude toward life insurance. Particularly, the research is intended to investigate the effect of awareness, education, income gender and age on customers' attitude toward life insurance. The study used quantitative research approach and explanatory research design to answer the stated objectives; and for the purpose of data analysis both descriptive and inferential static data analysis method were used. Mean, standard deviation, correlation and regression analysis were used to analyze the data and test the stated hypothesis. The findings of the study revealed that Nile insurance company didn't create sufficient awareness about life insurance for its customers and for the society as a whole, and as well as most people didn't know the advantage of life insurance; This indicates that education has a positive implication on life insurance purchase. Individuals had the higher tendency of buying life insurance as their income increases. The descriptive analysis further reveals that insurance purchasing decision is determined by life insurance buyers in Nile insurance are determined by age where older ages are more interested to buy life insurance than younger people. However, the findings of the study also shows that most customers are interested to advise their friends, families and peoples they know to purchase life insurance policy. The correlation analysis shows that customer attitude is positively associated with customers' awareness, education, income level, gender and age. Furthermore, the regression analysis also shows that all the independent variables except gender, awareness, education, income and age had a significant and positive effect on customer attitude towards attitude of life insurance.

Keywords: Attitude, Life Insurance

**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

**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**

This research paper was aimed at investigating 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 applied. Information was gathered using a five point Likert scale questionnaire from a sample of 197 micro and small scale operators and through an interview conducted with 10 micro and small scale operators. The sample operators were selected using stratified sampling and simple random sampling techniques; Information from an interview was analyzed using descriptive narrations through concurrent triangulation strategy. The empirical study elicited five major independent variables which seem to affect performance of MSEs in Kolfe Keranio sub-city which include: Inadequate finance, Lack of working premises, Marketing problem, inadequate infrastructure and Poor management practices. The findings further indicated that among the independent variables Marketing, Financial and Management factors were the major factors that significantly affected performance. Based on the findings it was recommended that micro finance institutions should improve access to finance through offering a better lending terms and conditions and government to establish a centrally managed marketing sites that will equally give access to market in order to improve performance of MSEs in Addis Ababa.

Keywords: MSEs, Performance, Factors

**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 Marketing 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 sources. 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 variables.

Keywords: Real estate Marketing, Marketing Effectiveness, Location, Price

Social Media Marketing Strategy: The Case of Selected Companies in Ethiopia **Serkalem Taddes, St. Mary's University**

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. The target populations for this study are people that work in information technology industry, and peoples that participate in marketing industry. 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. 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. 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

**The Significance of Project Management Information System towards Facilitating Project
Success at Banks of Abyssinia S.C
Shegaw Waltenigus, St. Mary's University**

The study tried to evaluate the major function of project management information system and assess its contribution towards project success in Bank of Abyssinia S.C. The study was used the mixed approach. That means both quantitative and qualitative approaches were used. This study was designed based on explanatory research design. The researcher applied both primary and secondary data source by using various data gathering tools and techniques. The primary data was collected through questionnaire and interview whereas the secondary data collect through document review. Researcher used census or total target population. After all the information was collected, the data was summarized, analyzed and presented through different methods. The data analysis method chose based on the type of data used and the nature of the research the research questions and objectives of the study. In this study both quantitative and qualitative data analysis method is employed. Project management information system found to have direct impacts on project success, as it contributes to improving budget control and meeting project deadlines as well as fulfilling technical specifications. Having this in consideration, this study tries to analyze the significance of Project Management Information System (PMIS) functions in facilitating project success in the case of Bank of Abyssinia.

Keywords: PMIS, PM, Bank, Managerial Functions and Project Success

The Effects of Motor Insurance Service Quality on Customer Satisfaction: The Case of Nile Insurance S.C

Sheleme Dinsa, St. Mary's University

The purpose of this study was to examine the effects of Motor Insurance service quality on customer satisfaction in Nile insurance company, Addis Ababa branches only. To meet the objective the study used descriptive and explanatory, research design with quantitative and qualitative research approach. In addition, questionnaires and interview were the primary data gathering tools for this study; 362 respondents filled up the questionnaire properly and used to conduct the study. The study employed simple random sampling techniques and the collected data were analyzed using descriptive statistic and inferential statistics (correlation and regression analysis) using statistical package for social science (SPSS) version 21. The research finding showed, the independent variables (tangibility, reliability, responsiveness, assurance and empathy) have positive relationship with customer satisfaction. From those, tangibility and empathy had positive and strong correlation with customer satisfaction for the value of $r = 0.724$ and 0.733 respectively. This correlation finding supported by regression finding; based on the finding, empathy and tangibility have greater impacts (statistically moderate effects) on customer satisfaction with the value of $\beta = 0.377$ and 0.331 respectively. On the other hand, assurance, reliability and responsiveness were statistically less or insignificant effect on customer satisfaction with the value of $\beta = 0.280$, 0.193 and 0.151 respectively. Customers perception towards insurance service and company service delivery are relatively well and carry out based on contracts but delaying of service provision, indemnity long process, absence of spare parts in the market and cost variation, lack of well-organized information, absence of awareness, crane and poor documentation are the challenges that are faced service provision. As a result, the company needs effective and efficient insurance service and also established well organized awareness creation mechanism and information system to reduced information gap and avoid unnecessary practice during clam notification or indemnity.

Keywords: Customers Satisfactions, Motor Insurance, Service Quality

**Effect of Electronics Banking Service Quality on Customer Satisfaction: The Case of Dashen
Bank Share Company
Shimeles Assaminw, St. Mary's University**

The main purpose of this study is to examine the effect of E-banking service quality on customer satisfaction in case of Dashen Bank in selected branches of at Addis Ababa. The study was an explanatory research design and used the quantitative research approach. The structured Likert scale-based questionnaires were distributed and collected from 339 conveniently selected e-banking service users of Dashen Bank of Kazanchis Menaheria, Kazanchis, Aware and Kebena branches by using Convenience sampling is a non-probability sampling technique . The data was analyzed by undertaking the descriptive statistics, Pearson correlation and multiple regression analysis. Results of the study revealed that among the five service quality dimensions (reliability, transactional efficiency, service security, ease of use and performance), transactional efficiency has the highest positive effect on customer satisfaction followed by ease of use and performance whereas reliability and service security have relatively less effect on customer satisfaction. Furthermore, the results generated by E-banking service quality dimensions explain significant variation in customer satisfaction. As a result, the researcher concludes that E-banking service quality has positive and significant effect on customer satisfaction. In addition, the researcher suggests some recommendations for future further studies.

Keywords: E-Banking, Customer Satisfaction, Reliability, Transactional Efficiency, Service Security, Ease of Use, Performance, Dashen Bank

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.

Keywords: 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.

Keywords: Leadership; Transformational Leadership; Transactional Leadership; Laissez-Faire Leadership; Employee Performance

Factors Affecting Stock Market Growth: 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 Customer Relationship Management on Customer Loyalty: The Case of Dashen Bank S.C

Simon Dolebo Dergassa, St. Mary's University

The purpose of this study was to examine the effect of CRM on customer loyalty and adopted a descriptive research and explanatory research design. Dashen bank customers who have banking relationship in Addis Ababa Branches were targeted as the population of this study. This study used a purposive sampling technique to select sample respondents. The sample size of this study was therefore 323 corporate customers of Dashen Bank S.C. The study used primary data that was collected by use of questionnaires. Correlation analysis was conducted to know the strength of association between CRM dimensions namely: Trust, commitment, communication, customer focus and knowledge management and Customer loyalty. Multiple regression analysis was also conducted to analyze the effect of independent variables on customer loyalty. The study showed that all the independent variables have a significant effect on customer loyalty in the study area. Finally, the research found that customer focus is the higher significant factor that affects customer loyalty in Dashen Bank followed by, Trust and commitment. Therefore, the bank should have a good customer focus that can benefit both the bank and the Business customers in the long run and should build its reputation, and need to be reliable to create confidence on integrity.

Keywords: Customer Loyalty, Trust, Commitment, Customer Focus, Communication, Knowledge Management

**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's 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.

Keywords: Process of Selection, Source of Recruitment, Vacancy Advertisement, Recruitment Practice, Organizational Performance

**The Effects of Internal Control System on 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: The Case of Addis Ababa City
Sisay Gudissa Megersa, St. Mary's University

The transportation service of Addis Ababa has various challenges, in which the existed number of vehicles does not match with the total population size, low infrastructure, importing of old or over used vehicles, the existence of large number of small sized taxis than buses, high population of pedestrians and pack animals and street vendors congested the roads. As a result this research paper is targeting to point out the major factors that affect the transportation service and evaluate the roles of private and government sectors on tackling the existed problems. The researcher has applied random sampling technique and 150 sample sizes were employed. The data was collected through direct observation, interview and dispatched questionnaires and stated in the form of tables, diagrams and graphs. The data is stated in the form of descriptive analysis and the processed data is described in the form of percentage so as to be simple for understanding. The existence of poor transportation service affected the economic, social and political aspects of the city dwellers in which employees are not arriving on time to their working places for the reason of wasting more time on waiting transportation, passengers are forced to pay more than stipulated fare, losing materials on transport, car accidents are common and many lives and properties are destroyed every year. As to the findings of this research paper it was proved that there are different factors that affected the public transportation service such as the existence of poor traffic management, below standard roads, capacity problems of the drivers, importing of over used vehicles, lack of attention from the drivers and pedestrians on driving and using the pedestrian roads. Pedestrians are crossing roads outside of the zebra crossing roads. The road network coverage is too small that accounts only 23.43% and the role of the private sectors don't match with the current situation while the government is involved on providing transport service instead of empowering the private sectors to provide transportation service and solve the existed problems. The traffic management office should take serious action on the drivers who collect money more than the stipulated fare and the transport users should stand for their right to avoid such unfairness on transport service.

Keywords: Transportation Service, Quality, Vehicles, Pedestrian

**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 association 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.

Keywords: 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
Sofonias Fiseha, St. Mary's University**

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.

Keywords: Recruitment Practice, Selection Practice, Organizational Performance, And Akaki Kality Sub City

Challenges and Prospects of Interest 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.

Keywords: Interest Free Banking, Challenge, Prospect, Islamic Banking

The Effect of Employee Development Program on Employee Retention: The Case of Ethiopian Shipping and Logistics Service Enterprise
Tadelech Mehari Tesfaye, 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 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, Employee Retention

**The Revenue Implications of African Continental Free Trade Area (AfCFTA):
The 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.

Keywords: AFCFTA, Revenue Impact, TRIST Model

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.

Keywords: 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 related staffs to manage credit risk effectively and efficiently.

Keywords: Credit Risk Management Practice, Basel Principles, Awash Bank

**The Impact of Pharmaceutical Promotion Strategies on Prescribing Behavior of Physicians in
Addis Ababa
Temesgen Haileslassie, 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. The 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 pharmaceutical companies to physicians may help to develop their professional competency.

Keywords: Pharmaceutical Promotion Strategies, Physician Prescribing Behavior, Promotional Tools, Personal Selling, Advertising, Sales Promotion, Public Relation.

**The Influence of Work Motivation on Employees Performance at St. Paul's Hospital
Millennium Medical College
Temesgen Mekonnen, St. Mary's University**

Today's dynamic business world requires motivated employees who can contribute their competencies and work experiences towards the achievement of the organization strategic objective. The main objective of the study was, therefore, to examine the influence of work motivation factors on employee's performance, particularly academic staff. The most value adding factors considered to influence Employee performances are promotion, responsibility, and training and development. In this study, both descriptive and explanatory research designs have been applied. Correlation and regression analyses are used to show the relationship between promotion, responsibility, and training and development and Employee performance. Quantitative approach is used which entailed structured questionnaires being distributed to respondents. The sample size was 149 which are derived from a target population of 155 employees through a random stratified sampling method. The response rate is 76.6%. Finally, the data collected was analyzed by using a statistical package for social science (SPSS). The result shows the model reaches statistically significant with an R square value of 34.9%. This means 34.9% of the variation in employees' performance is accounted for by the variation of training and development in Medical College academic staffs. The researcher suggested that Medical College should review its work motivational system with a view to create work environment that inspire the staff members to do their jobs in a way to better satisfy customers.

Keyword: Employee Performance, Work Motivation, Academic Staff, Customer Satisfaction, Promotion, Responsibility, Training and Development

The Effects of Leadership Style on Employee Performance: The Case of Bahir Dar Textile Tenayenesh Ayele Masresha, St. Mary's University

Leadership style pursued by managers/supervisors is among underlying factor determining the productivity of employee in public and private manufacturing organizations in Ethiopia. The target population of this study was those who are permanent full-time employees of Bahir Dar textile Share Company. The researcher used Survey instrument type of design. Data was generated using standard Multifactor Leadership Questionnaire (MLQ) and the performance of employee measured based on self-rating questionnaire. Probable (simple random sampling) and non-probability sampling technique was used based on the population size $N=1290$, the final required sample size obtained was 305 and the returned questionnaire is 268, which is more than 10% of the total population. Descriptive analysis shows democratic style as the most frequently exhibited leadership style (Mean=3.62; SD=1.280) followed by autocratic style (Mean=3.408,SD=0.830 and laissez-faire(Mean=3.37; SD=1.202)and employee performance (mean=3.40;SD1.102) from the descriptive analysis democratic and autocratic leadership style has moderate mean score whereas laissez fair leadership style low mean score and the employee performance is moderate mean score ,The result from multiple linear regressions showed democratic have positive significant effect while autocratic leadership style have negatives significant effect and laissez fair leadership style has positive insignificant effect in Bahir Dar textile share company employee performance. In order to enhance the productivity of their employees more significantly, the study finally recommend the company to execute democratic leadership style and others as per the situation.

Keywords: Autocratic Leadership Style, Democratic Leadership Style, Laissez-Fair Leadership Style, Employee Performance

Assessment of Procurement Performance of a Factory: The Case of Addis Pharmaceutical Factory S.C

Tesfay Hailu Tesfay, 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 areas 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 was rated as moderate.

Keywords: Procurement Performance, Procurement Policies and Procedures, Right Quantity, Right Quality, Right Time, Staff Competency, 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.

Keywords: Strategic Plan Development, Organizational Structure and Culture, Leadership, Human Resources

**Identifying Productivity measurement Model for Pharmaceutical Industry: A Case Study of
Addis Pharmaceutical Factory S.C
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 was distributed to the staffs-both the employee and the management members using stratified type random sampling technique and the interview is conducted with the human resource directorate. 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.

Keywords: Performance Appraisal, Employee Productivity, Setting Objective, Performance Feedback, Performance Reward, Interpersonal Relationship

**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 sales persons 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.

Keywords: Sales Force Automation (SFA), Sales Performance, Sales People, SFA Usage

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 was nurses of Addis Ababa public hospitals. From 3654 total population, 382 nurses were selected from the total public hospitals in AddisAbaba 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.

Keywords: Organizational Climate, Professional Commitment, Public Hospitals

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

Tigist Girma Haile, St. Mary's University

Profitability and Liquidity are the major concerns of working capital management for banks and therefore achieving the optimum level of working capital is essential. The main objective of this study was to examine the effect of Working capital management on the Profitability of Private commercial banks in Ethiopia. In order to achieve the research objectives, data was collected from a sample of 13 Private commercial banks in Ethiopia of the period from 2011 to 2020. Working capital management components which related to banks activity (Liquidity, Cash Conversion Cycle, Debtors Collection Period, Creditors Payment Period, Size, and Credit risk) were analyzed by using descriptive statistics, Pearson's correlation coefficients and Multiple Regression analysis: expanded simple regression equation to represent multiple regression analysis that can take General Linear Model (GLM). The Bank's profitability is measured with ROA whereas Liquidity is measured by loan to deposit ratios. The findings of the study revealed that, Liquidity negatively on the other hand Debtors Collection period and bank size are positively related with Profitability but not significantly so they have no significant effect on Profitability. Based on the two mode formulated in this study Credit risk and Profitability have different or significant positive & positive but not significant relationship. Creditors payment period has significant negative relationship with the Profitability so that it has significant effect on Profitability. The relationship of cash conversion cycle and Profitability of private commercial banks is significant positive. Private commercial banks can reduce the length of its Creditors payment period & lengthened Debtors Collection period to increase its cash conversion cycle so that the Profitability of banks is greatly enhanced as the cash conversion cycle is lengthened. As Liquidity (L) has negative impact on Profitability (ROA) it indicates when Private commercial banks are more Liquid or strong to pay their short term obligation; their Profitability will be low but the result show the relationship is not significant. Private commercial banks can keep optimum level of Working capital to balance Profitability and liquidity and maximize organizational value through Effective Working capital management.

Keywords: Liquidity, Profitability, Working Capital Management, Private Commercial Banks

**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.

Keywords: 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 o 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, Employee Performance

**An Assessment on the Effect of Reward Managements Practice on Employee Performance in
Dashen Bank West A.A District
Tilahun Walelign Wanna, St. Mary's University**

Human resources which are commonly seen as the most valuable assets of any organizations are a means for competitive advantage and play core roles to achieve organizational objectives. Reward management is one of the ways used by organizations for attracting and retaining suitable employees as well as facilitating them to improve their performance. This research paper examined the effect of reward management practice on employees' performance in case of Dashen bank west A.A district. This research focus how different types of reward systems effect on employee performance and try to established which types of rewards management are more beneficial to the organization in the current business climate it operates in how can performance be enhanced and the required business outcomes accomplished? How can reward management contribute to this performance outcomes? Investigate the reward management practice implemented in the organization. The research conducted at all levels of employee Position. In the Methodology: A questionnaire designed to collect the data on the factors related to rewards like recognition, career development, work environment, benefit, promotion, empowerment, and employee performance. The data was collected from the employees of Dashen bank west A.A district. Explanatory method of research used since the study intended to explain cause and effect relationship between reward and employee performance. The target population was the employee of Dashen bank west A.A district. The Total number of respondents in this study was 190 with 46 non-response rate. Primary data was gathered using adopted questionnaires. Descriptive statistics was used to summarize the data. This includes Percentage, frequencies, mean and standard deviation. Tables and other figural presentations were appropriately used. Correlation analysis was used to identify the relationship between reward and employee performance. The regression analysis was used to measure statistical significance of the effect independent (predictor) variables on dependent (constant) variable, the findings obtained indicated that reward practices have a positive influence on employee performance. Furthermore, it provided suggestions to overcome the problems to improve employees' performance. Finally, standing on study findings, recommendations were provided to the organization to adjust its effective reward management practices with their respective correlation that could optimize employee performance.

Keywords: Recognition, Empowerment, Career Development, Work Environment, Benefit and Promotion

**The Impact of Computer Based Assessment System on Customer Satisfaction: The Case of City
Government of Addis Ababa Education and Quality Control Authority
Tizita Hawaz, St. Mary's University**

This study aimed at identifying the impact of customer satisfaction during computerbased assessment. Customers here in this research were candidates of computer based assessment system

(CBAs) that includes teachers, students, assessors, focal persons, shop assistants and other experts. These all taken part in the assessment using CBAs, using explanatory research method through both quantitative and qualitative approach. The data were collected from six different TVET colleges and other office experts. The collected data were analyzed through SPSS version 20 form, in this research multi-criteria satisfaction analysis variables (system quality, information quality, technical quality and service quality) was taken as independent variable used to measure customer's satisfaction of CBAs and system ease of use, efficiency, interaction, memorability, learnability, response time and satisfaction were considered as sub-variables and customer satisfaction as dependent variable, The result of descriptive statistics shows that CBA system has better performance on system quality; The correlation analysis also indicates a moderate and positive relationship between all selected variables and customer satisfaction. Multiple regressions were also applied by selecting the major controlling variables of predictor, the result also show that system quality of CBAs is greater than the other independent variables that is system quality has greater impact on customer satisfaction and also all variables are statistically significant. The researcher recommended that CBAs satisfaction factors i.e. system quality, information quality, technical quality and service quality all have significant value over customer satisfaction. It implies that this factors can improve the system for better performance and also can improve customer satisfaction.

Keywords: Computer Based Assessment System, Multi-Criteria Satisfaction Analysis Variables, Customer Satisfaction.

Factors Influencing 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.

Keywords: Employee Turnover, Turnover Intention, Employee Satisfaction and Salary, 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, 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 strongpositive 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, Organizational Performance

Factors Influencing the Practice of Mobile Banking in the Case of Commercial Bank of Ethiopia, Kirkos District, Addis Ababa
Tsion Belay, St. Mary's University

The main aim of this study was assessing the factors influencing the practice of mobile banking in the case of Commercial Bank of Ethiopia, Kirkos District, Addis Ababa. 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 72,799 total population, 438 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 perceived risk, trust, convenience, relative advantage; and practice of mobile banking. There is a positive significant relationship between perceived risk, trust, convenience, relative advantage and Practice of Mobile Banking. Perceived risk, trust, convenience, and relative advantage is at ($r=.304^{**}$ $p<0.01$), ($r=.300^{**}$ $p<0.01$), ($r=.316^{**}$ $p<0.01$), and ($r=.384^{**}$ $p<0.01$) respectively. Thus, it can be concluded that there is strong relationship between the independent and the dependent variable. Linear regression analysis revealed that amount for $r = 0.911$ which explains a strong positive relationship between predictors and Practice of Mobile Banking. It means that the relationship between perceived risk, trust, convenience, relative advantage in Commercial Bank of Ethiopia 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 Practice of Mobile Banking is about 86.2 % dependent over trust, convenience, relative advantage. Therefore, the conclusion of this study is that practice of mobile banking meet the expectations of the trust, convenience, relative advantage. Thus, this research has provided valuable knowledge and information to banks, service developers, and software engineers to enhance consumers' intention to practice mobile banking services in future. Finally, the researcher has recommended tha Commercial banks, financial institutions and the providers of digital financial services should create awareness of the benefits of mobile banking services that include: financial inclusion, easy access to mobile banking services and convenience in performing transactions.

Keywords: Perceived Risk, Trust, Convenience, Relative Advantage, Practice of Mobile Banking

The Effect of Service Quality on Customer Satisfaction: The 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 process of data collection from the respondent. The data collected from the questionnaire were analyzed 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.

Keywords: Service Quality, Customer Satisfaction

**The Assessment of Economic Impact of Covid 19 Outbreak on Hotel Industries: The Case of
Star Rated Hotels in Addis Ababa
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.

Keywords: COVID 19, Economic Impact, Profitability, Employee Aspect and Sales Revenue and Consumer Behavior

**The Effect of Organizational Culture on Employees Performance: The Case
of Ethiopian Roads Authority
Wegayehu Assefa, St. Mary's University**

The objective of this study was to examine the effect of organizational culture and employees' performance. The researcher used explanatory research design with quantitative research approach in order to meet the objective of the study. The target population for this study was professional employees of Ethiopian Road Authority located in Head Office. Out of which 296 respondents were selected using Stratified Random Sampling Technique. A structured and self-administered questionnaire was developed based on Denison's organizational culture dimensions (involvement, consistency, adaptability and mission) and employees' performance, and distributed to the target respondents. A total of 272 questionnaires were used for this study and the data were analyzed using descriptive and inferential statistics. Pearson Correlation analysis shows that there was statistically significant positive relationship between all the four organizational dimensions (i.e., involvement, consistency, adaptability and mission) and employees' performance. Moreover, involvement had stronger positive and statistically significant correlation with employees' performance than the other dimensions. Relatively, adaptability had less positive correlation with employees' performance. The result of regression Analysis revealed that 75.8% of the variation of employees' performance can be predicted by the independent variables i.e., involvement, consistency, adaptability and mission. In addition, the two organization culture dimensions (i.e. involvement and mission) had significant contribution to employees' performance at 95% confidence level. However, adaptability and consistency had a positive but statistically insignificant contribution towards employees' performance. Accordingly, maintaining the organizational culture with significant contribution towards performance, the organization should also strengthen its organizational learning culture because it is a prerequisite for adaptability strategy. Therefore, the organization should encourage and empower its employees so as to make them more innovative and to develop an appetite for taking risks and to proactively respond to the changing needs of their customers, is recommended by the researcher.

Keywords: Organizational Culture, Involvement, Consistency, Adaptability, Mission Employees' Performance, Ethiopian Road Authority

**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 primary 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 study 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. Furthermore, 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 weather 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.

Keywords: 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 undergraduate 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 attitudes 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 ISO 9000 on Companies' Quality Performance: The Case of Meta Abo
Brewery S.C (Diageo)**

Yadeni Madessa Olga, St. Mary's University

The purpose of this research is to find out the Determinate 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 ISO9000 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 upplier 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, Process Control

Assessment of Service Quality and Customer Satisfaction: The Case of Bunna Insurance S.Co.

Yared Legesse, St. Mary's University

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.

Keywords: 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 were 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 relationships with their employees. This friendly and positive interaction of employees will craft innovative and creative staff.

Keywords: Working Environment, Workers Performance

**The effect of organizational motivation on employees' performance: The case of Dashen Bank
Head Office Addis Ababa
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 employee's 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.

Keywords: Extrinsic, Intrinsic, Motivation, Performance

Factors Influencing Performance of Micro and Small-Scale Industries in Addis Ababa: The 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 elicits eight major independent variables which seem to influence performance of micro and small scale industries in NifasSilk 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.

Keywords: Micro and Small-Scale Industries, Performance, Factor

Effect of Communication on Employees' Performance: The Case of Ethiopian Broadcasting Corporation

Yitayih Zelalem Enyew, St. Mary's University

The main purpose of the study was to examine the effect of communication on employees' performance in Ethiopian Broadcasting Corporation. Based on the literature explained, upward, downward, horizontal and diagonal communications considered as important variables which have an impact on employees' performance. Especially the study attempted to examine the relationship between upward, downward, horizontal and diagonal communications on employees' performance. Information has got from EBC head quarter using quantitative and qualitative approaches. From the population of 1312 the sample size was 275 with respondents N= 264. The respondents were selected using simple random sampling technique. Questionnaires were analyzed using descriptive analysis and also correlation and regression analysis run on Statistical Package for Social Science (SPSS) version 23. The primary data gathered using questionnaires and interview. Questionnaires were presented with Likert scale, and data analyzed using descriptive analysis. Mean, Standard Deviation, correlation and regression were used. An interview was conducted to five EBC managers. The study finds out that all the independent variables have direct relationship to employees' performance. The correlation analysis also found that upward and diagonal communications have positive and direct relationship with employees' performance. The regression analysis also confirmed that directions of communication (upward, downward, horizontal and diagonal) have direct impact on employees' performance. More importantly upward and horizontal communications have significant impact on employees' performance. Based on the result Ethiopian Broadcasting Corporation is recommended to strengthen cooperation and collaboration among staff members in different departments and hierarchies to create smooth and effective communication at all levels of the corporation. Employees' performance could be improved if the bottleneck of directions of communication in the corporation has improved.

Keywords: Communication, Upward Communication, Downward Communication, Horizontal Communication Diagonal Communication, Employees' performance Barriers to Communication

The Effect of Performance Appraisal on Employees' Career Development: A 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 results for the identification of employee weaknesses, strengths and training needs so that BIB could retain the existing and attract competent employees of the sector.

Keywords: Performance, Performance Appraisal, Career Development

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 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 facility 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

**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 findings show 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 contribution and they also don't have a positive attitude towards the company's benefit packages. It also shows that the reward system is not competitive with other banks, not 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.

Keywords: Compensation System, Reward System, Employee Performance

Challenges and Prospects of Adopting Crypto currency in Ethiopia: The Case of Selected Commercial Banks in Addis Ababa.

Zelalem Asfaw, St. Mary's University

Introduction: Crypto currency 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 cryptocurrency. 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. 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. 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, 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.

Keywords: 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 Gebremariam, 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.

Keywords: Information System, Service Delivery

Surviving International Competition: An Assessment of Determinants Affecting the Coffee Export Performance

Zewoter Tesfaye, St. Mary's University

This study is done on Surviving International Competition: An Assessment of Determinants Affecting the Coffee Export Performance to get a better understanding of key determinants that affect the coffee export business. Both primary and secondary data source was used. Questionnaires with closed ended questions were distributed to Exporters. The target population used for this research was Marketing Managers, General Managers, Agents and Exporters. The number of people with intimate knowledge of how the export business works in a company is very few, so the researcher used census sampling method. The collected data was then analyzed by using SPSS software through descriptive analysis and multiple regression. The major findings of this research were from the chosen independent factors Market price, Capital and Global competition have a positive effect on the export performance. The major conclusion of this research were managing market price to stabilize the trade balance is an effective way to boost the export business. Additionally lending institutions could also optimize their loan processing time frame to help things move along faster.

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 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 have 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 banks in Ethiopia.

Keywords: Service Quality, Customer Perception, SERVQUAL Model, Customer Satisfaction

An Assessment of Human Resource Management Practice: The Case of Bank of Abyssinia
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 very 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 questioners 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 better 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 solutio to increasing employee motivation by working closely with the employee and evaluating these weaknesses.

Keywords: Human Resource Planning, Recruitment and Selection, Compensation

Marketing

Determinants of Customer-Based Brand Equity: The Case of Nyala Motors S.C.
Abeba Worku, St. Mary's University

Brand equity is a value premium that a company generates from a product with a recognizable name when compared to a generic equivalent. Customer based brand equity used to show how a brand's success can be directly attributed to customers' attitudes towards that brand. The study was aimed to determine the effect of brand equity of Nyala Motors S.C by utilizing Aaker's (1991) Customer-based brand equity model. Four dimensions (brand awareness, brand association, perceived quality, and brand loyalty) used in order to conduct the study. Quantitative research approach implemented, where descriptive and explanatory research design was applied. A sample of 362 Nyala Motor buyer respondents from the company head office Addis Ababa were selected by a convenience sampling method and data was collected through a structured questionnaire intending to identify their perception towards the vehicles brand (Nissan vehicle, UD trucks and Eicher vehicle). Out of 362 structured questionnaires distributed to respondents 323 were collected, which maintained 89.2% response rate. The data were analyzed using descriptive and inferential statistics (correlation and regression) analysis. The results of correlation analysis demonstrate that all the predictors of overall brand equity considered in this study had a positive significant relationship with CBBE as well as within themselves at significance level of 0.05. The results of multiple regression analysis discovered that brand awareness and brand loyalty have a positive & significant influence on Nyala Motor while the influence of perceived quality and brand association was found to be significant but their intensity is medium. Among independent variables, brand awareness had the strongest positive significant influence on Nyala Motor followed by brand loyalty, perceive quality and brand association. Thus, Nyala Motor brand managers should exert their efforts to increase brand awareness, first along with brand loyalty of their customers so that the Overall brand equity would accordingly increase.

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

The Effect of Market Orientation on Marketing Performance: A Case Study on Abay Bank S.C

Aklilu Teshome, 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.

Keywords: 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.

Keywords: Brand Awareness, Brand Loyalty, Brand Visibility, Digital Marketing, Social Media, Pay Per Click, E-Commerce

The Effect of Business Marketing Offers on Brand Identity: The Case of Industrial Chemical Manufacturers in Addis Ababa

Alemayehu Melaku Seyoum, 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

Amaha Woldemichael, St. Mary's University

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.

Keywords: Pulse Total Production, Export, Interest Rate, Inflation, Foreign Direct Investment

Factors affecting Consumer-based Brand Equity: The Case of Aqu Addis Bottled Water **Amanuel Abate, St. Mary's University**

This thesis aims at investigating factors that have influence on building a strong consumer-based brand equity and its impact on consumer satisfaction and buying preference. Strong brand equity is built overtime as result of a successful brand management to produce strong attributes that influences consumer's decision making process. Following the review of many literatures on brand equity attributes, Aaker's brand equity conceptual mode is selected. The model consists of 4 attributes (brand dimensions) namely brand awareness, perceived quality, brand loyalty, brand association. A general survey using a structured questionnaire through convenient sampling technique will be applied across 380 Aqu addis bottled water consumers. Pearson correlation analysis done between the independent variables (brand dimensions) and dependent variable (brand equity) showed a great level of relationship. To measure the factor determining brand equity of aquaddis natural mineral water and examine the effect of the independent variable on customer satisfaction binary regression model was used. Hence the goodness of fit of the model is 89% indicated that the independent variables had a significant power to explain the variance in brand equity after confirming the model was valid the regression analysis and hypothesis testing is performed using SPSS software. The result showed that there is a strong predictability and influence of brand awareness, perceived quality, brand association to brand equity. Thus, aquaddis bottled water company should exert its efforts to increase the perceived quality, brand awareness and brand association of its consumers so that their overall brand equity increases. Finally, the study recommended the appropriate and adequate measures of marketing mix strategies to long-term business successes.

Keywords: Brand Equity, Consumer Perception, Perceived Quality, Brand Association, Brand Loyalty, Brand Awareness

The Effect of Service Quality on Customer Satisfaction and Customer Loyalty: The Case of Selected Commercial Banks in Ethiopia
Anna Eshetie, St. Mary's University

The purpose of this study was to examine the effect of bank service quality on customer satisfaction and loyalty among commercial banks in Ethiopia. The study was guided by the following research questions: How do customers perceive the quality of bank service offered by different banks? How does bank service quality relate to its customer satisfaction? The objective of the study was to investigate the relationship between bank service quality practices and customer loyalty among commercial banks in Ethiopia. The research used a descriptive cross sectional research design and explanatory research design. This research design was appropriate for this study since it seek to provide an overall picture of the extent to which bank service quality dimensions affect customer loyalty among commercial banks. Primary data was collected from bank customers using a Likert type scale questionnaire. The finding was that most of the commercial banks in Ethiopia use the ServQual dimensions to some extent. Demographics data was analyzed by descriptive statistics while the relationship between service quality and customer loyalty was analyzed using regression model. There was significant relationship between ServQual dimensions (reliability, assurance, tangibility, service portfolio, price and Access) and indicators of customer loyalty. Therefore, this study recommends that management should pay attention to service quality and other factors which may lead to customer loyalty.

Keywords: Service Quality, Customer Loyalty, Commercial Banks In Ethiopia

Effects of Relationship Marketing on Customer Loyalty: The Case of Ayat Share Company
Asmelash G/Egziabher Hailu, 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.

Keywords: Relationship Marketing, Loyalty, Compliant Handling, Empathy, Commitment, Trust.

**The Effect of Marketing Mix Elements on Customer Satisfaction: The Case of
Wegagen Bank
Betelhem Bekele, St. Mary's University**

The objective of the study was to examine the impact of marketing mix on customer satisfaction in Wegagen bank. The study applied explanatory cross sectional research design for which information was collected from questionnaires that were distributed among the customers and the higher officials of the bank during the banking hours respectively. The study also applied both quantitative and qualitative approaches. This study considered 384 banking customers from the selected branch of the bank. Moreover, the study used both descriptive and inferential analysis. The descriptive result of the study indicates customers are highly satisfied on promotion, Prices and physical evidence of the marketing mix; while, they are moderate on the remaining four marketing mix compare to these three variables. Besides, most customers have high overall satisfaction on the implementation of the marketing mix in the bank. The correlation analysis shows there positive and significant relationship between the marketing mix and customer satisfaction. Study concludes that most of service marketing mix has higher effect on customer satisfaction of the bank. More over the researcher recommend that The bank should exert much effort to improve the overall level of customer satisfaction on the marketing mix tools namely; product, price, place, people and process through introducing new and diversified process options, fair service charges and commissions, cooperative and skillful employees, enhancing customers and employees technology knowhow and introducing fast and modernized services.

Keywords: Bank, Customer, Marketing, Mix, Satisfaction, Service

**Factors Influencing Marketing Mix Strategy on Customer Purchase Decision: The Case of
Aqua Addis Bottling Water in Addis Ababa
Betelihem Moges, St. Mary's University**

The purpose of this study was to factors influencing marketing mix strategy on customer purchase decision. The case of Aqua Addis bottling water in Addis Ababa. The target population includes consumers of Aqua Addis bottling water in Addis Ababa (Ethiopia). The study used product, price, place and promotion as independent variables and consumers' purchase decision as a dependent variable. This research was conducted using survey through a set of questionnaire with 5-point likert scale items. The questionnaire was distributed to 384 respondents and the responses from 90% of the respondents were analyzed using descriptive and inferential statistics such as mean, correlation and multiple regression. The findings of the study show that product, price and place significantly influence consumers' purchase decision for Aqua Addis bottling water. Promotion has no significant influence on consumers' purchase decision. Therefore, Aqua Addis bottling water marketers should give attention to enhancing its product attributes in terms of quality, reliability and also create good packaging design which attracts consumers and easy to hold.

Keywords: Product, Price, Place, Promotion Purchase Decision

**Effect of TV Advertising on Consume Buying Behavior: 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 stud was undertaking to investigate the effect of TV Advertising on Consumer Buying Behavior in The Case of Canbebe Diapers .The literature review is include the concept of TV advertisement and customer buying behavior.The study has used use both an explanatory research design and .Descriptive design. The stud target population of the study consumer of Canbebe dippier which around Addis Ababa in bole sub city. The sample size of 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 questioner distributed, collected, coded and analyzed using the statistical package for social science (SPSS).The find of the study show that there is higher internal consistency of customer buying behavior, The finding of the study also show that is there is a positive relationship b/n TV advertisement and customer buying relationship the other finding of the study show that there is a significant relationship b/n creativityadvertisement and customer buying behavior. The recommendation of the study recommend 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, 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.

Keywords: Service Quality, Satisfaction Level, Health Care Provider

The Effect of Brand Positioning n Consumer Preference in Some Selected Beer Brands in Addis Ababa

Bethelihem Tamiru, St. Mary's University

The main objective of the study wa to examine th 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.

Keywords: Consumer Preference, Positioning, Relevance, Differentiation, Communication, Delivery

**The Effect of Social Media Marketing on Customer Brand Loyalty: 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.

Keywords: 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 an 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 customer's 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 Tadesse) for other media channel to improve advertising influence.

Keywords: Advertising, Media Choice, Source Credibility, Source Attractiveness, Message Relevance, Message Originality/Creativity, Message Impact, Customer Adoption, New Banking Technology

Assesment of the Socially Responsible Marketing Practice: The Case of BGI Ethiopia Plc.

Daniel Fiseha, St. Mary's University

The concept of companies practicing socialy 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 cast to companies. However companies engage in socially responsible marketing aiming to take responsibility in reducing and if possible avoiding negative consequences of their operaions. 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 staed in the conceptual framework which were drawn from the literature review. The selections of the respondents were carried out by using purposive sampling technique because it was believed that employees with more experience in the company have the exposure as well as understanding of the subject matter. The findings show that 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' interms 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 gops under health and safety and unethical practices to have a well-rounded social responsible marketing practice.

Keywords: Socially Responsible, Marketing Corporate, Social Responsibility, Ethical Practice
Environmental Impact, Code of Conduct

Factors Affecting Sales Performance of Heineken in Ethiopia
Dawit Shewangizaw, St. Mary's University

This study had examined factors affect sales performance of Heineken beer in Ethiopia. Primary data were collected using questionnaires from the outlet owners to find out the factors behind the Sales performance of Heineken beer and then collected from 357 respondents consisting of the outlet owners who were chosen using a combination of cluster and simple random methods. The data collected were carefully edited, coded, encoded using spreadsheet, and analyzed by using SPSS version 23. The results of the analyses revealed that product quality, Product price, Route to market (RTM), Sales promotion and competitor's reaction were identified by the outlet owners as key factors determining the sales performance of Heineken beer. In accordance with existing empirical literature the results of the present study have supported the established relationship between sales performance of Heineken beer and factors. The result of the regression analysis showed that the identified factors (product quality, Product price, Route to market (RTM), Sales promotion and competitor's reaction) have significant relationship with sales performance of Heineken beer. According to their respective magnitude, Sales promotion have the strongest positive relationship and RTM have relatively lower positive impact on sales performance of Heineken beer. Competitor's reaction is the only factor with a negative relationship with the sales performance of Heineken beer. With these findings, the study provides many implications to boost the sales performance of Heineken beer.

Keywords: Sales performance, Product Quality, Product Price, RTM, Sales promotion and Competitors Reaction

The Effect of Online Marketing on Customer Satisfaction: The Case of Ethiopian Airlines
Eden Melkamu Hussen, St. Mary's University

The purpose of this study was primarily to analyze the effect of online marketing practice on customer satisfaction at Ethiopian Airlines (EAL) in online marketing attributes perspective. Therefore, by believing that online marketing contributes to the competitiveness of EAL in the globalization era, while providing ease to the passengers to obtain their shopping online, the study was designed to assess the contribution online marketing to the success of EAL with customer satisfaction. To this end descriptive survey method was employed. Questionnaires were among the data collection tools. The Sources of data include, 331passengers' were contacted to obtain their experiences and effecting of online marketing on their satisfaction. Judgmental sampling technique was employed to select the EAL passenger and conveniences ampling techniques were select the passenger respondents, whereas purposive sampling. The collected data were analyzed using percentage, mean-scores, and standard deviation, correlation and regression analyses. The major findings include service delivery affect customer satisfaction negatively; factors affecting online marketing practice at EAL from the highest to lowest: easy shopping, price, payment security, accurate service information and website design; respondent passengers perceived that the delivery service of EAL were inadequate for practicing OLM service. Finally, the most important benefits of OLM practicing system were identified. Based on these findings, conclusions were drawn and some feasible recommendations are forwarded.

Keywords: Ethiopian Airlines, Online Marketing Service, Customer Satisfaction

The Effect of Brand Equity on Purchase Intention: 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 this reason, customers' good brand image and/or brand association with the brand will encourage them to use the brand and be satisfied by it.

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

The Effect of Brand Personality on Attitudinal and Behavioral Loyalty: 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.

Keywords: 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

**Examining the Effects of Employees Turnover on Organization Performance: The Case of
Some Selected Branches of Dashen Bank in Addis Ababa
Feseha Wube, St. Mary's University**

The purpose of this study was to assess employee turnover and organization performance: the case of some selected branches of Dashen Bank in Addis Ababa. Many researchers have found that in a service rendering company like banks, there are strong relation between employee satisfaction, customer satisfaction and service quality. However, in this area of human resource, employee turnover is a major factor that hinders business's ability to retain customers and provide high-quality customer service. Thus, the study contains the introduction, problem statement and research objectives. The specific objectives this research are identify the major factors causing staff turnover in Dashen Bank, assess employees turnover and the performance of the bank and identify and suggest possible solutions to the bank to mitigate turnover that experiencing currently and retain its employees. It also involved looking through earlier research, documents, text books and journals on related literature previous research works. In addition, the researcher assessed both primary and secondary data. The primary data was collected using self-administered questionnaires with both open and close ended questions. The data was put in appropriate tables and presented in tables and graphs since it is a good way to look at the data and see what happens and make interpretation. The overall findings of the study revealed that employee turnover affects the performance of the Dashen Bank SC, that leads to loss of the most competitive and experienced staff and this influences the organization to incur huge expenditure in recruitment and training of the new employees. The new employees' exhibits low level of effectiveness and efficiency in the execution of the organization job task functions and this lowers the performance of the individual employees that in turn lowers the level of organization productivity. The researcher recommended that care must be taken to reduce or minimize turnover rate as minimum as possible through salary adjustment and benefit package, and creating opportunities for carrier advancement owin to the fact that well experienced employees will stay long in the organization and contribute much for the development in the performance of the bank.

Keywords: Employee Turnover, Organizational Performance, Effects of Turnover, Bank

**Assessment of Benefit and Compensation Management of Job Satisfaction of Employees:
The Case of Selected CBE Branches in Addis Ababa
Frehiwot Alemseged Molla, St. Mary's University**

The main objective of the study is to examine the benefit and compensation management of job satisfaction of employees the case of selected CBE Employee satisfaction is considered important when it comes particularly to the service providing industries. Human capital is the pivotal of organizational effectiveness and the most valuable asset available to an organization is its people. Retaining employees in their jobs is crucial for any organizational productivity and competitiveness. The aim of the study was to investigate the impact of compensation, benefits on job satisfaction among employee's satisfaction of CBE the variables including Pay, Promotion, Supervision, Fringe Benefit, Contingent Reward, Operating Procedure, Co-worker, Nature of work, and Communications on employee's job satisfaction. It is a cross sectional case study by using survey data collection method. Using SPSS version 23, ANOVA, and correlation were performed to arrive at the findings. This study employed the quantitative research method to investigate the influence of rewards on talent attraction and retention. The research employs stratified random sampling technique to select the district and head office. Primary data was gathered through questionnaires and secondary data through review of relevant documents. The collected data is analyzed through the descriptive statistics by using Statistical Package for the Social Sciences (SPSS) version 23 software as a tool to calculate percentages, mean, reliability test, validity and correlation. The findings of the research indicate that the majority of the employees/respondents works in CBE are satisfied by their basic salary. There is less opportunity for promotion and transfer opportunities. Further, there is a high work load within the work environment. To avert this problem the researcher recommends revision of salary scale by compared to workload and critically revise the promotion and transfer process of the bank. Therefore, improve their compensation strategy and benefit in order to boost employees' dedication that will enable commitment, while efficiently deliver outstanding results.

Keywords: Job Satisfaction, Pay, Promotion, Supervision, Fringe Benefits

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

Factors Influencing Consumer Buying Decision towards Fast Moving Consumer Goods (FMCG): 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.

Keywords: Consumer Behavior, Fast Moving Consumer Good (FMCG)

The Effect of Sales Promotion on Sales Volume: The Case of Sport Betting Companies in Addis Ababa

Gezahegn Yilma, St. Mary's University

Sales promotion has great impact to enhance the sales of the companies that is why companies are utilize different sale promotion tools to boost their sales volume. Overall, the prime motive of this study is to investigate the effect of sales promotion on sales volume sport betting companies in the case of Addis Ababa. This research also aims in specifying to what extent bonus, rebate or refund, web book or deposit and jackpot influence sales volume. Data for this study was collected from sport betting companies employees found in Addis Ababa by using primary data collection (questionnaire). The close-ended five point Likert scale questionnaire was distributed with non-probability convenience sampling technique to 212 respondents result was get analyzed with 90.56% response rate. The analysis was done by SPSS version 20. The data were analyzed with both descriptive and inferential statistics the result indicate all independent variable are significant and had positive effect on dependent variable (sales volume). This study concludes that offering bonus ,rebate and jackpot as sales promotion are the most important influencing factors of sales volume than the other variable included. The study findings prove that sales promotion explain better sales volume of sport betting companies. Even though it should be prove by another research the study find that sales promotion has long term effect on sales volume. So researcher recommended that sport betting company has to give priority to this factor in order to get better sales volume.

Keywords: Sales Promotion, Sales Volume, Bonus, Rebate or Refund, Web Book or Deposit, Jackpot, Long Term Sales Volume

The Effect of Customer Based Brand Equity on Customer Retention: 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.

Keywords: Customer Based Brand Equity, Customer Retention, BGI Ethiopia

**The Effect of Perceived Quality of Mobile Applications on Customer Satisfaction: The
Case of Ride Service Providers in Addis Ababa
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 ($\beta= .205$) 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.

Keywords: 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.

Keywords: Consumer Buying Behavior, Consumer Purchase Intention, Electronic Word of Mouth, Social Media Marketing, Interactivity

Assessment of Marketing Mix: The Case of Gulela 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.

Keywords: Marketing Mix Elements, Marketing Practices, Challenges, Gulele Botanic Garden

**Factors Affecting Consumers Brand Preference of Beer: Inselected Groceries and Hotels in
Lideta and Kirkos Sub Cities
HermelaTefera, 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 preference 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.

Keywords: Beer, Brand Preference, Product Quality, Price, Promotion, Distribution, Reference Group Influence, Emotional Benefit

Effect of Digital Advertisement on Consumer Purchasing Behavior: The Case of Addis Ababa Mobile Phone Market

Heruy Dامتew, St. Mary's University

This study aimed to investigate the effect of digital advertisement on consumer purchasing behavior in the case of mobile phone market in Addis Ababa. Accordingly, it used descriptive and explanatory research design. The data collected from 215 respondents were entered into SPSS for quantitative analysis. Frequency count and percentage were used to assess the extent to which the digital advertisement effectiveness and consumer purchasing behavior in study area using a five-point liker scale questionnaires. As result, the study revealed that that the mobile brand content in digital advertising has not been unique and not different from other brand content. However, respondents think the digital advertisement for mobile phone brand content is characterized by two-way communication and well synchronized. There is distinctive mobile phone advertisement content on social media but not having exclusive mobile phone advertisement content on e-mail marketing. Respondents experience advertisement content through many senses on social media but this advertisement content is low stimulating respondents to the senses e-mail marketing. Respondents freely choose the advertisement content they want to see on social media but not quickly respond when they see advertisement content on social media. On other hand, there is a positive and significant relationship between uniqueness, vividness and interactivity using correlation analysis and by applying multiple regressions; this study realized that there is a positive and significant effect of uniqueness, vividness and interactivity on consumer mobile purchase behaviour. Thus, the study concluded that effects of advertising activities are influenced by consumer attitude towards advertising message, advertising company and media. As a consequence, this study concluded that uniqueness, vividness and interactivity affect consumer mobile purchase behaviour. Accordingly, the study suggests that firms may use unique features to deliver personalized content to individual consumers in real-time prove to be an attractive alternative to traditional marketing and they may use digital technologies particularly social media to reach and retain new customers.

Keywords: Digital Advertising, Interactivity, Uniqueness, Vividness

**Determinants of Factors Affecting Employees Motivation: The Case of
Preparatory (Secondary) School Teachers in Addis Ababa, Ethiopia
Hewan Berhanu, St. Mary's University**

This study was conducted with a purpose of evaluating the Factors Affecting Employee's motivation: In The Case Of Preparatory (Secondary) School Teachers in Addis Ababa, Ethiopia. Finding the intrinsic and extrinsic factors that influence teacher's motivation, exploring the effect of intrinsic and extrinsic motivational factors on teachers and the inspection of the relationship between employee's job performance and motivation were the specific objectives of the study. The study identifies seven motivational factors namely Recognition of contribution and effort, personal/ professional growth, training and career development, salary, work condition, social status, and allowance. In this study, the Explanatory (Causal) and Inferential research designs were used. The study population comprised a total of 91 teachers from various schools. The sampling technique used in this study was Purposive sampling and random sampling techniques. The populations for the study were public preparatory school teachers in Addis Ababa. The study used mainly primary data collected through questionnaires. The questionnaire was conveyed to 91 staff face to face and 100% were returned and from that, every one of them was viewed as legitimate. Multiple regressions modal and Pearson Product Moment Correlation Coefficient were done for the hypothesis testing, as a result, it has been obtained that extrinsic motivational factors given to workers in an organization have an impact on the workers' performance from the obtained analysis. Salary Promotion, Social Status, Work Condition, and Allowance are among those extrinsic variables. There were additionally recognized intrinsic factors that influence representative execution; which are Recognition of contribution and effort, personal/ professional growth, training, and career development. Descriptive and inferential insights utilizing SPSS software were utilized to investigate quantitative information in the study. It is found that all the above seven predictors have a positive and statically significant impact on employee performance with varying intensity. Hence, according to the findings, some recommendations have been forwarded by the researcher for the institutes who would find this paper useful to increase the level of teachers' performance.

Keywords: Employee Motivation, Teacher's Performance, Intrinsic Factors, Extrinsic Factors

**The Effect of Integrated Marketing Communication on Customer Patronage: The Case of
Private General Hospitals in 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 Mohammedkemer, 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 quality and brand loyalty are determinant facts that predict the variation on brand equity of the 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.

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

**The Effect of Integrated Marketing Communication on Sales Performance: 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 performanc in general; sales volume, and the employees' job satisfaction have been boldly affected by the pandemic. Most of the espondents 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 could not 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.

Keywords: Advertising Companies, Business Performance, Job Satisfaction, Management Challenge, Operational Challenge, Sales Volume

The Effect of COVID 19 on Tourism Marketing Recovery Strategies: The Case of selected tour operator
Kidist Hailu Senbe, 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 analysed 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 Assessment of Factors Influencing Consumer Purchasing Behaviour towards Life Insurance: The Case of Nyala Insurance S.C.
Lielt Feleke, St. Mary's University

To be successful, organizations must look into their customer purchasing behavior since customer behavior is dynamic will change through time due to different factors. Social factor, cultural factor, personal factor and psychological factors are important for effective understanding of customer purchasing behavior because many researches have shown that the constructs of customer behavior and factors affecting of customer purchasing behavior has an effect on customer purchasing behavior towards any product or service. The study was conducted on the factors affecting customer purchasing behavior towards to life insurance on Nyala Insurance. The main reason that initiates the researcher to conduct the study was, intending to fill the literature gap related to the factors affecting customer purchasing behavior towards life insurance and its challenges in the case company. More specifically this study served as preliminary work or a stepping stone for further study on the issue. The general objective of this study was to factors affecting customer purchasing behavior towards life insurance. It is more significant for the insurance to know and identify gaps in customer purchasing behavior and related practices. The design of study was descriptive and casual in nature. Primary data and secondary data were used in this study. Since the total populations of customers were known, the student researcher used convenience sampling techniques to collect the data using telegram platform designed for this study due to the current Global Health Pandemic COVID 19. Conveniently, the student researcher conducted the research by taking the sample determination method developed by Cochran (1983). According to the method 74 customers were selected and presented them with closed-ended questions. However unfortunately, 30 customers hadn't the questionnaires. And an interview was conducted with the manager. The techniques of analysis used in this study are descriptive (frequency, percentage, mean and standard deviation) and inferential analysis (regression correlation and multi-co linearity test). The findings show that personal and psychological factors has more effect on customer purchasing behavior. All the independent variables are directly related to customer purchasing behavior particularly in NISCO and in general in insurance industry. The relationship between factors affecting customer behavior and purchasing behavior is significant. Therefore, insurance should make the whole system on work with customers, not in opposite of those factors affecting customer purchasing behavior. And also they are expected to invest more on encouraging and retaining their customers.

Keywords: Personal Factor, Psychological Factor, Customer Purchasing Behavior

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 profitmaking 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.

Keywords: Trust, Commitment, Communication, Conflict Handling, 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 nonmember 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 Ethio telecom
Martha Wondwesen, St. Mary's University

Telecommunication is a communication of data or voice over a distance. There exist any 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 the Ethiopian Shipping and
Logistics Service Enterprise
Mastewal Tesfaye Getaneh, 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.

Keywords: Customer Relation Management, Customer Acquisition Strategies, Customer Retention Strategies, Customer Development Strategies

Determinants of the Export Performance of Ethiopian Textile and Apparel Products **Mekdes Biadglgne, St. Mary's University**

The textile and apparel industry is believed to be a bigger contribution to empower Ethiopia's Economy being the industries labor intensiveness aligned with the countries availability of labor force and duty free trade access to preferential markets. Despite the above and many other opportunities, the countries' textile and apparel export performance is insignificant compare to other countries and underperforming towards the country target. The main purpose of this study is to investigate on the determinants of the export performance of Ethiopian textile and apparel product. The study has been conducted by taking factories which are located in Addis Ababa as population and data was collected using structured questionnaires distributed to operational, middle and upper-level managers in all twenty-one factories. The data at part was done using SPSS version 20 (Statistical Package for the Social Science). The researchers identified some of the major determinants that could challenge the export performance of Ethiopian textile and apparel products are poor human capital, low access to input, weak international marketing capacity and infrastructure. The demographic variables were analyzed through descriptive statistics tools to determine the effect of the factors identified. The study revealed that the existence of strong relationship between the performance of Ethiopian export on textile and apparel products and the independent variables which are human capital, access to input, marketing capacity and infrastructure. The study is significant for researchers as it helps to improve the understanding of factors influencing performance of Ethiopian export on textile and apparel products. Finally this study recommend both the government and manufactures should work close to improve the skill of labor in the industry, attract FDI to invest in producing the input locally, invest more on infrastructure and trade related issues.

Keywords: Apparel Products, Human Capital, Access to Input, Marketing Capacity, Infrastructure

**The Effect of Promotion on Revisit Intention Mediated by Heritage Destination Image:
The Case of Addis Ababa**

Mengiste Adane Ayele, 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 image 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

Determinant of Consumer's Brand Preference: The Case of Diaper Market in A.A Mentesenotanteneh, St. Mary's University

Since marketing aims to know and understand the customer so well that the product or service, it is very vital to understand the consumer behavior that is relatively the root for success for marketers. Thus, this study aimed to investigate the determinants of consumer's brand preference in case of diaper market in A.A. The researcher used descriptive approach study which describes the determinants of consumers brand preferences and explanatory approach to empirically test possible correlations and effects between four variables and consumer preferences. The study used primary and secondary data sources and questionnaire as main data collection tool. Accordingly, a total of 214 completed copies of questionnaires were evaluated for descriptive, correlation and multivariate regression analysis. Thus, this study revealed that respondents have at least agree indicating consumers are extremely attracted to product advertisement (4.42); highly sensitive to product price (4.31) and they give value for product quality (4.22) and influenced by peers pressure (4.18). Moreover, the study found that there is a moderate relationship between product quality (.464), peer pressures (.512), product advertisement (.440) and product price (.388) and consumer preference using Pearson Product Moment Correlation Coefficient. Further, it is found that there are moderate positive relationships between all variables. Moreover, the result revealed that there is a positive and significant effect between product quality (.045), peer pressure (.0001), product advertisement (.009) and product price (.002) and have a statistically significant contribution to the prediction of consumer preference. It may be essential to study behavioural pattern of consumer leading their buying references & attitude. This is because consumer behaviour is an active and dynamic aspect having the potential to magnetise businesses.

Keywords: Brand Preference, Consumer, Diaper

The Effect of Service Quality on Customer Satisfaction: The Case of Addis International Bank in Addis Ababa

Mesele Teferi Feleke, 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.

Keywords: 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 th 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: 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 Ethio Telecom company in Addis Ababa. Quantitative research approach, along with explanatory research design, was 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.

Keywords: Customer Relationship Management, Customer Satisfaction, Network Quality, Perceived Value, Loyalty Program

Evaluating the Effective Implementation of Sales Promotion for Improving Sales
Volume: The Case of Alsam Plc
Mohammed Kedir, St. Mary's University

The growing managerial importance of sales promotion has generated a great deal of research on how sales promotion affects profitability. This study assessed effective implementation of sales promotion for improving sales volume in Alsam plc. Descriptive as well as explanatory research designs were employed to achieve the objective of this research. Sixty eight employees of the surveyed company were involved in the study which attained 58% response rate. In the selection of the sample population random sampling was used. In order to get data from the target populations both questionnaire and interview were used. The questionnaire was administered to the employees, and the interviews were conducted with the experts and managers. As the result, the study realized that the company's sales efforts are supported by favourable government support and existing laws are good and attractive for effective implementation of sales promotion. However, the study found that there is inadequate number of promotion companies, inadequate skilled manpower and played not as much of expected role of various sectors hinders the effective implementation of sales promotion. Moreover, the study revealed that legal, economic, buyer expectations, competitors' market positions, company's product, marketing strategy, finance availability and technology and automation have a positive and significant relationship and effect on sales volume using correlation and regression analysis. Further, there is no significant difference in effective implementation of sales promotion for improving sales volume between external and internal factors using independent testing. Thus, the study comes to conclude that legal, economic, buyer expectation, competitors' market positions, company's product, marketing personnel, marketing strategy, finance availability and technology and automation affect sales volume. It meant both internal and external factors support the effective implementation of sales promotion for improving sales volume. The study suggest that by understanding how the other marketing mix variables interface with the channel variable, and the implications of such, the company may coordinate all strategic components to create the synergy needed to meet customers' needs.

Keywords: Effectiveness, Sales Promotion, Sales Volume

**The Effects of Personality Dimensions of Sales Person's on Organizational Brand Image:
The Case of Ethio-Telecom**

Musa Muhammad, St. Mary's University

This study was generally set to examine the effects of personality dimensions of sales person's on organizational brand image in ethio-telecom. Specifically, the study aimed to evaluate the effect of a sale person's openness, agreeableness, conscientiousness, extraversion and neuroticism on brand image. A quantitative research design was adopted with self-administered questionnaires for data collection. Data was collected from 150 Salespersons from 12 Ethio telecom shops located in Addis Ababa using simple random sampling. The analysis was done using descriptive and inferential statistics. The result of Pearson Correlation analysis shows that there was statistically significant and positive relationship between the three personality dimensions (i.e. neuroticism conscientiousness and extraversion) and organization brand image. However, the remaining two personality dimensions; agreeableness and openness had statistically insignificant and positive relation with the organization brand image. Based on finding the study it is recommended that Ethio-telecom Company has to work hard on improving the level of sales person personality traits through giving feedback for the needs of salesperson in all directions and make a comfortable work area in order to create a good organizational brand image.

Keywords: Openness, Conscientiousness, Extraversion, Agreeableness, Neuroticism, Brand Image, Ethio-telecom

The Assessment of E- Trade Practices and Challenges of Participants: The Case of Ethiopian Commodity Exchange

Nabia Berhane, St. Mary's University

The purpose of this study an assessment of e-trade practices and challenges of participants: - within the case of Ethiopian commodities on this the subsequent research question answered 1.What is the main information source of Ethiopian commodity exchange trading system? 2. How has performed the regulation system of the ECX on the members representatives? 3. Is there any difference between e-trading, warehousing process and grading of the commodity? 4. What factor affects the ECX warehousing process and grading of the commodity? 5 Does E- trading practice affects marketing system of Ethiopian commodity exchange? To assess those questions the researcher used quantitative and qualitative research design and 73 males and 53 females were selected participants randomly.A survey questionnaire was prepared to gather primary data, secondary data from the books and documents of the ECX, and other sources were also went to augment the first data. The information was collected from a sample of 126 Ethiopian commodity exchange participants or members selected through sampling. So that, the data was analyzed through descriptive analysis and binary regression model by using SPSS version 26. The result shows that there have been network problems, biased sampling system and lack of adequate knowledge were the main challenges the researcher observed limited membership seat, membership seat fee, and occupation were found to be highly significant with the selection of membership category. aside from this consistent with the descriptive analysis lack of sampling system, higher penalty cost, higher membership seat fee, and transaction cost, were found to be a number of the constraints that hinder participants from the graceful functioning of transactions within the exchange. The researcher recommended the subsequent points the network system of the exchange was inefficient and practically affect E-trading activities. For the upper E-trading of the exchange, it should apply in enough, and proper network facilities should provide a higher concern and commitment in effectively and efficiently using ICT. The electronic trading system reduced price movement, it might cause lower volatility, lower risk within the market, and better liquidity by increasing the speed of transactions and lowering transaction costs, limiting informational asymmetries between trading interests, and increasing access to markets no matter one's geographical location.

Keywords: E-Trading, Trading Practices, Trading Challenges

The Effect of Advertising on Consumers' Bank Preference: 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 fivebranches 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

Factors Affecting Brand Choice of Edible Oil: A Case Study on Tena Oil Addis Ababa
Nardos Mesfin, St. Mary's University

The purpose of the study was to investigate on the factors affecting brand choice of edible oil in case of Tena oil in Addis Ababa, Ethiopia. The study identified four factors that affect brand choice of edible oil in case of Tena oil. The study was guided by the following research objectives: to identify factors affecting the brand choice of edible oil in Addis Ababa in case of Tena oil, to evaluate the effects of labels, price, individual attitude and advertisement on consumers 'brand choice of Tena oils. This research adopted explanatory or casual research design and descriptive research design. The total population of the study was consumers around Abado condominium, Addis Ababa, Ethiopia. This study adopted random sampling technique and employed primary data collection. For primary data, personally administrated questionnaires and structured and semi structured interviews were made to collect more qualitative information. Structured linkert scale data collection instruments were also used. 160 questionnaires were distributed to the respondents and 130 were filled and returned. It shows a response rate of 81.25%. To analyze quantitative data obtained through questionnaires, inferential and descriptive statistics were used using SPSS version 21 software. This study used descriptive statistics such as mean and standard deviation of each variable. The findings established that the price of edible oils was a significant factor in its brand choice with a relatively small variation of data. Majority of the respondents claimed that lowering the price may encourage people to brand choice of Tena oil as compared to when it is increased with a relatively small variation of data. The findings shows that individual attitude make the respondents to decided influenced decision on the type of Tena oil that they were about to choose with a relatively medium variation of data. The study recommends that the price of Tena oil should continuously be considered in the brand choice of the product. The individual attitude should enable consumers make reasonable decision on the brand choice of edible oil that they are about to choose and use. Lowering the price may encourage people to choose brand of Tena oil as compared to when it is increased.

Keywords: Brand Choice, Tena Oil, Factors Affecting Brand Choice of Edible Oil

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 Effect of Marketing Strategy on Customer Satisfaction: The Case of Selected Insurance Companies in Addis Ababa

Nebiat Mohammed, St. Mary's University

A number of insurers are competing and offering the customers a plethora of products. Customers are demanding quick and better service from the service providers. Hence, the main objective of this study is to examine and analyze the effect of marketing strategy on customer satisfaction in Ethiopia: the case of selected insurance companies in Addis Ababa. The research design used was descriptive and explanatory in nature. Primary data were collected through a structured questionnaire distributed to 384 customers (in which 320 was received back). Data were processed via SPSS software and analyzed through descriptive (frequency, percentage, mean and standard deviation) and inferential statistics (regression analysis). Regression analysis was used to find the effect of marketing strategy (production strategy, price strategy, promotion strategy & distribution strategy) on customer satisfaction. The result of the study showed that marketing strategy has a positive and significant effect on customer satisfaction. Therefore insurance companies need to make a thorough market research to understand the needs of the customers and accordingly launch the products to match with customer's expectation. The quality, transparency & integrity to acquire & retain customers in the long term must be upgraded by the insurance companies to survive competition in the market in order to deliver their product to the target potential customers.

Keywords: Marketing Strategy, Customer Satisfaction, Insurance

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.

Keywords: Branding, Brand Positioning, Brand Communication, Visual Identity, Down-Syndrome

**Assessment of Marketing Mix on Customer Satisfaction: The Case of Habesha Brewery Share
Company**
Rediet Melaku, St. Mary's University

The marketing mix is the means by which marketing objectives of the organization will be achieved and comprises of product, price, promotion, place, people, process and physical evidence of the marketing activities. This study focused on assessing the marketing mix taking product, price, place and promotion in satisfying customers of the Habesha Brewery. This study also investigated the influence of the four marketing mixes on customer satisfaction of Habesha Brewery. The study is motivated by the need to address the issue in Ethiopian context by providing recent and extensive evidence collected from beer consumers. The study used quantitative and descriptive method of research design. Both primary and secondary data collection instruments are used to collect data. To collect the data for this study, the target population of the study is consumers of the company. The study was taken from customers found in the Addis Abeba city to select kolfe and lideta sub cities with distributing 384 questionnaires. Quantitative methods of data analysis were used. Information collected from consumers through questionnaire was analyzed quantitatively using descriptive statistics (mean and St. Deviation) and correlation techniques using SPSS version 20. Thus in order to assess those factors which influence customer's satisfaction, four variables (price, product, promotion and placement) are taken in to consideration. The finding asserts that all variable is found to be influential to determine customer satisfaction. The researcher recommends that the company to take a close scrutiny in the four marketing mix elements in maintaining its customers. Specifically, price of the company product is found to be a variable having detrimental effect on satisfaction of the customer.

Keywords: Marketing Mix, Price, Product, Promotion, Place, Customer Satisfaction

Factors Influencing Bottled Water Brand Choice: 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, 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.

Keywords: Brand Image, Customer Satisfaction, Ethio Telecom

Factors Affecting Marketing of Insurance Service in Addis Abeba
Saron Dessu, St. Mary's University

The aim of this study is to assess the challenges faced in insurance while marketing their products. Insurance companies encounter challenges in marketing their products due to different factors. The study tries to answer what factors are affecting the insurance market and how they are affecting. Regarding the research methodology, non probability sampling technique was used in selecting the respondents. Study has been obtained from both primary and secondary sources. A questioner was administered by the researcher. Data collected from respondents is analyzed using descriptive statistics. From the findings high number of respondents believe that competition and lack of proper advertisement. The study concluded that complex procedures in claims management, failure to adopt information technology strategy affected the marketing of the insurance service and mistrust in insurance relationships between insurance competition is also the major factor affecting the insurance marketing because the competition in the insurance industry is based on price reduction rather than service quality. The study recommends Insurance companies need to select efficiency channel of advertisement and improve on delivery of quality of insurance services, they can do this by advertising over and over again in a creative, memorable and catchy way to attract more customers. Insurance companies should avoid the existing price war and unfair competition among them.

**Factor That Affecting Consumer Soft Drink Brand Preference in Ethiopia: The Case of Pepsi
and Coca-Cola Addis Ababa**
Sebelewonegel Woldesemayate, St. Mary's University

Customer' preference refers to how customers select goods and services in relation to factors like taste, preference and individual choices. This study generally aimed to examine the factor that affecting consumer Soft drink brand preference to consume Pepsi Cola or Coca-Cola in Addis Ababa, Ethiopia. This study employed both primary and secondary data source and attended 62 % of response rate (239 completely returned questionnaires). Using descriptive and explanatory research design, this study found that brand comprehension has lowest mean howing that Pepsi and Coke could not able to create positioning happens and the customer is nearly unable to create a coherent view about the brand vis-à-vis competition. However, Pepsi and Coke tried to create sensations, feelings, cognitions and behavioral responses evoked by brand-related stimuli that are they have agood brand design and identity, packaging, communications and environments. Further, there is a positive and significant relationship and effect between brand awareness, brand comprehension, brand advertisement, brand experience and consumer brand preference at Sig. (2-tailed) .000 with correlation and regression analysis. The study concluded that customers prefer to purchase a well-known brand product, need to choose among various brands and demanded suitable market place. As a result, seeing as Coca-Cola and Pepsi seem to target different consumers through their advertisements and sponsorships, this study found that that the choice of soft drink product similar based on a person's age, income, gender, as well as their taste preference. Thus, it can be concluded that marketers may use entire marketing processes that everyone experiences in his or her day-to-day activities. Firms may also effectively use brand awareness, brand comprehension, and brand Experience together to advertisement and the study suggests that companies may use of a local market's language in an international campaign even if English campaign has a greater influence on consumer preferences.

Keywords: Brand Preference, Customers, Pepsi or Coke

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.

Keywords: Brand Awareness, Search Engine Optimization, Paid Search Engine Marketing, And Email Marketing

The Effect of Service Quality on Customer Retention: The Case of Multichoice 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 the 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, Customer Retention

**The Effect of Physical Distribution Service on Customers Satisfaction: The
Case of Ambo Minerral Water Bole Sub City
Selome Deneke, St. Mary's University**

The study investigated physical distribution and customer satisfaction in ambo mineral water Company (AMW) Plc in Addis Ababa. Companies in the Fast Moving Consumer Goods (FMCGs) sector, especially those in mineral water industry are facing increasingly fierce competition. As it becomes more difficult for the companies to compete on pure product level, creative ones are intensifying their physical distribution service activities to gain a competitive edge. Previous studies commonly focused on the activities of physical distribution service (PDS) without effectively integrating them into the marketing mix. This study offers an integrative framework for presenting PDS activities as a means of achieving higher levels of customer service (PD service) and ultimately customer satisfaction using conceptual customer service/satisfaction model. The main objective of the study is to evaluate the relationship between performance of physical distribution activities and PD service and ultimately evaluate the relationship between PD service and customer satisfaction. Understanding the relationships among the physical distribution variables and the relative importance of each of these variables to overall customer satisfaction will enhance marketer's ability to develop strategies that are more effective and improve performance goals. The study adopted the survey research design. Two hundred (200) persons comprising of commercial staff, distributors and major retailers randomly selected from a sampling frame of four hundred (400) participated in the study. The instrument used for data collection was structured questionnaire in a 5-point Likert scale. Cronbach alpha was used to determine the reliability of the two sets of questionnaire for the staff and customers of the company which gave values of 0.76 and 0.82 for staff and customers respectively. Frequency, percentage, means, standard deviation and Pearson correlation were used for data analysis. The study found out among others that there is a significant relationship between performance of physical distribution service activities (transportation, warehousing, inventory control and order processing) and physical distribution service (product availability, PDS timeliness, PDS quality, PDS flexibility). And it was also found out that Physical distribution service has significant relationship with overall customer satisfaction. The study then concludes that as performance of physical distribution service activities becomes more effective and efficient in the industry, it would lead to improvement of physical distribution service which will in turn transcend to overall customer satisfaction. It was recommended among others that companies should ensure effective and efficient performance of physical distribution service activities as it will lead to better physical distribution service which will finally lead to customer satisfaction and translate into competitive advantage for the company, perhaps using the "conceptual market-driven customer service standards model (The Customer Service Mirror)" developed in this study to set service standards.

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. Lastly 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 also 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.

Keywords: 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**

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 population. 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

Factor Affecting Customer Loyalty: The Case of Awash Bank in Addis Ababa
Sofia Redwan, St. Mary's University

Customer loyalty has been a real concern in banking industry, because making customer loyal is potentially an effective tool that banks can use to gain a strategic competitive advantage and voluntary user solution for a long time to build relationships. The main initiative force for this paper was the large number of inactive accounts in the bank and lack of studies in customer loyalty in Ethiopia specifically in Awash bank. This research is more of explanatory research conducted on factor affecting customer loyalty, with objective of assessing the influence of factors on customer loyalty in Awash bank, by taking a sample of 375 customers with non-probability sampling from selective four branches in Addis Ababa city. The study used customer loyalty as dependent variable and customer satisfaction, commitment, switching cost, trust and service quality as independent variables. Data were collected through questioners analyzed by using SPSS and multiple regressions and correlation analysis was used to test the hypothesis developed and to show the relationship among the dependent variable and the independent variables. The study found that four variables of customer loyalty (customer satisfaction, commitment, trust and service quality) have positive and significance influence on customer loyalty but the influence of switching cost is insignificance. Therefore, this research suggested to Awash bank to keep their focus on the variables affecting customer loyalty and take them into consideration in formulating strategies for developing and improving customer loyalty.

**Effect of ECX Service Delivery on Sales Performance: 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: A 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. Furthermore, 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.

Keywords: Corporate Social Responsibility, CSR To Stakeholders, Environmental CSR , societal CSR

The Effect of Actual Product Quality on Purchase Intention: The Case of Selected Leather Handbag Manufactureres 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 handbag 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 384 respondents 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 questionnaires 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 metrics and brand image. As both corporate social responsibility and product image are complex concepts, qualitative research can be conducted for research.

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.

Keywords: Corporate Social Responsibility, Brand Equity, Tekhaf Trading Plc.

Factors Affecting Diaper Brand Choice: 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, Brand Choice

**The Effect of Customer Relationship Management (CRM) on Customer's Loyalty:
Evidence from Four Star Hotels in Addis Ababa
Tirsit Ayalew, St. Mary's University**

This study examined the effect of customer relationship management on customer loyalty in star hotels in Addis Ababa. The data collected from 219 hotel guests in Addis Ababa were entered into SPSS for analysis. Frequency count and percentage and correlation and regression analysis were used using a five-point Likert scale questionnaires and proportional stratified sampling method. Accordingly, design, the study revealed that there is a weak usage of adopted automation systems on CRM like computerized, digitized operations. These hotels have well incorporated CRM based on value-creating marketing strategies that help to deliver customer value. Using explanatory research design, this study found that there is a significant effect between automation procedure, business process, online communication channels, accounting program, marketing program and customer loyalty. Thus, the study concluded that automation procedure, business process, online communication channels, accounting program and marketing program help to standardize CRM to enhance consumer loyalty. As a result, the study suggests that hotels may enhance their ability of CRM through secured information exchanges, minimize transaction and system costs and maximize the relationship's benefits in order to repeat the exchange processes in the future.

Keywords: Customer Relationship Management, Customer Loyalty

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 require needs. This study has been conducted with 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 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 encourage consumer 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 a 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.

Keywords: Social Media Characteristics, Consumer Decision Making Process

Determinants of Students Attitudes towards Social Media Advertising: 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.

Keywords: Students Attitude, Social Media Advertising, Entertainment, Informativeness, Credibility, 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

The Effect of Generic Strategy Alternative on Competitive Advantage : The Case of Ethiopian Airlines

Vicky Debebe, St. Mary's University

The main objective of the study was to find out the effect of generic strategy alternative on competitive advantage: the case of Ethiopian airlines. Explanatory research design and quantitative research approach was employed in the study. The target population of this study has included all individuals working initially from team leader and above managerial position who are currently working in Addis Ababa at the head office of Ethiopian airlines in Addis Ababa. Firstly, a purposive sampling technique was used to identify knowledgeable respondents or management members who are familiar with strategy formulation. Then, Stratified sampling technique was used to proportionally allocate the sample size based on the number of top, middle and lower management. A self-administered questionnaire has been used to collect the data. Out of 315 questionnaires distributed 216 questionnaires were returned and used for analysis. Quantitative data was analyzed using descriptive statistics, correlational analysis and regression analysis. Cronbach's alpha test was used to test the reliability of data and the Cronbach's alpha value both for the constructs were found above the threshold value 0.70. The findings of the study revealed that Cost strategy, differentiation strategy and focus strategy were found to have a positive and significant effect competitive advantage of Ethiopian Airline. The results of the study will be of much value to the airline industry in general and Ethiopian airlines in particular. Based on the findings of the, a number of recommendations have been provided so that the airline can make use of these generic strategies to develop a competitive edge over other airlines operating in the same route.

Keywords: Competitive Advantage, Cost Strategy, Focus, Differentiation Strategy

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.

Keywords: Social Media, Impulsive Buying Behavior, Website Quality

**Effect of Service Quality on Customer Satisfaction: The Case of Addis Ababa City
Administration Drivers and 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.

Keywords: 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. Nation 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.

Keywords: 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 $r^2=0.532$ 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.

Keywords: 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.

Keywords: Social Media, Brand Awareness

**Assessment of Customer Claim Handling Practices and Challenges: The Case of
Nyala Insurance
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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 G/Mariam, 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.

Keyword: Alcohol, Advertising, Social Networking Sites, Ban on Advertisement, Drinking Behavior

Computer Sceince

Garage Management Information System for Ababa Police Commission

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 Sugarcane 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 inter-connected 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 improved 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 realtime 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

Identify Animal lumpy Skin Disease Using Image Processing and Machine Learning

Elias Girma, St. Mary's University

Ethiopia has the largest livestock population in Africa. However, productivity of the sector in Ethiopia has multifaceted constraints; the Lumpy Skin Disease is one of the major factors. Lumpy Skin Disease is known as a major risk to cattle production and substantial impacts on livelihoods and food security especially for our country. Currently, detection of Lumpy Skin Disease in our country is assessed manually. However, manual evaluation takes significant amount of time and requires trained professional and experienced person. Therefore, technology is needed to prevent animal disease epidemics. Automated detection of Animal Lumpy Skin Disease has advantages over the manual technique. Detection of Lumpy Skin Disease in Cows is developed in literature. But Animal Lumpy skin disease has different classification based on its severity. There is a need to further identify the different stages of Lumpy skin disease to know to what extent the animal is affected by lumpy skin disease. In this study, Lumpy skin disease detection model is constructed using Convolutional Neural Network (CNN) for feature extraction and SVM for classification. CNN is the state of the art for deep feature extraction; hence we used it for feature extraction. The model used to detect and classify animal Lumpy Skin Disease skin diseases into Severe, Mild and Normal. The dataset is collected from Oromia region Bale zone Medawelabu wereda and Arsi zone Chole wereda Livestock production offices and from internet external images repository. After collecting data, Image augmentation, Image Preprocessing, and Image Segmentation techniques are applied to enhance image quality and identify region of interest. During image preprocessing, the image is resized to 200x200. Gaussian filtering is applied to remove noise and Histogram equalization to balance the intensity of image. Adaptive thresholding segmentation method is used to identify region of interest. Out of the total 1740 image dataset, 80% is used for training and 20% for testing. Experimental results show that, SVM classifier outperforms RF (Random Forest) and Softmax classifiers. Quantitatively, an overall accuracy of 95.7% is achieved by using SVM classifier; on the other hand, RF achieves 87.4% and Softmax classifier achieves accuracy 94.8%. Noises in the image is a challenging task for properly detecting the region of interest and hence we recommend as a way forward to use advanced noise removal techniques to improve image quality for proper segmentation and Lumpy skin disease detection.

Keywords: Animal Lumpy Skin Disease, convolutional neural network, Random Forest, Image Processing

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 mooses, 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 conduct 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 Fscore 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, Rule Based

Applying Image Enhancement Techniques for Improving the Quality of Historic Amharic Manuscripts

Etenesh Seifu Abera, St. Mary's University

A large number of manuscripts are found in various institutions, archives and other museums and it is common for archive libraries to provide public access to historical and ancient manuscript digital image collections to protect original hard copies from damage and also to improve access. The Ethiopian National Archives and Library Agency (ENALA) is in the process of digitizing its historical manuscript collections and there is a need to ensure the quality of the digital images of the manuscripts. This study is initiated with the objective of testing various image noise filtering algorithms for their effect on enhancing digital images of manuscripts under different conditions. Six historical manuscripts from the early years of the 20th Century and two from each of manuscripts in good, medium and poor conditions were purposely selected for this study. Images of each manuscript were taken using digital cameras with 8 and 16 megapixel resolution. The images were filtered using mean, median, Gaussian, morphological dilation and morphological erosion algorithms with convolution kernel size of 3 by 3 and 5 by 5. The PSNR, MSE and MAE are used as parameters of evaluation of the effectiveness of the various filtering algorithms. The result has shown that similar trend of the three parameters for all images and filtering algorithms. In addition correlation values of higher than 0.87 were found for the parameters between themselves. For the first set of image PSNR values of 21.64, 19.14, 16.78, 12.89 and 12.60 are obtained for the median, mean, Gaussian, morphological dilation and Morphological erosion algorithms. Similar trend was observed for most of the other images. No consistent effect of image resolution was observed but images of 8 megapixel have shown better quality after filtering images of manuscripts in good and poor conditions, whereas images from manuscripts of medium condition with 16 megapixel has produced better images upon filtering. Kernel size at 3 by 3 was found to be better than 5 by 5 for enhancing image quality. From the experimented filtering algorithms, median filtering algorithm with 3 by 3 kernel size is proved effective to improve the quality of images of historical manuscripts. Digital images taken at a minimum resolution of 8 megapixels appear to be adequate for images of historical manuscripts. Evaluation of advanced image filtering techniques is recommended for improving the quality of highly degraded manuscript images.

Keywords: Image Enhancement, Filtering Algorithms, Resolution, Kernel Size, Historical Manuscripts

Data Mining for Detection of Tax Evasion: The Case of Tax Payers in Addis Ababa
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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 summarizes and presents it for readers. Therefore, this research attempts to study 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 experts. 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 Fscore computed and 86.1% was performed by the system.

Keywords: Single Document, Text Summarization, Sentence Scoring, Extractive Summarization

**Multi-Layer Security Mechanism for Commercial Aircraft Software Distribution System:
The 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 Adversarial Networks

Kaleab Ayele Fkadie, 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 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 is 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.

Keywords: Predictive Data Mining, CRISP-DM, Medical Insurance Class of Business, SVM

Blockchain Technology for Preserving Digital Land Records: The 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 Blockchain 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.

Keywords: 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 indicates 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 ad 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 began by taking samples of ILRC dataset. 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 Economics

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 quantitative 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 premises 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

**Determinants of Bamboo Production: The Case of Guagusa Shikudad Wereda, Amhara
Regional State, Ethiopia
Arege 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 culms 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.

Macroeconomic Factors That Affect Export Prices of Coffee in Ethiopia
Berihun Amsalu Ephrem, 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 was statistically significant and has 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

**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.

Keywords: Industrialization, Land Use Policy Change, Farmers' Livelihood, Annual Crop Production, Tuluguracha Kebele, Gelan Town, Ethiopia

Effect of Small Scale Irrigation on Household Food Security: The Case of Adaba District, West Arsi Zone, Oromiya Regional State, Ethiopia
Gemechissa Abdiyo Mustefa, St. Mary's University

Ethiopian agriculture is largely small scale subsistence oriented and crucially dependent on rainfall. Although irrigation is one means by which agricultural production can be increased, irrigated production is far from satisfactory in the country. The aim of this study is to analyze the effect of small scale irrigation on household food security. The study was conducted in Adaba Woreda. Data was collected on 144 household heads, 72 Irrigation users and 72 non irrigation users households were interviewed. A three stage random sampling technique was employed to select the sample respondents. Both descriptive and econometric data analysis techniques were applied. In the econometric analysis the effect of small scale irrigation on household food security is analyzed using the Heckman two-step procedures. The descriptive statistics revealed that 70 percent of the irrigation users and 20 percent of non-users are found to be food secured while 30 percent of the users and 80 percent of the non-users found to be food insecure. In the first stage of the Heckman two-step procedure, the variables that are found to determine participation in irrigation are: nearness to the water source, household size, household size square, size of cultivated land, livestock holding, farmers' perception of soil fertility status, and access to credit service. In the second stage the following variables were found to significantly determine household food security: access to irrigation, household size, household size square, sex of the household head, size of cultivated land, access to extension service and nearness to the water source. The study concluded that small scale irrigation is one of the viable solutions to secure household food needs in the study area.

Keywords: Small Scale Irrigation, Food Security, Households, Irrigation Users, Non-Irrigation Users

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.

Keywords: Privatization, GDP Per Capita, Foreign Direct Investment, Privatization, Vector Error Correction Mode

Determinants of Economic Growth in Ethiopia
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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 was 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
Achievement 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.

Keywords: 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 macroeconomic control variable such as private consumption (Pcons) and Trade openness (TO) were used. The investigation of the principal indicator of banking development indicator has 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 determined 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 are useful in improving Ethiopian economy.

Keywords: 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, Ethiopia

Effect of Balance of Payments on Economic Growth in Ethiopia
Tesfaye Bijamo Doelamo, St. Mary's University

Balance of Payments (BOP) is a statement or record of all monetary and economic transactions made between a country and the rest of the world within a defined period normally on yearly basis from 1987/88 to 2019/20. The balance of payments tracks international transactions. When funds go into a country, a credit is added to the balance of payments (“BOP”) while when funds leave a country, a deduction is made. Thus, a Balance of payments (BOP) deficit, on the other hand, indicates that a country’s imports are more than exports. Economic growth is the increase in the inflation-adjusted market value of the goods and services produced by an economy over time. A country’s balance of payments tells you whether it saves enough to pay for its imports and it reveals whether the country produces enough economic output to pay for its growth and a balance of payments deficit means the country imports more goods, services and capital than it exports. Therefore, if growth is based on consumer spending and falling saving rates, this will tend to cause imports to rise faster than exports. To achieve the underlying objectives, the study employed autoregressive distributed lag model as well as co-integration analysis using the Johansen multivariate procedure. Pairwise Granger causality was also used. The Augmented Dickey unit root test indicated that all series are integrated of order one, $i(1)$. That is, all series are stationary after 1st and 2nd differences. The causality result showed economic growth granger causes BOP. From the long run model export and FDI positive significant effect on the economic growth rate of Ethiopia both in the short-run and long-run. Based on the results obtained it is recommended that the government to sum it up Balance of Payments is a very important record of financial transactions and status of any nation and its economy because it highlights the direction of economic growth or otherwise of any country and is a ground on which many important policy decisions of countries are based.

Keywords: Co-integration, BOP, Economic Growth, Granger Causality, Autoregressive Distributed lag (ARDL) Model, 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.

Keywords: Savings, Double Hurdle, Daily Laborer, Sebeta, Ethiopia

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.

Keywords: Foreign Capital Inflow, Economic Growth, Fixed Investment, External Debt, Ethiopia

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 beneficiary 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 mad 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.

Keywords: 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 risk 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 tool was 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 questionnaire 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 recommends how to manage risks in the projects. The project doesn't usually follow 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 methods 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 respondents disagreed 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 needs to implement the ten project management knowledge areas defined by PMBOK as a guideline.

Keywords: Project Management, Project Management Knowledge Areas, Project Management Practice, Zemen Bank

**Challenges and Opportunities of Virtual Learning during Covid-19 Pandemic and Beyond:
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's 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 were collected by means of a 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 were involved in 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 seriously utilize the potential benefits of VL. Furthermore, virtual learning implementation in Ethiopia higher learning institutions needs further studies from other researchers.

Keywords: 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

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

Assessment of User's Level Satisfaction on Addis Ababa Light Railway Project
Aman Degu, St. Mary's University

The main ultimate goal and objective of any organization or sector in the world is to gain profit, but before thinking to get profit, a company should first check how to satisfy the customer on product or services. This is maybe due to the fact that managers sometimes do not really know of what actually goes on in a customer's mind. As such, this difficulty has provided as a challenging task to most business companies that place strong weight on customer satisfaction. Addis Ababa light rail transit service is practicing the service to overcome problems of the transportation system in the city. When implementing the light rail transit, it was expected to serve the residents with potential benefits and criteria of reduced cost, safety, reliability, comfort, environmental friendliness, efficiency and attractiveness for residents. However, unlike these expectations currently, the light rail transit service is characterized by train waiting time, train passengers behaviors, crowdedness in the train, and lack of travel information are the most significant dissatisfying factors. The general objective of this study is to determine the level of satisfaction of the passengers on AALRT. The survey method containing closed-ended and open-ended questionnaires were used to identify the level satisfaction of the passengers on light rail transit services. The Questionnaires distributed to 396 passengers and 375 questionnaire returned and the survey questionnaire was distributed randomly that used the train on selected 7 stations. The sample size was calculated using Taro Yamane formula based on the number of passengers traveled per day on each selected seven station. Additionally, simple random sampling technique was used to select from the selected stations of the East -West line of the rail using the list randomly. The collected questionnaire survey data were analyzed using SPSS version 25. The results showed that the train speed, transport price, station cleanness, sense of safety and inside cleanness most passengers were satisfied .While the passengers dissatisfied with train waiting time, train passengers behaviors, crowdedness in the train and travel information so AALRT may be improve train waiting time, train passengers behaviors, crowdedness in the train and travel information.

Keywords: SERVQUAL, Tangibility, Reliability, Responsiveness, Assurance, Empathy And Passenger's Satisfaction

Assessment of the Role of School Feeding Program on Students' Enrollment and Academic Performance: The Case of Kolfe Keranyo Sub-City, 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 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 questioners 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 the 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.

Keywords: 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 researches 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 selected NGOs found in Addis Ababa. The study was conducted on 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 participated. Both the quantitative and qualitative research approaches were 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 has 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 returned 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. Of the eight knowledge areas, some of them were properly managed and practiced but some have not been practiced. This paper suggests that the organizations should implement different projects based on project management knowledge areas and use each knowledge area processes, too.

Keywords: Project Management Practices, Knowledge Areas, NGO

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 contractors' 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 questionnaires were returned (81 %) from different selected Ethiopian contractors. In order to determine and rank the quality of awareness and implementation level in building construction projects relative importance index method (RII) was used. 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%) doesn't implement quality management system in their company and also labors and 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

**Assessment of the Relative Importance of Project Delay 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 was 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.

Keywords: Construction Project Delay, Delay Factors, Effects of Delay, Project Stake Holders, Mitigation Methods

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

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' understanding of the major effects of techniques of quality management. A properly implemented quality management program can take the flow with time of equipment and materials to the job site, and thus facilitate improved work force planning, productivity of labor is induced, and to schedule and minimum project costs. Quality management is an essential function in terms of productivity improvement in construction projects. It is defined as quality management functions which include quality planning, quality assurance, quality control and quality improvement of a project. 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 to analyze the results from the questionnaire. Secondary sources of data were obtained from relevant literature that covered thesis related to the case study

Assessment of the Practices and Challenges of Dispute Resolution on Road Projects in Ethiopia **Bersabeh Eshetu, St. Mary's University**

It is said that a project will be successfully completed when it meets the time, cost, expected scope, and quality objectives. The development process also faces tensions between key stakeholders in the road construction industry in order to achieve these goals. Like many projects in the construction industry, the road construction sector in Ethiopia is subjected to confusion of conflict resolution management. Disputes involving various types of mediation mechanisms will vary depending on the nature of the relationship between the parties involved. There are three major recognized Standard Terms of Contracts, MoWUD, FIDIC and ERA Norms applicable to Ethiopian construction projects. The above terms and conditions include clauses for the handling of conflict settlements with the main provisions of the Engineer's Decision and subsequent other appeals. During this study, the causes of disputes between industry stakeholders are identified and the existing procedure of dispute resolution in projects undertaken by the Ethiopian Roads Authority is checked. The study covers practice and challenges of dispute resolution management on road construction projects which are located in the central part of Ethiopia. In this aspect, the study assesses the Ethiopian Roads Authority dispute resolution mechanisms by collecting data from questionnaire survey, semi structured interview and desk study since this authority have a large scale and a nationwide history in construction and administering of road projects in Ethiopia. A descriptive research design was adopted. The study implemented questionnaire and interview which used qualitative and quantitative data collection tools. The data analysis involved in percentage and frequency analysis to indicate the level of agreement or satisfaction of each question applied to assess ERA's dispute resolution practices in road projects. The findings of the study revealed that among the dispute resolution mechanisms, almost all respondents in this study agreed that they wish to use and are applying amicable dispute resolution mechanisms like negotiation before DRE, arbitration, or litigation is applied to avoid time and involvement of third party. This shows the preventive dispute resolution mechanism in the road construction industry has a minimum attention, the strategy to respond to problems in a timely manner, creating good communication among project teams, management and good supervision for road construction projects conflict resolution in Ethiopian roads authority is well structured and appreciated to be taken as a best practice. Therefore, to alleviate these prevailing implementation challenges, the organization should adopt a standard Project Management (PM) methodology for its projects, diversify funding partners, and conduct need assessment of beneficiaries. Change can occur to project scope, deliverables, timeframes or resource. Therefore, these improvements must be formally requested. Furthermore, it needs to adopt a well-structured communication strategy and invest more on the capacity building of its staff.

Keywords: Conflicts, Claims, Disputes, Road Construction Projects, Dispute Resolution Mechanisms

**The Effect of Design Change on Building Project Performance in Addis Ababa:
The Case of G1 Contractors, G1 Consultants and Clients
Bethelhem Asmerom, St. Mary's University**

This paper aims to determine the effects of design change on construction project performance located in Addis Ababa. Participants of the study were G1 contractors, G1 consultants, and clients located in Addis Ababa. To achieve the objective of the study, an explanatory quantitative research design was used. Data was collected using a structured questionnaire. Hypotheses were also tested on a sample of 119 respondents from the client, consultant, and contractor sides. Out of 140 distributed questionnaires, a valid response rate of 85% was returned. Data were analyzed by using Statistical Package for Social Sciences (SPSS) V.20 to conduct descriptive and inferential statistics. For the descriptive statistics frequency, mean, standard deviation, and RII were performed. For the inferential statistics correlation and multiple regressions were performed to answer research objectives. From the descriptive statistics, the top three causes of design change were identified as “change requested by the owner”, “poor communication between contracting parties,” and “error and omission”. The top three effects identified were “delay in the project”, “increase in project cost” and “demolition and rework”. Correlation analysis was conducted to analyze the relationships between variables; the correlation matrix revealed that all coefficients of correlation independent variables were positive and strongly correlates with the dependent variable. In addition to correlation analysis, further regression analysis was also conducted and results revealed that the three independent variables (client related, consultant related and contractor related design change factors) affect project performance. Consultant related factors were identified to be the major factors affecting project performance.

Keywords: Design, Design Change, Projects; Project Performance, Building Construction Projects

**Plastic Waste Materials Management and 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.

Keywords: Plastic Waste, Plastic Waste Reuse, Impact, Environmental Protection, Construction Material

**Practices and Challenges of Project Monitoring and Evaluation: The Case of Mission for
Community Development Program (MCDP) Projects
Beza Tekeste Estifanos, St. Mary's University**

This study aims to assess the practices and challenges of project monitoring and evaluation in 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.

Keywords: 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 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 relation to 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 of 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 its 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, frequency and percentage approaches. The outcome of the study indicated that Hello Market online project does not employ 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 ones. 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.

Keywords: Water Supply Project, Construction Delay, Cause of Delay

**Benefits and Challenges of Cloud-Based Enterprise Resource Planning (ERP): The Case of
Bank of Abyssinia
Desalegn Lunga, St. Mary's University**

In today's 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 assists the 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. To this effect, 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

Assessing the Practice of Monitoring and Evaluation on New Products: The Case of Berhan Bank S.CO

Ethiopia Hailemariam, St. Mary's University

The banking system of Ethiopia is shifting from conventional banking to electronic banking by adopting state-of-the-art technology. Berhan Bank S.Co, one of the private banks in the sector has implemented several new products and strategies to mobilize resources from different sectors. The study emphasizes on assessing the practice of monitoring and evaluation on new products. The following major questions were addressed in this study, what are the basic challenges the bank faces while monitoring and evaluating new products: What does the monitoring and evaluation practice of Berhan Bank S.Co look like, and how effective is the practice. Census sampling method is used and the target population of this research is all the e-banking department staff of Berhan Bank s.co. A questioner was distributed to all members of the e-banking department. Finally, 24 out of 25 respondents filled in and returned the questioner properly. This research employs descriptive research design for acquisition of data. The data is analyzed using Excel and interpreted in percentage, and frequency. The findings of this study reveal that: the bank doesn't have experienced and permanent monitoring and evaluation staff and there is no project monitoring and evaluation system and separate budget is not allocated for monitoring and evaluation activities. In addition, majority of the subjects confirm encountered challenges such as lack of expertise, inaccuracy in data collection, Failure in planning and Failure in appropriate evaluation design while monitoring and evaluating new products. This study in general shows that the bank has not developed good M&E practice and faces numerous challenges when implementing M&E. The implications of the study and relevant recommendations are forwarded.

Keywords: Monitoring and Evaluation (M&E), Share Company (S. Co)

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.

Keywords: Procurement, Project Procurement Management, CBE, PMBOK, Procurement Procedure Manual

**Factors Affecting the Effectiveness of Monitoring and Evaluation Practices:
The Case of Techno Serve 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 Techno Serve 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.

Keywords: Monitoring, Evaluation, Effectiveness, M&E Planning, Availability Of Funds, Technical Expertise, Stakeholder's Participation, Role of Management

Cost and Time Performance Analysis on Construction Projects in Addis Ababa: A Comparative Study on Selected Local and Foreign Real Estate Developers.
Engidawork Weldegebreal, St. Mary's University

It is known that there are both local and foreign real estate developers operating in the development of real estate properties in Addis Ababa. And there is a complaint related to the delivery of real estate construction projects with in estimated time and budgeted cost. With this inadequate cost and time performance of projects as the main driver, this study set major objectives of conducting cost and time performance analysis on construction companies in Addis Ababa and make a comparative study on selected domestic and foreign Real Estate Developers operating in Addis Ababa. Grade one local and foreign real estate developers are studied. In this research all the available population is used as the research samples. The study adopted quantitative research approach as it tries to explore and compare the project cost and time performance differences between local and foreign contractors in the construction industry of Ethiopia. The study employed mainly primary data collected from primary data sources to gather information relevant in achieving the research objective through questionnaire survey. Descriptive statistical analysis technique is used to analyze and summarize the quantitative data. The outcome of the analysis showed that both local and foreign contractors practice the construction cost and time management methods and the difference is how well they apply it on their projects and the difference was related with the application of the method. Therefore, findings implicate that there is a cost and time performance difference between local and foreign real estate developers operating in Addis Ababa. Therefore, it is recommended that there is the need for improvement on project cost and time management performance of local contractors through training to develop their project management knowledge and practice capacity so that it significantly contributes to the overall improvement of contractor's capacity to deliver successful projects.

Keywords: Construction Industry, Real Estate, Cost Performance, Time Performance, Local, Foreign, Addis Ababa

Hides and Skins Marketing Practices and Challenges in Ethiopian Leather Industries: The 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 were collected with an exploratory research design. The population of the study was sampled by using stratified probability sampling with total sample size of 192. A questionnaire survey and interview were 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 the Enterprise's 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 respondent's 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 were found with quality defects. Due to natural quality defects, processing defect, lack of cheap west 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 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.

Keywords: 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 research approach is selected for this study. Data is collected for the study using document review and semi-structured interview. The collected Data was analyzed and interpreted using descriptive analysis technique and earned value analysis. The study found 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 goal 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.

Keywords: OECD Project Evaluation, Relevance, Effectiveness, Efficiency, Sustainability
And Ethiopia- Djibouti Railway

**Assessment of Project Management Level of Maturity of Federal Road Projects in
Ethiopia: A Disaggregated 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: 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. However, 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.

Keywords: Maturity, Model, Stakeholders

**Assessing Project Risk Management Practices: A Case Study on Selected Leather Industries
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 a 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; whether is is 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 3.62, 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 software 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 factory.

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, these five private plastic industries were selected based on their willingness, accessibility, project type and some criteria. 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.

Keywords: 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, 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 include 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. Questionnaires 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 park 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.

Keywords; 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 Kiefe, St. Mary's University**

Construction project planning, monitoring and evaluation have 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. A questionnaire was developed and tested before the actual administration. A total of 73 questionnaires were distributed to 44 (60.3%) Military Members and 29 (39.7%) to Civilian professional engineers. About 70 questionnaires were received (95%) as follows: 41 (59%) from Military Members and 29 (41%) from Civilian 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 analysis purpose. Based on the study, an assessment of construction project planning, monitoring and evaluation practice of the Army Foundation was made. 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: A 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: a case study of real estate companies in Ethiopia. It is well known that construction industries experience risks throughout their project life cycle and they need to be able to manage those risks as 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 designs are used to describe and explain the research issue. Accordingly, purposive (judgmental) sampling has been applied to select key informants. Data were collected from both primary and secondary sources. Primary data are collected through questionnaires and the collected data is analyzed by using SPSS version 20, the analyzed data result found from the SPSS software are provided through tables, percentages and charts. And the secondary data is collected from internet, magazine, and books. The research findings show 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. Moreover, 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.

Keywords: 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 crises 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 some 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 any 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.

Keywords: Risk, Strategies of Risk Management, Team Leadership Model, Situational Crisis Communication Theory, Crisis

**Assessing Practices of Project Monitoring and Evaluation: A Case Study in Commercial
Bank of Ethiopia
Gelila Tilahun, St. Mary's University**

The purpose of this study is to assess the current practices of monitoring and evaluation at CBE. This study uses descriptive research design, a mixed research approach to explore the monitoring and evaluation practice in detail. Purposive sampling technique is used to determine sample, and the sample size was 38. Concerning planning of M & E, there are good practices of M & E except the absence of separate budget for monitoring and evaluation. In the process of M & E, finance, activities and schedule are checked at least once a month. The most significant challenges in M & E are lack of the right performance indicators, lack of expertise, inaccuracy in data collection, failure to prepare appropriate data collection, and failure to process and analyze data. The study recommends that there should be separate budget for monitoring and evaluation of all projects. Because the monitoring and evaluation plan has problem in design, ideas should be forwarded and there should be a committee which can evaluate and revise the plan. The plan should provide the appropriate evaluation design and appropriate performance indicators. The monitoring and evaluation plan should also be given to experts who have both technical skills and experience. These experts shall have the skill on data collection and processing and analyzing the collected data. Further researches are also recommended.

Keyword: Monitoring, Evaluation Plan, Implementation, Practice, Challenges

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 ways 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 Kebele'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.

Factors Affecting Strategic Plan Implementation: The Case of Oromia Bank
Gudeta Benda Buseso, St. Mary's University

The general purpose of this study was to examine the factors affecting strategic plan implementation in Oromia Bank. In this study, quantitative research approach and descriptive research design were applied. The study adopted purposive and stratified random sampling techniques to select the desired sample size. To conduct the study, 225 sample sizes were selected. Out of the distributed questionnaires, 211 questionnaires were collected and analyzed by using SPSS version 20 software. The collected data were analyzed by using descriptive and inferential statistics. The findings by descriptive analysis on all factors that affect the strategic plan implementation indicated that strategic plan implementation was affected by organization structure, organization policies and procedure, resource allocation, leadership, and external environment factors. All the considered variables have positive correlation with strategic plan implementation in the Bank. The study revealed that independent variables (organization structure, organization policies and procedure, resource allocation, leadership, and external environment) have positive/direct relationship effect with strategic plan implementation. Model summary result revealed that, 67.5% company strategic plan implementation (dependent variable) affected by variation of the independent variables. The study recommended that Oromia Bank has to align the supportive organizational structure, sufficient financial and nonfinancial resources, engaged leadership system, initiative policies and procedures, immediate reaction to the external environment strategic plan implementation in operation by minimizing the internal and external factors which affect the strategic plan implementation.

Keywords: Strategic Plan Implementation, Organization Structure, Policies and Procedures, Resources Allocation, Leadership, External Environment

**Analysis on Effect of Total Quality Management on Building Company Reputation in
Garment Industry: The 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. QM 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.

Keywords: Quality. TQM, Reputation, Cause and Effect diagram, Pareto analysis

**Variation Order and Its Effect on Construction Project Performance: The Case of Road
Construction Projects in Addis Ababa
Haimanot Chalchissa, St. Mary's University**

The purpose of this research was to identify the major causes of variation order and their effects on road construction project performance in Addis Ababa. Variation order is pointed out as one of the major reasons that lead to poor construction project performance. The research was explanatory and the research design was survey design. A quantitative research approach was adopted and the hypothesis was also tested. The study used both primary and secondary data sources. A structured close-ended questionnaire was designed and distributed to the client (ACCRA), contractor and consultants working under ACCRA. Since the target population was small, respondents were selected using the census method. Out of 60 questionnaires, 52 were able to be retrieved with a response rate of 86.7%. The data gathered using the questionnaire was analyzed with the help of Statistical Package for Social Sciences (SPSS version 20) using descriptive statistics and regression analysis. The descriptive analysis was done to identify major causes of variation order and major effects on project performance. The findings showed that right of way/difficulties faced in land acquisition by the client was the first major cause of variation order and that time extension (time overrun) was the first major effect of variation orders on road construction project performance in Addis Ababa. Regression analysis was also conducted and the result revealed that variation order has a significant effect on project performance with a p-value of $0.002 < 0.05$ and regarding the hypothesis, the alternative hypothesis was accepted based upon the obtained a value of $\beta = .524$ and $p < 0.05$. The study concludes that variation order is a statistically significant predictor of project performance and represents the value change in project performance is associated with a unit change in variation order. Therefore, increased variation order results in an increased effect on project performance (increased time extension, cost and claim and dispute and etc...). The research finally recommends to all parties to be involved and work to minimize change orders starting from the initial design stage and manage the variation order at the construction stage using effective change management system and furthermore adopt different technologies to facilitate the change management process.

Keywords: Construction Projects, Variation, Variation Order, Project Performance

**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.

Keywords: Self Help Group Approach, Women Empowerment, Economic Empowerment

**An 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 to four departments, namely leather goods, construction, survey, and auto engine. It was also aimed to identify how educational resources are managed and utilized, the 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.

Keywords: Educational Resource Management, Policies and Guidelines, 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 COVID-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).

Keywords: 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 overrun 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 respondent 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 Addis Ababa City Roads Authority

Henok Assefa, 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 the major industries contributing significantly to 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 projects in Addis Ababa city roads authority. For this study primary data were collected through administering questionnaire and key informants interview. The sample populations were 157 which are selected from contractors, consultants 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 that 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.

**Assessment on Factors Influencing Shortage of 20/80 Housing Supply: The Case of Bole
Sub-city 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 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.

Keywords: Housing Delivery, Condominium

**Assessing the Effects of Globalization and Covid-19 on the Performance of International
Air Transport Activity: The Case of Ethiopian Airlines
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 the conclusion that Ethiopian government, Ethiopian airlines has shown the world that nothing is going to stop the company from succeeding , the leadership aggressively approaching the pandemic on keeping the company elevated. Ethiopian airlines have been a success story way before the pandemic and still.

Keywords: Globalization, COVID-19 Pandemic, International Air Transport Activity, Ethiopian Airlines Performance

**Assessment of The Implementation of Project Management Practices Regarding Project
Quadruple Constraints: 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.

Keywords: 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, specifically in Basaha 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. Data were collected using questionnaire, interview, site observation, and image interpretation was used 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 there are inconsistency of government policies and 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 the plan preparation to be more detailed 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.

Keywords: Practice, Implementation, Project, Urban Renewal, Upgrading

**An Assessment of the Critical Success Factors for Real Estate Projects: The Case of
Selected Companies in Addis Ababa
Jihan Mohammed, St. Mary's University**

Rapid growth in real estate industry in Ethiopia is developing using resources to conduct a number of construction projects. Many real estate companies (Project Sponsors) consider only the financial aspects of the real estate development projects while many internal and external factors affect their success. This research aims to contribute to the effectiveness and efficiency of these companies in delivering real estate development projects. The objective of the study is to identify and assess critical success factors in real estate development projects as well as establish the relationship between critical success factors and project success. A quantitative approach was applied where conceptual model was adopted to assess eight main critical success factors: Client Objectives, Client Core Competencies, Project Environment (Physical Environment, Economic Environment, Socio-Political Environment and Industrial Relations), Project Team Leaders Performance and Project Management Actions. A total of 91 questionnaires were filled by project managers, engineers and Forman's engaged in real estate development projects by six real estate's New Hope, Afrovil, Sirdenji, Sicamas, MSN and Kazadis. Descriptive statistics and correlation were applied using SPSS to analyze and interpret data. The major findings indicate that client objectives, client core competencies, physical environment, economic environment socio political environment, and project team leader performance are the most critical factors. Moreover, a strong positive relationship was observed between client objective, core competencies, industrial relation and physical environment. In conclusion, project success in real estate development can be achieved by focusing on delivering on time and with proper construction cost. Moreover, clients' involvement in project initiation and planning phase, placement of competent and skilled project leaders, and comprehensive project safety and quality management are critical to real estate development projects' success.

Keywords: Critical Success Factor, Client Objectives, Client Core Competencies, Project Environment (Physical, Economic, Socio-Political)

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.

Keywords: 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 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 NGOs were targeted for the study. Due to 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.

Keywords: 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.

Keywords: Quality, Quality Management, Quality Management Process, Top Management Commitment

**Effect of Construction Material Management on Project Performance: A Case Study of
Bamacon Engineering Plc.
Kalkidan Mulu, St. Mary's University**

This research project examined the contribution of material management on project performance of construction projects. Specifically, the present research assessed the effect of material planning, material procurement, material handling, material logistic, and stock and waste control on project performance. Both descriptive and multi regression analysis were adopted where qualitative and quantitative approach were applied. Data collection instrument used was questionnaire. The target population was thirty sites. The sample size was ten sites with 60 questionnaires. Furthermore, information was analyzed using Statistical Package for Social Sciences version 21.0. The descriptive analysis of material practices and project performance had the mean value of more than 3. On the multi regression analysis material planning, material logistics, material handling and stock and waste control have positive effect on project performance. But material procurement has negative effect on project performance. Regarding statistically material planning, procurement and stock and waste control are significant. On the other hand, materials logistic and handling are statistically insignificant. The company should give attention to material management practices more for better performance of projects.

Keywords: Material Management, Material Practices

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 its impact on SCM practice with supply chain responsiveness and competitive advantage of the firm, and identify the factors that affect the SCM practices of the firm. The study employed quantitative research and descriptive as well as explanatory research designs, judgmental sampling, and survey questionnaires. The questionnaires were sent to all public projects, 101 respondent in number. The study tested 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 recommended to 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, Competitive Advantage of the Firm (Operational Performance)

**Factors Affecting Timely Delivery of Government Construction Projects: The Case of
Ethiopia Electric Power Projects
Kirubel G/Silassie, St. Mary's University**

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: The Case of 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 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 utilized 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 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 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 recommend and at last bank of Abyssinia should have to enable customers to choose their withdrawal limit by themselves.

Keywords: ATM Card, Spending, Saving Culture, Banks Contribution

Assessing the Challenges of Project Management Practices in Building Construction: The Case of Commercial Bank of Ethiopia, Head Office Project
Lemlem Zewdu Habtewold, St. Mary's University

The main purpose of the study was to identify and evaluate the challenges encountered through project management practices in Commercial Bank of Ethiopia head office project. The study aims to emphasize these difficulties and thus improve the project management practice in order to benefit from the findings. In order to achieve the intended purpose of the study, a descriptive research method was adopted. Questionnaire, interview and literature review were used for the purpose of collecting required data for the study. The questionnaire survey was collected from different level of project teams (client, consultant and contractors) who are directly involved in project planning, executing and controlling. Purposive sampling technique was employed in choosing the samples. The data were analyzed using software Statistical Package for Social Science (SPSS V.26) to generate mean, frequencies, standard deviation and percentages of the statics. The study revealed that among 45 challenging factors identified in the literature participants have agreed. These are Changing requirements late in the project and continuing change requests, project schedule delays, inaccurate time estimations and cash flow difficulties. Again 24 of the identified factors are considered as moderate significant level challenging factor as per the opinion of participants. Furthermore, the study revealed that factors within four knowledge areas most significantly challenging; these are Project time Management challenges, Project Cost Management challenges and Project Communication Management. Hence, based on the findings, the researcher suggested that stronger emphasis should be given on the major challenges identified in the study; appropriate project management methodology should be adopted; and all factors should be studied carefully. In addition these identified correlated challenges are due to lack of well-structured project support office in client, consultant and contracture side; therefore, launching project management office will be very supportive.

Keywords: Commercial Bank of Ethiopia, Project Management, Challenges of Project Management

**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 Kiefe, 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: 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 created 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 faced by rapid change in fast growing fashion industry using Nazareth Garment Share Company as a case study. It discussed 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 the 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.

Keywords: Fast Fashion, Apparel Industry, Garment Retailer, Lead Time

**The Effect of Project Monitoring and Evaluation on Project Implementation: The Case of
Awash Bank
Mahlet Adugna, St. Mary's University**

Project monitoring and evaluation is an integral part of the project cycle and of good management practice. An effective monitoring and evaluation system is fundamental if the goals of a project are to be achieved. The main objective of the study was to assess the effect of project monitoring and evaluation on project implementation in Awash Bank. A quantitative research approach was used. The study has applied descriptive study design. The study has focused on four Awash Regional Branches (North, West, East and South) in Addis Ababa of project implementation of project Vision 2025 in Awash Bank, Ethiopia. The non-probability sampling method was used. An approach for selecting samples based on discretionary judgment/purposive sampling was applied. Primary and secondary data sources were used to collect data. From the survey questionnaire distributed about 73 were returned with a response rate of 97.33%. The analysis of data was done by utilizing computerized statistical package of social sciences (SPSS) version 20 and summarized in tables for interpretation and inference. M & E practices were analyzed at four levels of planning process, technical expertise, stakeholder involvement and management participation. Associations between M & E practice and project performance were measured using logistic regression model, with estimated odds ratios (ORs) at 95% confidence intervals (CIs) with a $P < 0.05$ regarded to be statistically significant to establish influence of M & E practice on performance. The study established adaptability of planning process and technical expertise on allocation of funds for M & E, development of clear M & E plans/tools, regular collection and analysis of M & E information, training of M & E staffs and attracting skilled M & E staffs with average flexibility on M & E needs assessment. The project, reported low staff awareness on M & E planning process, lack of control mechanisms to keep track of project progress, lack of utilization of M & E to support decision making during project implementation, lack of developed comprehensive strategic operational plans for regular monitoring and evaluation. The project further reported low-level application of stakeholder analysis or feedback and communication strategy that reflects community needs or people's interest in the implementation or enable stakeholders to influence project acceptance based on their needs. There was lack of visible support and commitment by management towards project implementation as well as effective communication that meets project objectives and effective use of lessons learnt from different projects for future decision-making and improved project delivery. The study recommends establishment of strategic plans to define internal process of carrying out M & E, strengthening organizational M & E capacity, structuring stakeholder involvement and management participation.

Keywords: Monitoring and Evaluation Planning Process, Stakeholder's Involvement

**Construction Waste Sources, Management Planning and Practices: The Case of 40/60
Condominium 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.

Keywords: Housing, Source of Material Waste, Construction Waste Management Plan

Assessing the Correlates of Delay in Building Construction Projects: The Case of FE Construction Plc.

Mahlet Tadesse, St. Mary's University

Construction delays are common in construction industries 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 was 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, and 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 wenzeker 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.

Keywords: 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 questionnaires 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.

Keywords: Agile, Software Development, Project Management, Software Vendors, Changing Requirements

**Assessment of Project Procurement Practices in Public Institution: The 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.

Keywords: Procurement, Public Procurement Management, Procurement Planning, Procurement Implementation, Procurement Monitoring and Evaluation, Engineering Department

**Factor Affecting Solid Waste Management System: The Case of Addis Ababa Tannery
Share Company
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 investigating the current case company's 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.

Keywords: 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 Women's 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.

Keywords: 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: The Case of Small Sized Construction Enterprise in Kolfe Keraniyo Sub City, Department of Project Management
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 analyzed using descriptive statics including mean index score method and frequency analysis and the principal tool used for the collection of data was questionnaires for field survey, interview and site observation to make the study strong. Generally, the study concluded 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.

Keywords: Construction Material Management, Current Practices, Construction Projects, Kolfe Keraniyo Sub City, Materials Wastage

The Effects of Employer-Employee Relationship on Employees' Job Satisfaction: The Case of Some Selected Private Commercial Banks
Meron Kebede, St. Mary's University

The main objective of the study is to assess the effects of employer-employee relationship on employees' job satisfaction in some selected private commercial banks. To achieve the objectives of the study and to answer the basic research questions, the researcher used sequential research design, mixed research approach, primary sources of data (questionnaires and interview), random, convenience, purposive and quota (proportional) sampling techniques to select proportion samples from each private commercial bank, descriptive statistics, Pearson correlation and OLS regression analysis. The findings of the study indicated that salary, working environment, conflict management, communication, supervision, recognition, training and development have significant and positive correlation with job satisfaction. In addition, the findings of the study indicated that there is a positive relationship between salary, working environment, conflict management, communication, supervision, recognition, training and development and job satisfaction. This implies that salary, working environment, conflict management, communication, supervision, recognition, training and development and job satisfaction goes hand in hand. On the other hand, 91.1% the variance in job satisfaction is explained by salary, working environment, conflict management, communication, supervision, recognition, training and development. The findings of the study imply that all independent variables namely, salary, working environment, conflict management, communication, supervision, recognition, training and development have significant and positive effect on job satisfaction. The findings of the study also indicated that salary and working environment are significant predictors of job satisfaction. Negative employer-employee relationship in companies would result in dissatisfaction and inefficiency of employees leading to disappointing work results in addition great employer-employee relationship is fundamental because globalization provides an avenue for changes in work forms, administration style, and innovation. Business owners tend to monitor the worldwide economy to guarantee they are fully informed regarding current global patterns of relationship management. Nowadays, it is the era of globalization. That means globalization provides an avenue for changes in work forms, administration style, and innovation. Business owners tend to monitor the worldwide economy to guarantee they are fully informed regarding current global patterns of relationship management. Therefore, employers should scan their work environment accordingly.

Keywords: Employer, Employee, Job Satisfaction, Private Commercial Banks

**Role of Quality Improvement Techniques on Leather Product Manufacturing
Productivity: The Case of Pittards Product Manufacturing
Meron Tilahun, St. Mary's University**

This thesis assessed the 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 underperformed due to different reasons. This leads the country to lose comparative advantages in the global export competition and experience reduced export performance. Leather industries apply different techniques to improve quality. Descriptive research design was undertaken with the help of the structured questionnaire to conduct the research. The research was done based on the responses of employees from different section working in the selected case leather factory. 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 shows that the Company underperformed and needed to improve 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 that 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.

Keywords: Quality Improvement, Ethiopian Leather Industry, Ethiopian Leather Industry Development Institute

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

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, Evaluation

**Practices and Challenges in the Planning of Information Technology Projects: The Case of
Information Network Security Agency, Addis Ababa
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 was 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. Moreover, the study analyzed the practices of IT project planning by addressing the practices of planning in each project management knowledge area. Based on these major findings, conclusions and recommendations are given.

Keywords: Project Management, Project Management Plan, Project Management Knowledge Areas, Information Technology, IT Projects

Assessing the Practices of Construction Project Risk Management: A 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 well practiced, while, the practice of quantitative risk analysis and risk response was fair. However, 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.

Keywords: Risk, Risk Management, GERD Construction, Project Risk Management

Factors Influencing Adherence to Antiretroviral Therapy (ART) among Adult People Living with HIV/AIDS in Saris, Kality and Akaki Health Centers, Addis Ababa

Natanim Assefa, St. Mary's University

This study 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 that 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 to 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.

Keywords: Adherence, 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 return on assets (ROA) and net operating profit (NOP). In addition the 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. This indicates 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.

Assessment of 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 practice 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.

Keywords: 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 in 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. On the other hand, 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 guides the process.

Key words: Monitoring and Evaluation, Digital-Banking Service, Framework

Social Work Project Implementation Practice in NGO Setting: The Case of Selected NGOs in Addis Ababa

Robel Zinab, St. Mary's University

The purpose of this study is to assess the Local Non-Governmental Organizations (LNGOs) social work projects implementation practice to improve the lives of socially disadvantaged children. The study was used to assess social work project implementation practice in a sample of LNGOs in Addis Ababa, Ethiopia. Despite the fact that each project is unique in its own characteristics, there are some common areas that could be observed in terms of social work project implementation practices and the challenges that NGOs face today. Distractive and exploratory design used in the study with mixed research approach. The researcher excerpts different success and challenges factors that influence project implementation. The study employed questionnaire, interviews, observation and document review data collection tools to assess the situation. This study used both primary and secondary data sources. 37 NGOs working on child development projects were involved of which 85 project actors, 70 project coordinators, project officers, social workers, and middle management project staffs were involved in the study. Data analysis showed that the projects were implemented at a medium level with on average level of governmental support and low level of community participation, but it was difficult to implement the project in terms of scope and quality. The findings of the study also showed that the organizations' fund mobilization and financial situation were the most significant challenges affecting the practice of implementing social work projects in the selected LNGOs.

Keywords: Social Work, Social Work Project, Project Implementation Challenges

**Factors Affecting Effectiveness of Engineering and Telecommunication Procurement
Process: The Case of Engineering Corporation of Oromia
Sagni Senbaba, 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 utilizing 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 Mazegia, 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 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 was 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.

Keywords: 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 questionnaire 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 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 points 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.

Keywords: 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 recommends that the top management is expected to provide in the area of committing to the 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 users 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.

Keywords: Benefits, Challenges, Enterprise Resource Planning, 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 and energy related construction works, water supply and sewerage civil works etc. are some of the major projects (program) in the construction industry. Construction industry plays an important role in social, economic and political development of a country. Construction is the largest and accounts from 12% to 25% of the GNP of both developed and developing countries. It consumes the highest percentage of the annual budget of a country; specifically in 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 is used 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.

Keywords: Building Construction, Waste Contributing Factors, Minimization Techniques, Addis Ababa, Ethiopia

**Assessment of Delay on Road Construction Projects: The Case of Addis Ababa
City Road Authority
Semira Hussein, St. Mary's University**

Time is a very critical indicator, and a key resource, in the life cycle of project management and a crucial criterion for the success of a project in the construction industry. In the construction industry, delay can be expressed as an elongation of time beyond what the contracting parties have agreed upon for the total completion of the project. It is well recognized that most road construction projects are exposed to time and cost overruns in Ethiopia and Addis Ababa region or both. As a number of delays arise from time to time, the need to assess and identify the cause of these delays and their effects also arises. Hence, the objective of the study is to identify the causes and effects of delay causing factors in Addis Ababa City Road Authority road projects. 36 potential delay causes and 16 effects were selected from the reviewed literature and the causes were divided into 5 as client related factors, consultant related factors, contractor related factors, material and equipment related factors, and external related factors. These factors were ranked using the Likert scale by a total of 116 professionals from 3 target population and analyzed using Relative Importance Index (RII). The research indicates that the top major causes of delay in road construction were delay in relocating utilities, escalation of the material price, delay in paying compensation to land owners, shortage of foreign currency for importation of materials, inadequate management and supervision by contractors. In addition to these, lack of high-technology mechanical equipment, shortage of construction materials, late in revising and approving design documents, slow decision making and ineffective resource management were also mentioned to be among the top major causes of delay. The study further determines that the major effects of delay were time overrun, cost overrun, financial loss, and poor quality of work, compromised quality, company's bad reputation, and loss of other facilities, disputes, loss of wealth and capacity and breaches of contract.

Keywords: Addis Ababa City Road Authority, Delay, Causes of Delays, Effects of Delays

**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 benefit through WTO accession and to show the tangible benefits of joining the World Trade Organization in leather products Export and leather Industrial Sectors.

**Assesment on Stakholder 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.

Keywords: 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 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 that 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 considering 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 with 12 participants. The result of study is described as a complex phenomenon because of the various forms of abuse, 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 have 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

**Assesment 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. Fourteen (14) 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.

Keywords: 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, 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.

**An Assessment on Project Stakeholder Management Practice: The Case of Omo Kuraz
Sugar Factory 1 in South Omo Ethiopia
Temesgen Abera Haile, St. Mary's University**

Projects stakeholder management in Omo Kuraz Sugar Factory 1 Project (OKSFP) encounters problems from different groups with potentially conflicting needs and interests. The study assesses the practices of stakeholder management at Omo Kuraz Sugar Factory 1 Project (OKSFP). Using Census sampling strategy, all staff members (34) of OKSFIP, community leaders, 1 Zonal Pastoralist Development Bureau Head, and 1 Woreda administrator were included in the sample. Structured questionnaire was used to get information from CEO, General Manager, Deputy Managers, Project Manager and project line managers, whereas interview question was used to illicit information from Local community leaders, zonal pastoralist development bureau head, and Woreda administrator, and personal site observation was held. The stakeholder identification is implemented as indicated in stakeholder management plan. It was discussed that the interests and responsibility of the key stakeholders were very critical to the effectiveness of the projects. The stakeholder management system was found institutionalized (part of organizational body) but it was not functional (the functionality was under quotation). The study, somehow, revealed challenges like low commitment, conflicting interests, personal benefit seeking, ineffective engagement and communication, low understanding of different issues, deviation from common agreement, unrealistic expectations, environmental peace, cost of management were found to have effects on the performance of the projects in the organization. Finally, it is recommend that all stakeholders should understand project goals and objectives, ensure strong engagement and communication, identify relevant stakeholders from the project planning, ensure functionality, accountability and transparency of stakeholder management and ensure full commitment from all stakeholders.

Keywords: Project Stakeholder, Project Stakeholder Management, Stakeholder Governance Stakeholder Engagement

Assessment of Factors Associated with 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 with monitoring and evaluation system in the Ministry of Health. The research was guided by the following objectives; to assess staff training on monitoring and evaluation, to assess stakeholder's participation on monitoring and evaluation system, and to assess budget allocation for monitoring and 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 adequate training was provided on monitoring and evaluation; and 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; there was no stakeholders participation in community project identification and selection; and budget was allocated for Monitoring and Evaluation activities. The study recommended that the Ministry 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 to participate in identify and solving 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.

Keywords: Monitoring and Evaluation, Staff Training, Stakeholders Participation, Budget Allocation

Assessment of Logistics Management in Urban Construction Project in Addis Ababa
Tewodros Teklay, St. Mary's University

This research assesses the perception of the construction industry stakeholders on the need and importance of logistics management on selected urban building construction projects, identifies and analyzes the current practices and challenges in the construction *logistics* management process. The study used descriptive research designs based on data from primary and secondary sources. The study subjects are currently active urban projects in Addis Ababa which are being administered by the Addis Ababa Housing Development Agency. The main tools used for the collection of data included questionnaires and desk study as they are used to identify the various efforts that have been made in the past and to examine the challenges of logistics management. SPSS and relative importance index (RII) are used to examine the results from the questionnaire and findings are presented in charts and tables. The findings show that the construction industry stakeholders perceive that logistics management collaboration has helped in the construction industry as it improves delivery and reduction waste. The study also indicates the impacts of poor logistics management in building construction projects as delays, cost overruns, and loss of project efficiency. On the other hand, late and incorrect payments and inaccurate data and engineering drawings not fitting the use are indicated as the major challenges for a successful *logistics* management. Furthermore, it was found that most of the stakeholders do not apply the integrated approach to logistics management. Therefore, adding a construction *logistics* technology in construction project can reduce some unnecessary friction between construction stakeholders and third parties and also coordinate material flows that can lead to a reduction in the amount of material delivery vehicles that travel to site, thus alleviating some of the congestion in the urban transport system.

Keywords: Construction Industry, Construction Logistic Management, Construction Logistics Technology, Urban Construction

The Determinant Factors to Project Success in the Ethiopian Real Estate Industry

Tigist Shemekt, St. Mary's University

This thesis was motivated 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 projects and its extent of effect on the project. 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 valuable. The study is conducted on real estate developers in Addis Ababa. Both primary and secondary data were collected for the accomplishment of the study. For the primary data, 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 which are clarity of project scope and work definition, project managers' capability and work experience, and use of control systems have positive impact and are the major findings of the study.

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 was 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: The Case of FE Construction Plc.

Tsion Tadesse Bekele, St. Mary's University

The purpose of this study was to assess the effect of project managers' competencies on project success in FE Construction Plc. The study used both primary and secondary data to achieve the intended research objectives. A quantitative and qualitative research approach of data collection was used. The study used explanatory research design and surveyed 50 project managers, site engineers, office engineers and project coordinators (they have direct contact from project manager by work) from the selected projects at Addis Ababa city from FE construction plc. Questionnaires 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 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.

Keywords: 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 in relation to Organizational culture, Leadership ability, Technical competency, Project Manager, Project team, and Stakeholders. The study was conducted on 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 who 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 was 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.

Keywords: Leadership, LTE-Advanced, Organizational Culture, Project Manager, Project Management Effectiveness, Project Success, Technical Competency.

**Assessment of Maintenance Management Practice of Public Hospital Buildings
in Addis Ababa**
Worku Biadgign Mazengia, 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 in 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 affects not only the life span of the building but also the safety and health of persons and properties. The study was conducted at 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, misuses 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 condominiums house projects in Addis Ababa because it was the closest project to my living area and I have witnessed work stoppage for a long period of time. This motivated 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. 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 importance index process. The respondents' level of agreement/disagreement on the causes of time delays and cost overruns was also calculated using Spearman's correlation coefficient analysis. The study's findings showed that the main factors affecting 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 of utility, less follow up of progress and improper site management for time overrun, less productivity and inefficiency of equipment, unperiodic maintenance cost of machinery, 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 Overrun, Cost Overrun

**Assessment on the Causes of Project Delay in Building Construction Projects: The Case of
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.

Keywords: 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.

Keywords: Agents, Agency Banking, CBE-Birr, Commitment, Technology

**Factors Influencing Teachers' Performance: The Case of Misrak Polytechnic TVET
College, Addis Ababa**
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 was 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 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 were tested and retested to make sure for 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. 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.

Keywords: Motivation, Job Performance, Remuneration, Leadership, Intrinsic Factor

Quality Management

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.

Keywords: Quality Improvement, Statistical Process Control Tools, Process Variability, Quality Defects, Quality Problems

**Factor Saffectting Implementation of ISO 9001:2015QMS: The Case of End Global
Soapand Detergent Manufacturing Industry
Bamlaku Worku, St. Mary's University**

The purpose of this study is to investigate the factor affecting implementation ISO 9001:2015 of quality management systems during implementation in END global soap and detergent manufacturing industry. The main objectiv of this study is to determined factor affecting implementation of ISO 9001:2015 QMS in case of END global soap and detergent manufacturing industry. The research method utilized in this study is mixed method approach which include both qualitative and qualitative data collection techniques and analysis procedures. Descriptive survey research method applied. The research work has used primary and secondary data for identifying and analyzing barriers using questioner, interviews, personal observations and review of previous research works. The researcher has uses 100 total population size. Of the total population taken 80 respondents are selected using purposive sampling method. This esearch work has reviewed the factor affecting, strategic plan and the benefit of ISO 9001:2015 Quality Management System in the company. The research also identified poor top management commitment and lack of looking for ISO 9001:2015 rated as extremely high in the organization. Conclusion and recommendation has forwarded that can help forwarded that can help for future improvement the factor affecting implementation of ISO 9001:2015 QMS in soap and detergent manufacturing industry.

Keywords: ISO 9001:2015, Quality Management System, Factor

**Assessment of Quality Management System Practices in Ethiopia Pharmaceuticals
Manufacturing S.C (EPHARM)
Berhanu Degu, St. Mary's University**

This research has been conducted to assess the practices and implementation of Quality Management System in the case company Ethiopian Pharmaceuticals Manufacturing S.C. (EPHARM) which is certified ISO-9001-2015 Quality management System. A descriptive research approach was employed using a questionnaire and interview to get primary data from employees of EPHARM S.C. The data were collected with a response rate of 100% from the distributed sixty seven (67) questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation and percentages, which is calculated using statistical package for the social sciences (SPSS) version 26. The validity of the instrument was checked and internal consistency of the instrument was measured using Cronbach's Alpha and the result was greater than 0.7, which signifies that reliability of data was good. The results of this study shows that majority of the employees agreed that EPHARM is practicing all the seven QMS principles. The research work has identified lack of employee's commitment, difficulty of performing internal auditing, lack of financial resources, in sufficient training about QMS implementation, organizational structure limitation and documentation problem as a challenge to implementation of Quality Management System in the Organization. The benefits of the EPHARM from implementation of QMS practices also listed in this study such as, improvement in productivity, improvement in efficiency, reduction in cost and waste, competitive advantage, increase in sale and market share, good customer relations, increase customer satisfaction. This study finally recommended that all potential problems identified in the implementation of QMS to be given a due attention and appropriate preventive and corrective actions planned ahead during the planning and development stage of the system.

Keywords: Quality Management System, Assessment, ISO-9001-2015

**Quality Improvement Using SPC Tools in Mobile Phone Assembly Industry: The Case of
Transsion Manufacturing Plc
Betemariam Betshasenai, St. Mary's University**

In order to survive in a competitive market, improving quality and productivity of product or process is necessary for any company. The principal aim of this study is about identifying the practices and challenges of a company in applying statistical process control (SPC) tools in the production processing line and on final product in order to improve the quality of the product and suggesting appropriate solution for the challenges. The approach used in this study is direct observation, thorough examination of production process lines, and information has been collected from managements, quality department and from company's workers working in the area of production process through interview and questionnaire. Pareto chart/analysis and control chart was constructed in order to prioritize the major defects occurred and to suggest a suitable control limits for some variables. From the analysis of the data, it has been found that the company has many practices like usage of control charts, Usage of computerized technology for data recording, usage of calibrated measuring devices, Planning for quality improvement, Presence of in house technical staff experts and setting definition for quality are in use in the organization etc. and challenges specifically like there is lack of higher management support, lack of team working, lack training etc. If a statistical process control practices are employed effectively, it could improve the quality of the product and overall organizational performance by knowing the customer requirement and meeting them. Even if the company has many constraints to implement all suggestion for improvement within short period of time, but it is important to give training for employs and management commitment is important and the company recognized that the suggestion will provide significant productivity improvement in the long run.

**Assessing the Application of Statistical Process Control for Quality Improvement: The
Case of Tekron Detergent and Cosmetics Company
Ekram Awol, St. Mary's University**

In order to survive in a competitive market, improving quality and productivity of product or process is a must for any company. The purpose of this study is to assesses the application of statistical process control for quality improvement. The study adopted descriptive research method. In the course of analyzing the problems, both qualitative and quantitative research methods were introduced. The main tools of data collection were questionnaires, interviews, observation and focus group discussion. Purposive sampling technique was applied to select respondents. The quantitative data collected through questionnaire was analyzed by making use of descriptive statistics using SPSS version 20 software. The study tried to identify the quality related problems and root causes for the defects. The study used the statistical process control tools to identify the variation and figure out the root causes for the variation. Four statistical process control tools were used. The check sheet to record different types of defects occurred in the company. Control chart was used to analyze the weight and PH parameter for the liquid hand soap. Pareto chart constructed to prioritize the vital few defects which were damaged bottle, labeling error, overweight and caps on open mode. Cause and defect diagram was constructed using brainstorming technique for each vital defects. It has been found that the root causes for quality related problems and defects were lack of top management, unskilled operator, lack of awareness about quality and quality improvement, old/outdated machine, raw material quality, lack of employee motivation and lack of effort for quality improvement.

Keywords: Statistical Process Control(SPC), Quality Improvement, Cause and Effect Diagram, Control Chart, Pareto Chart, Check Sheet

**Waste Minimization through Quality Improvement Tools: The Case of Berhanena Selam
Printing Enterprise
Endale Mulugeta, St. Mary's University**

Obviously, today's competitive environment has changed the mindset of printing industry, which activated to concentrate towards waste minimization as a crucial issue in the printing industry. This study aims at assessing the type of wastes prevailing and identify their root causes at Birhanena Selam printing enterprise. Both qualitative and quantitative methods of data collection were used. And also, Reviewing documents and Interview methods were applied to collect data. All of the workers in the printing was 32. the findings of the study revealed that the types of wastes in the printing enterprise were newspaper waste, tear-off waste, Reel-end waste, and sweeping wastell. It also revealed that during the study period the average waste excreted in the department were 9574 kg/month. In addition, the findings revealed the large amount of waste was newspaper waste which accounts about 44.9%. Data analysis was carried out using quality improvement Tools. After Pareto Analysis, it was found that News-paper waste is the major contributor to the printing paper waste. In order to know the causes leading to News-paper waste, a Cause and Effect Diagram was prepared using brainstorming and preparing Questionnaires for the respondents which helped in locating the major causes. Ideas were generated to improve the process and reduce the news-paper waste in all categories.

Keywords: Pareto Analysis and Cause & Effect Diagram

Quality Management Practices and Challenges in Ethiopian Telecommunication

Fasika Tedros, St. Mary's University

As the world moves towards a globalized service dominant economy system with experiencing rapid growth, many nations shift from a manufacturing –based economy to service economy, the major factor for this change is the invention of computer technology and advancement in telecommunication. This research was conducted with the objective of the quality management practices and challenge in Ethiopian telecom, The research has adopted a qualitative and quantities approach. The data were gathered through a survey questionnaire was distributed for managers in all level additionally the company policy, documents and procedure were used as a secondary source of data. The study reveals that, there were absences of systematic management training. Regularly the company provided training for managers whenever the mangers up graded to fill new position. Quality Management practice faces many problems: lack of long term plan, poor quality management training program, inaccurate development, difficulty to evaluate training and development out comes. Then I recommended that, management practice program needs to be a systematic function, linked and derived from the overall organizational strategies, plans and policies, rather than being piecemeal, standalone activities, designed to react to the current organizational conditions. In terms of management practice, this process needs to be systematic; training needs should be change and adopted based on objective systematic techniques rather than being subjective to the mangers direct viewpoints and personal aspects and it should be for all managerial level by emphasizing the need to be on performance appraisal records and job descriptions. When adopting and assessing a quality management practice training needs, the analyses should include individual, organizational training needs rather than only individual's needs.

Influence of Iso 9001:2015 QMS on Customer Satisfaction: The Case of Ethiopian Textile Industry Development Institute

Genet Assefa Dibaba, St. Mary's University

This research work tried to address the extent to which ISO 9001:2015 have an influence on service quality and customer satisfaction on Ethiopian Textile Industry Development Institute (ETIDI). The researcher carried out mixed methods research that included the qualitative and quantitative research methods. The primary and secondary data were collected through questionnaire, interview and revision of literatures on similar area of study. Out of the total population, 209 respondents were selected as sample of the study and completed questionnaire was collected from 144 of them. The collected data were then analyzed by using IBM SPSS (Statistical Packages for Social Science) Statistics Version 23 and the results were presented by tabulations and figures. The result on the existing condition of implementation of the ISO 9001 principles in ETIDI showed that the satisfaction levels of the respondents lay significantly at a medium. The level of customers' satisfaction result on service quality of ETIDI which was evaluated using SERVQUAL model revealed that customers' expectation is more than what they perceive in all the service quality dimensions though the difference is not as such significant. SPSS regression analysis was made to determine the extent of influence which ISO9001 has on customer satisfaction and showed a result of 82.8%. Consequently, it was concluded that ISO9001 QMS have statistically significant influence on customer satisfaction and customers' in general are dissatisfied with the service quality of ETIDI.

Keywords: ISO9001:2015QMS, Service Quality, SERVQUAL, Customer Satisfaction, ETIDI

The Barriers in Implementing QMS: The Case of CBE **Mahider Genetu, St. Mary's University**

The purpose of this study was to analyze the barriers to implement QMS in the principle of customer focus, leadership, involvement of people, process approach, continual improvement, evidence based decision making and relationship management. A quantitative method has been applied to analyze the data collected from east district quality management and control employees. Primary data source were used and collected from sampled employee using five point Likert-scale questionnaires. The populations of the study were quality management and control employees of CBE in selected east district. Simple random sampling technique was employed to draw the total of 112 respondents. Descriptive statistics such as frequency mean and standard deviation techniques are applied to analyze background information of respondents. Respondents' perceptions on critical barriers in the implementation of QMS principles are also analyzed under descriptive statistics. The study finds out lack of recognizing employee's contribution, lack of providing the required resources and training, lack of facilitating open discussion and sharing of knowledge and experience, lack of personal development, initiatives, creativity, lack of promoting establishment of improvement objectives at all levels of the organization and low interest of employees are the major critical barriers. That means in CBE critical barriers to the implementation of QMS are related to continuous improvement and involvement of people. Finally, recommendation forwarded as all the management of CBE needs to work on this implementation of QMS continuously and consistently with a due attention on continuous improvement and employee involvement and empowerment which is the base for the organization to succeed and to develop the well-being's of the organization.

Keywords: Quality Management System, ISO 9001, Barriers, Descriptive Statistics, Commercial Bank of Ethiopia

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 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.

Keywords: Kaizen, Implementation, Sustainability, Challenges

**Evaluation of Manufacturing Wastes and Their Impact on Operational Performances: The
Case of Bottled Water Manufacturing Company
Tadele Kumie Kassie, St. Mary's University**

Lean is a system all about the reduction of wastes which are significantly contributing to the ineffectiveness and inefficiency of the business entities if not systematically studied, analysed and long-term solutions are taken. Waste could come in many different forms. Companies that have not previously been exposed to lean manufacturing tend to have a lot of wastes in their manufacturing processes. The case company, which is a bottled water manufacturer on which this research dealt with was not an exception. This research was conducted to identify the significance of the eight manufacturing wastes and their impact on operational performances of the case company, such as, on quality, delivery time and costs. To validate data through cross verifications, a triangulated measurement systems were employed including survey questionnaire, archival data collection and focus group discussions. To investigate the magnitude of wastes in processes, the research was conducted in two categories. Category 1 was representing the manufacturing and associated processes and category 2 the support process. A total of ninety-five (95) responses were collected and the analysis of data demonstrated significant results on manufacturing wastes. Analysis made on the archival data collected in a period of twelve months has also revealed that significant number of wastes were existing in the case company in different forms. The third instrument used was focus group discussions. It was designed to identify the root causes of manufacturing wastes and determine their significance to pose risks to the case company. The results obtained were also remarkable in that root causes were multidimensional and significant. The data analysis and conclusions made on these triangulated methods have shown consistency in that wastes were significantly present in both manufacturing and support processes and these wastes were also significantly negatively impacting on the operational performances of the case company. With these significant wastes, it will be very difficult for the case company to ensure business success in a sustainable manner. The researcher, therefore, has proposed short-term and long-term solutions that will significantly reduce the eight manufacturing wastes and consequently improve operational performances.

**Assessment on SPC Implimentation at the Beverage Industry for Improving Prodduct
Quality: The Case of BGI Ethiopia
Temesgen Mesele, St. Mary's University**

In order to survive in a competitive market, improving quality of product or process is must for any company. The principal aim of this study is about to investigate the assessments on SPC implementation at the beverage industry for improving Product Quality. The approach used in this study is direct observation, thorough examination of process lines, and information has been collected from quality control sections and from company's workers working in the area of quality control process through interview and questionnaire. Control chart was constructed in order to prioritize the major defects occurred and to suggest a suitable control limits for each main product parameters. From the analysis of the data, it has been found that the company has many good practice such as information exchange in the manufacturing process with in each shift, the impact in the manufacturing process on key quality characteristics of final product is well-known by the chemist, Quality characteristics associated with manufacturing process is being monitored via control charts, based on control sample every machines in quality control section of the company calibrated and adjustment made with in regular period, Process parameters affecting quality of final product delivered to customers are being controlled using SPC tools and only calibrated measuring devices are being used to take measurements on critical process characteristics are some of the good practices of the company so as in the implementation process of SPC all these are very basic to improve the process and the quality of the product. Even if the company has many constraints to implement all suggestion for improvement within short period of time, but it is important to give priority for training of employees in quality control and production department and management commitment is important and the company recognized that the suggestion will provide significant continuous improvement in the long run SPC implementation.

Keywords: Control Chart, Continuous Improvement, SPC Tools, SPC Implementation, Quality Control, Quality, Quality Characteristics

**Assessment on Practices and Challenges of Postharvest Handling of Cut-Flowers in
Linsse Roses Ethiopia P.L.C
Tirhas Gebreamlak, St. Mary's University**

Floriculture is the newest of Ethiopia's export industries, having grown very rapidly over the past years to become the country's fourth largest export industry. The Ethiopian floriculture industry began in the 1980s when state-owned farms started exporting cut flowers to Europe. The objectives of this study were to: identify the major challenges of the company in terms of post-harvest managements in Linsse Roses Ethiopia P.L.C. The study was conducted using mixed research method. To this effect, survey questioners and interview were the method used to collect data which is supported with secondary sources. Responses of 133 survey participants were used in analysis in addition qualitative data was collected through interviews from four purposive selected informants. The result show that the major problems of floricultures in relation to post harvesting management were manual harvesting, sorting, storing and packing practice of the company. It is concluded that the major problems of floricultures postharvest managements are many but failing to work on employee capacity building regarding product handling on post-harvesting phase is the source of every problems in the company. Flower maturity, temperature, water supply, and Mechanical damage are mentioned with regards to major problems leading the company to losses products during post-harvesting phase. The result of this study show that working on employee capacity building regarding product handling on post harvesting phase is a key step in improving post-harvest losses of cut flowers.

Keywords: Floriculture, Maturity, Harvesting, Grading, Bunching

**Effect of Supply Chain Management on Product Quality in Beverage Industry: The Case of
Awash Wine Sc
Weinharege Bekele, St. Mary's University**

The purpose of this research is to study the effect of supply chain management practices on product quality in Awash wine SC. In supply chain management practice six relevant drivers were studied. These are Facility, Inventory, Transportation, Information sharing and its quality, Sourcing and supplier partnership and Customer relationship. From product quality perspective three dimensions were selected in which the researcher believed can be affected by supply chain management practices; these dimensions are consistency, fitness for use and variety. A survey questioner and interview is used to collect data. The study is explanatory in addition purposive and stratified sampling is used. Descriptive statistics is used to evaluate the level of success on supply chain management practices in the company and to examine product quality. Correlation and regression model is used to evaluate the overall association between supply chain management practices and product quality. The result from the study shows that the success of supply chain management practices in the company is varied mainly between poor, good and very good. Inventory, Transportation and Customer relation in the company is good; the analysis result on institutional facility is neutral. Information sharing and its quality of the company is good; whereas sourcing and supplier partnership practice of the company is poor. The correlation analysis shows supply chain management practice has strong and significant association with product quality. The regression analysis shows five supply chain management practices has significant and positive influence on product quality. These practices are inventory, transportation, information sharing and its quality, sourcing and supplier partnership and customer relationship. However, facility has negative insignificant influence. This study has provided insight about the nexus between supply chain management practices and product quality and the effect of supply chain management practices on product quality.

Keywords: Supply Chain Management, Product Quality

Practice of Balanced Scorecard (BSc) Implementation at Commercial Bank of Ethiopia Yechale Yibeltal, St. Mary's University

The basic purpose of this study is to assessing the practice of CBE on implementation of Balanced Scorecard and challenges faced while implementing the system. The study tried to evaluate performances measurement tools and challenges by providing practical solutions and recommendations so that the banks choose the best option. the study has been conducted by preparing eight semi structured interview questions and other two questions mainly focus on non-financial performance of the bank answered by secondary sources. Qualitative and quantitative (mixed) research methodology has been used by researcher. The total population size of the study was 133s involving managerial and non-managerial staffs and directors of the bank who works on quality department. The study adopted non-probability purposive sampling technique to select 13 interviewee. Key informants who have the working knowledge of the system, from those samples the responses of all interviewee were analyzed using qualitative method and the data from secondary sources analyzed in quantitative way tabular, diagram and tables. In doing so the finding revealed that service delivery has been improved to expected level; after balanced score card implementation financial performance of the bank achievements in banking industry increased, Commercial bank of Ethiopia should engage balanced scorecard as their primary performances measurement tool a factor that will enhance their performance, increase their competitive edge and enhance their customer satisfaction .in contrary individual performance evaluation is carry out without reliable performance data, the ban is not satisfactory to give adequate training on BSC to update skills and improve employees for better performance. Furthermore, the major challenges are lack of effective Information Technology support regarding performance evaluation system and failure toget information on BSC. The study advised CBE to conduct intensive awareness activities; align individual performances to reward system with reliable performance data and carry out bench mark assessments from industry best implantations

Keywords: Balanced scorecard (BSC), Practice, Service Quality, Financial/Nonfinancial, Performance, CBE, Customer Satisfaction

**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 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.

Keywords: Quality Award Process, Core Values, Organizational Performance, Self Assessment, Quality Award Model

Social Work

**An Assessment of Quality Health Care Delivery Service and Customer Satisfaction in Alert
General Hospital, Addis Ababa
Ashia Ebro Beketa, St. Mary's University**

This study was conducted to assess the health service delivery and customer satisfaction of service offered to outpatients in Alert Hospital in Addis Ababa. The study was conducted on a sample of 221 services users. In order to assess the quality and effectiveness of service provided by the Government Hospitals, a quantitative study was conducted among the out-patients to find out the association between patients expectations and perceptions towards health services quality provided in the hospital by doctors, nurse/medical assistants and available infrastructures. Data were collected through as self-administered questionnaire distributed to outpatients in the Alert General Hospitals. To analyses the collected data, SPSS version20 for windows used. From the result findings, here was a significantly difference between expectations and perceptions was found in the urgency dimension specifically in patient room comfort ability and the lowest difference was in tangibility domain specifically doctor's\nurses service quality. This study demonstrated that patient expectations were higher than their perception in their five out of five dimensions in the Hospital service quality. The Logistic regression showed that Tangibility, Reliability and Assurance are the domains that have significant relation with satisfaction.

Keywords: Quality Health Care Delivery Service, Satisfaction

**Prevalence of Substance Use Disorder among Psychiatry Patients in Armed Forces
Comprehensive Specialized Hospital at Psychiatry Department
Selamawit Nigussie, St. Mary's University**

The purpose of this study was to assess the prevalence of substance use disorder among psychiatry patients at psychiatry department of Armed Forces Comprehensive Specialized Hospital. Institution based cross sectional study design was used as study design. The target population of the study was inpatient and outpatient clients. Study Participants were selected by using Convenience sampling technique and purposive sampling technique. The respondents of the study were 92 clients of whom 74 were males and 18 females, two nurses and one senior psychiatrist those worked in AFCSH psychiatric department. Substance use disorder questionnaire, social support questionnaire and key informant interview regarding effects of SUDS on consumers and society were used to collect data. This study employed the mixed (quantitative and qualitative) method approach to collect and analyze data. Descriptive statistic tests like frequency, percentage, table and figure were employed to analyze and present the quantitative data and thematic analysis method was used for that of qualitative one. The finding of the study indicated that the prevalence of substance use disorder among respondents is (58.7%). The most commonly used substances among study respondents were tobacco, alcohol and khat that account about 40.74% of total substances. Most of patients have opportunity to get social support from others (friends/dorm-mates) if they face personal problems. The results of qualitative data revealed that SUDs impact the social functioning of individuals and create a burden for society as whole. Finally, a further research is recommended in order to examine the mechanisms that help to manage substance use disorders among psychiatry patients.

Keywords: Prevalence, Substance Use Disorders, Psychiatry Patients, Substance Use, Addis Ababa, Ethiopia

**Access and Utilization of Maternal Health Care Services in Afar Region: The Case of
Dulessa Woreda, Zone 3
Solome Joseph, St. Mary's University**

The study was conducted to assess utilization of maternal health care service and associated factors among pregnant and lactating mothers in the selected KAs of 'Dulessa' 'Woreda', Afar Region. To achieve the research objectives community based cross sectional research design was applied. Target populations for this study were women who had live births prior to this survey, pregnant and lactating mothers residing in 'Trtira', 'Gebrohaf' & 'Hurunto' of 'Dulessa' 'Woreda'. The sample size drawn was 352. In this study systematic sampling technique was used to select samples. Pertinent data for the study were gathered through questionnaire survey. In addition, KII and FGD have been held. Lastly the data were analyzed with descriptive statistics. However, the qualitative study was analyzed thematically. The research findings based on empirical data shows about 197(55%) reported that they had attended ANC services at least once. Very few of them (17%) made four or more ANC visits during the length of their pregnancy. In addition, of those who reported to have ANC, 34% received their first ANC in their first, while 60% received in their second trimester and 39% in their third trimester. 72.7% reported counseled during pregnancy follow up, whereas only 10.2% were counseled both during pregnancy follow up and after delivery. According to KII there are many mothers who live very far away from the health post, and were not reached through health education so they even didn't even hear about ANC, thus may miss such services at all. Based on these findings this study concluded that the magnitude of antenatal care, professionally assisted delivery care and postnatal care services utilization is very low over the study area. Finally, the following recommendations are provided: It is better to enhance outreach services to maternal health care services and the awareness of the community.

Keywords: ANC, PNC, Family Planning, Maternal Health Care Service

Health Service Accessibility and Patient's Satisfaction: The Case of Nefas Silk Lafto Sub-City General Jegema Kelo Memorial Health Center
Sultan Osman Dawod, St. Mary's University

The research was intended to assess patient's satisfaction in relation to health service accessibility, the case of Nifas silk Lafto sub-city general Jegema kelo memorial health center. The objectives of the study were to identify relationship between patients' satisfaction and accessibility of health service, the researcher used the sample size of twenty respondents and interview with five health professionals; the sampling techniques was purposive sampling, also called judgment sampling, and it's based on the deliberate choice of a participants due to the qualities that participant possesses. From the findings of the research, it can be concluded that, patient's satisfaction is affected by many factors in healthcare setting, from the gate of health center to the end treatment department all stakeholders in the institution have direct positive or negative impact on the perception of the clients. Each service section of the center has moral and professional responsibility to serve patients timely, politely and especially those attend on frontline, i. e, record office has significant role on patient's satisfaction. As the research finding indicates majorities of the clients were young mothers and vulnerable group of communities those need to have fastest healthcare services in each treatment steps. The researcher recommend that health center should measure patient's happiness on service delivery and all treatment procedure, the cooperation and supports of all stake holders in health center has significance role on client's satisfaction.

Keywords: Patients Satisfaction, Health Service Accessibility

**The Effect of Child Labor on Children Educaion: The Case of Abune Baslios
Primary School
Yodit Germame Giffawesen, St. Mary's University**

This study attempted to assess the effects of child labour on the Children education: the case of Abune Baslios primary school, kolfe keraniyo sub-city, Adis Ababa Ethiopia. Child labour is a work that deprives children of their childhood, their potential and their dignity, interferes with their ability to attend regular school and that is harmful to physical and mental development. There is a negative effect of child labour on school attendance. Child labour adversely affected school participation and educational attainment. The major objective of the study is to identify the effects of child labor on children education. The study conducted by selecting 15 child labourer, 5 parents, and 5 teacher respondents through purposive non-probability sampling technique. Qualitative data were collected by using interview, observation method and focus group discussion. The data analyzed through thematic data analysis method. The findings of the study indicate that nearly all the child workers that participated in the study were from economically poor families and some being orphaned. Other findings of this study shows that the phenomena of poverty, family displacement, unemployment, prevalence of HIV/AIDS and parental death are the major causes of child labour in the study area. It also shows the negative impacts of child labour on children education. The continuous involvement of children in working with little or no prospect of education perpetuates the vicious circle of poverty.

Keywords: Child Labour, Child Labour Effects, School Attainment

**The Contribution of Religious Involvement and Spirituality for Positive Youth
Development: The Case of Zetseat Apostolic Reformation Church
Zinash Gudissa Jimma, St. Mary's University**

This paper attempted to attain the concept of religious involvement and spirituality for positive youth development in the case of Zetseat Apostolic Reformation Church kirkos kifle keema Addis Ababa, Ethiopia. The objective of the study was, to explore the role of religious involvement and spirituality for youth's positive development, To investigate the experiences and perceptions of religiously involved and spiritual youths in Zetseat Apostolic Reformation Church, to explore what mechanisms are provided to aid in the positive transformation of youths within the church? The study was conducted using 18 respondents (15youths and 3 church leaders). Qualitative data was collected using interview and observation methods participants were selected using the purposive sampling technique and. The finding of the study indicates that most participants who are religiously involved and spiritual are doing most rituals which are considered as religious involvement and spirituality. Positive development in this study is seen from Learners' framework of PYD which is the 5Cs/6Cs model (character, confidence, competence, connection, caring, and contribution). The findings of the study also show youth-focused programs that are maintained in the church are related to the 5Cs/6Cs model in so many ways. And according to the findings from the study religious involvement and spirituality donate something good for positive youth development regarding the 5Cs/6Cs. Suggestions for further research and implications for religious youth development organizations are considered.

Keywords: Religious Involvement, Spirituality, Youth, Positive Youth Development

Agricultural Economics

**Factors Affecting Farmers' Hiring Decision on Agricultural Mechanization Services: A
Case Study in Debre Elias Woreda, East Gojam Zone, Ethiopia
Yohannes Mekonnen Tesema, St. Mary's University**

In Ethiopia, improving smallholder farmers' access to mechanization technologies through service provider scheme is being supported and promoted in the national agricultural mechanization strategy of the country. Although the use of agricultural mechanization has been increasing in the past years, hiring of the service is still limited both in terms of the types of mechanization technologies and the geographical coverage. Different factors affect the hiring decision of smallholder farmers. Thus, the main objective of this research was to analyze the factors influencing smallholder farmers' decision on hiring tractor and/or combine harvester mechanization services. The study was carried out in 2020/21 at Debre Elias woreda in East Gojam zone of the Amhara national regional state, Ethiopia. A formal survey which involved a two-stage sampling procedure was used to select farmers from three kebeles. Using random sample techniques, the study selected a total of 133 household farmers. Of which, 52 hired tractor ploughing service and 78 hired combine harvester service. Descriptive statistical tools were employed to analyze the level of usage of mechanization services. In addition, Binary Logistic Regression Analysis was applied to identify factors affecting the hiring decision of smallholder farmers for agricultural mechanization services. Results showed that the number of economically active labour force, number of oxen, land size, goal of farming, off-farm income, and institutional factors significantly affected farmers' tractor hiring decisions. The result also showed that factors like labour cost and weather uncertainty were statistically significant to influence the hiring decision of farmers' for combine harvesters. In the study area, mechanization services were mainly provided by private contractors. Based on the findings, government has a big role in influencing the hiring decision through its extension system. Financial credit must be made available for hiring mechanization services. To increase accessibility of mechanization technologies, government should provide incentives and subsidize the cost of acquiring machineries and equipment. Training and advise through the extension system as well as applying ICT to minimize the searching and timely availability of services are recommended.

Keywords: Hiring Tractor Services, Hiring Combine Harvester, Farm Machinery Services

Abstracts of 2022

Accounting and Finance

Assessment of Inventory Management Practices: The Case of AGP Poultry Plc.
Aklilu Taye Mesay, St. Mary's University

The study aims to focus on assessing inventory management practices in AGP Poultry Plc using descriptive research to imply areas of gaps to be studied and lay a foundation for other fellow academic researchers in the area. Both primary and secondary sources of data were used. The primary data was gathered through questionnaire, while the secondary data was obtained from various sources which are relevant for the study through document analysis. The target population of this study was employees of the study company that have different roles and responsibilities in the inventory management and supply chain of the company and have at least stayed for two years in the company. The total population of the target group is 196 employees from which sample have drawn for this study. The sample size for targeted population of the study is 132 using Yamane's (1967) formula but only 106 were able to provide the full questionnaire response. Once the sample size was identified, the sample items in each number of samples distributed to each department at the time of questionnaire distribution, respondents selected using purposive and stratified sampling technique of non-probability sampling technique. Results of study shows the bureaucratic systems of procurement were the main issue that contributes to unacceptable contract delays, increased costs followed by bureaucracy expects conformity in behavior rather than performance, proper documentation ensures that material availability meets its needed stock demand, while clear and error free inventory records is a must in order to provide a satisfactory customer service, an inadequate funds of organization are the other difficulties in running its activities as per the respondents. And finally, qualified staff that is competent and skilled helps the organization to achieve its goals and objectives by being effective when carrying out their various functions as per the respondents. the study concludes that bureaucratic procurement procedures had a positive impact on the practice of inventory management in the study area, documentation is also crucial in ensuring well organized inventory management, stock records provide the management with the information which is used to ensure accountability through stocktaking and stock audit exercise. The study disclosed that in AGP Poultry Plc to achieve a superior performance in the inventory management, funding and necessary to recruit, train and develop personnel with the capacity and motivation to do better job which has positive effect on the practice of inventory management in the study area. The study also recommends enhancing bureaucratic procurement procedures through elimination of overlapping or conflicting jobs or duties and behavior of the system can boast the IM practices with proper documentation that ensures material availability meets projected demand, and accuracy of inventory records is necessary to retain and attract satisfied customers, monitored skill set of the employees are valuable to the company and funding is not the only factor that strengthens the practice of IM practices as well.

Keywords: Inventory, Inventory Management, Procurement Practices, Funding, Documentation Skills

Factors Affecting Dividend Payout Ratio of Private Commercial Banks in Ethiopia
Alem Girmay, St. Mary's University

This study investigated the factors determining dividend pay-out policy of Ethiopian private commercial banks. The study used 10 years secondary data from 12 purposively selected private commercial banks. Dividend pay-out ratio was used as dependent variable and profitability, liquidity, leverage, firm growth, firm size, lagged dividend pay-out, inflation and GDP growth were used as independent variables. Random effect panel regression technique was used. The regression result revealed that profitability, liquidity, leverage, lagged dividend pay-out and firm size have positive significant effect on dividend pay-out ratio. whereas, firm growth, inflation and GDP were found to be statistically insignificant and have no any impact on dividend policy of Ethiopian private banks. Based on the results found it is recommended that investor who prefers current high dividend should invest on profitable company, while management should announce the dividend after considering their profit, investor should invest on larger company to earn higher dividend.

The Effect of Working Capital Management on the Profitability of Manufacturing Companies in Ethiopia

Andualem Demissie, St. Mary's University

The purpose of the study is to test the impact of working capital management on the profitability of manufacturing companies in Ethiopia, with a target on medium tax payers. In light of this goal, the study used quantitative methods to assess a number of research hypotheses. For a total of 135 observations, financial statements from a sample of 27 (twenty-seven) manufacturing share companies were used throughout a five-year period (2017-2021). The data was quantitatively evaluated using descriptive and regression analysis. Non-probability purposive sampling was employed. It investigated working capital components such as cash conversion cycle, average collection period, inventory conversion period, average payable period, and in relationship with profitability as a measure of return on asset (ROA). In addition, the study employed current ratio as a liquidity indicator; financial leverage, volume of sale as assessed by change in yearly sales; and firm size as defined by natural logarithm of sales; as control variables. The research main results are as follows: first, there is a negative association between the cash conversion cycle and business profitability. second, there is a negative relationship between average collection period and profitability. Third, there is a negative relationship between inventory holding period and profitability, and a positive relationship between accounts payable period and profitability. Finally, positive relationships between control variable {liquidity, leverage, volume of sales and firm size) and profitability measures have been revealed. In general, the research recommended that company's employed adequate working capital management components policy in order to enhance profitability.

Keywords: Working Capital Component, Working Capital Management, Return on Asset and Profitability

**Assessment of the Determinant of loan Repayment Performance of Micro Finance
Institutions: The Case of Aggar Micro Finance Share Company
Ewnetu Tekola, St. Mary's University**

Microfinance institutions in Ethiopia are playing an important role in poverty reduction strategies to support lower income group, to get funds to their business activities and to improve their lives to address the main objectives of the study, Aggar Microfinance were selected for the study purpose. The objective of this study looks to analyze and identify the determinants of loan repayment performance. Studies showed that there are many socio-economic and institutional factors influencing loan repayment performance in the MFIs. AMFSC is among the pioneer MFIs in the country providing services in and around the capital city, which also experiences considerable problem of default so that, to fill this gap. This study was aimed at examining socio economic factors that determine loan repayment performance in AMFSC. The researcher used open- ended and close- ended questionnaires. 120 sample borrowers were selected from the total of 1557 borrowers who were served by the selected micro finance. A descriptive analysis was employed. Under this method of data analysis, descriptive statistics including mean, standard deviations, frequency, percentage, t-test, p-values chis-square test statistics etc. were used to compare defaulter and non-defaulter groups with respect to some explanatory variables. Ordinary least square (OLS) regression model was used to identify the dependent variables that affect the loan repayment performance.

Keywords: Loan Repayment, Defaulter, Non-Defaulter Descriptive Statistics, Ordinary Least Square

Challenges of Microfinance Institutions: The Case of Addis Credit and Saving Institution **Felasfa Tesfaye Melake, St. Mary's University**

The purpose of this study is to assess MFIs in Ethiopia. more specifically, Addis credit and saving institution operations regarding its challenges. Reviews of research design, the research method, the research approach, the methods of data collection, the selection of the sample, the research process, Sampling Techniques, the type of data Analysis, the ethical considerations and the research limitations of the project. The findings confirmed that Staff training is available of capacity building of all AdCSI employees, HR Office it has Owen problems the procedures and recruitment process are not transparent and clear for all staffs. Management department doesn't give final decision for some problems it happened in the institutions. AdCSL registered and licensing by NBE at the time of establishment. People often used funds for consumption rather than entrepreneurial investments this is the major weakness of the Clint. The result of study show the lending capacity of the institute limited and restricted amount of money, there is lack of skilled manpower , there is high staff turnover ,Government and the city administration to interfere on the policy and regulation against the financial industry, Government body influence MFIS in order to accomplish its political issues, government assigned inefficient directorate boards member, there is lack of modern financial system, technology and data management most of the time working by manual because of this the service doesn't deliver efficiently.

Keywords: Microfinance, Poverty, Challenge, Efficiency, Sustainability

Assessment of Factors Affecting Loan Collection Performance of Development Bank of Ethiopia

Gelaye Namera, St. Mary's University

The main objective of Development Bank of Ethiopia is to operate profitably in order to maintain its stability and improve growth and sustainability by supporting large and macro level enterprises to reduce unemployment rate in the country. However, DBE experience high levels of non-performing loan collection and sustainability of the institution and hinders the achievement of its goals. This study was aimed at Assessment of Factors affecting loan collection performance. However, its nonpayment also leads to incidence of huge loss on institution in particular and country in general. Hence, this study was conducted to assess Factors affecting loan collection performance Developmental Bank of Ethiopia. To this end, the researcher has selected 43 loan collectors to distribute questionnaires and 2 management bodies of the institution to conduct interview and collect data through structured questionnaire. This study used primary sources of data, which is the data was gathered through questionnaires and interview. This research applies descriptive research design that describes the cause of nonperforming loan collection and also possible challenges and corrective measures for the factors that affect performance of loan collection in the institution. The finding of this study shows the increment of non-performance of loan collection rate in the institution from time to time and this is because of factors like lack of follow up of the borrowers, lack of adequate manpower, methods of loan collection not suitable, the bank cannot run its activities according to the schedules it sets, it did not supervise regarding utilization loan, the policy and principle that the bank has are not strong and sufficient. And finally, the researcher tries giving some necessary recommendation for the problems obtained for the concerned bodies. The following are some of recommendation. These are the bank ought to solve lack of skilled and experienced man power, it should collect the loan based on the schedule it set, it should be revised its loan collection method and etc.

Keywords: Borrowers, Loan Collection Performance and DBE

**Tax Assessment and Collection Problems of Category “A” Tax Payers: The Case of Lideta
Sub-City Revenues and Customs Authority Branch Office
Hana Gosaye Ketema, St. Mary’s University**

Ethiopia face problems in increasing revenue to the level required for the advancement of economic development. Taxation has increased in importance not only as a tool of rising revenue for the traditional roles but also for fast-tracking the financial progress and safeguarding community fairness. The researches assess the tax assessment and collection problems in lideta branch office. The research used descriptive research design and both qualitative and quantitative research approach were adopted for the study. To bearing the research primary data were gathered from representative taxpayers and tax officers. A total of 100 questioners were distributed for 20 tax employees and 80 sample taxpayers. The research found that tax assessment method and its processes are not clear and assessments of tax are subjective, tax administration system are not effective; complex tax rules and regulations, poor tax procedures, lack of honesty and integrity, corruption and tax evasion. Therefore, the study suggests that the tax authority should spread effective tax assessment and collection process, employed advanced computerized systems, creating continuous awareness and give training both for tax payers and tax office employee, make the tax procedures effective. In general, the tax authority should try to ensure clear, transparent and consistent tax assessment and collection procedures so as to encourage voluntary tax payers.

Keywords: Tax Assessment, Collection Problems, Tax Payers and Authority

The Effect of Asset Structure on Financial Performance of Insurance Companies in Ethiopia

Hanna Yeshitla, St. Mary's University

The main purpose of this study was to examine the effect of asset structure on the financial performance of selected insurance companies in Ethiopia. This study adopted explanatory research design to understand cause and effect relation between components of asset and its financial performance. In the meantime, quantitative approach was used to construct empirical model. Secondary data was collected from fifteen insurance companies for the period of 2014-2020. Return on asset was used as a measure of companies' financial performance which was dependent variable and five components of asset including cash and cash equivalents, fixed asset, statutory deposit, investment and reinsurance were used as independent variables. Liquidity ratio and age of company were used as control variables. Panel regression model was applied to analyze the collected data. The result indicated that cash and cash equivalents, fixed asset, liquidity ratio and age of firm have a positive and significant effect on financial performance of insurance companies. Reinsurance and statutory deposit have negative and significant effect on financial performance and investment has positive and insignificant effect on Ethiopian insurance companies' financial performance. Asset structure has a significant effect on the financial performance in the insurance industry. Therefore, the insurance companies need to optimize their asset structure so as to realize maximum profit and minimize cost of fund based on the result of the study.

Keywords: Asset Structure, Financial Performance, Insurance Companies

**Assessment of International Financial Reporting Standard Implementation Effectiveness:
The Case of Ethio-Telecom
Kiya Alemu, St. Mary's University**

Globally, the use of IFRSs as universal financial reporting language is gaining momentum across the globe as more countries are converging their local standards with it. Since Ethiopian financial market and economy is on development, it needs advanced accounting system to complement the globalization trend of the world economy. This study aims to identify IFRS implementation effectiveness by Ethio-telecom. The study employed a descriptive research type and Purposive sampling was used for the sampling technique, the questionnaire data were analyzed using descriptive statistics and data from interview were interpreted quantitatively. Out of the total questionnaires distributed to 34 respondent 30 questioners returned to which 88.2% response rate. The study investigates the benefits gained and challenges faced in implementing IFRS by Ethio-telecom. The research findings indicated that IFRS implementation in Ethio- telecom results in a number of important benefits to a wide range of stakeholders. The benefits are that avail quality information for decision making, for better planning purposes, for improving the transparency level, and for growing quality of financial reporting. While Lack of availability of competent professions and professional institutions, Insufficiency professional evaluators, estimation problem to use of fair value, and complexity of the standards and lack of implementation guidance are Major challenges to Ethio-telecom. In addition, the finding also recommended that stakeholders involvement support Ethio-telecom availability of real-time financial statements, regulatory oversight and enforcement, enhance access to capital, realize of risk and return, facilitates mergers and acquisitions, and raise competitiveness.

Keywords: Implementation, International Financial Reporting Standards, Ethio-Telecom, Stakeholders, Benefits and Challenges

An Assessment of Internal Audit Practice: The Case of Addis Ababa City Roads Authority
Mulugeta Kebede, St. Mary's University

The main purpose of this study is to identify and solve the gap between actual practices of the authority and the general procedure that are stated theoretically. The general objective of this study was that the assessment of internal audit practice in the case of Addis Ababa City Roads Authority. An important part of the research activity is to develop an effective research design which shows the logical link between the data collected, the analysis and conclusion to be drawn. The target population for this research is Addis Ababa City Roads Authority. The primary data is used to accomplish the study and to collect the data from the respondents. The findings which are found from the primary source of the study are summarized, concluded and recommendation is provided. From this research, researcher concluded that the overall internal audit practices of Addis Ababa City Roads Authority are more or less adequate, even though there are some issues that are not addressed to practice internal auditing service effectively and efficiently. The researcher suggests to the organization to improve the internal auditing activity based on recommendation.

Keywords: Internal Audit, AACRA, Assessment, Internal Audit Practices Effectiveness

The Role of Accounting Information on Management Decision-Making of Sunshine Construction Plc.

Muluken Yeshitila, St. Mary's University

In all organization decisions are regularly made as part of smoothening activities of the organization and to achieve their objectives. Decision makers use different types of information to make these valuable decisions. Accounting information is one of this information that managers and other concerned bodies use when they make decisions. The main purpose of this study is to assess the role of accounting information in management decision making in Sunshine Construction Plc. The study adopted descriptive survey design. The target population for this study was 42 which contains 16 managers and 26 accountants of Sunshine Construction Plc., Single stage sampling procedure was applied to come up sample size. Data was collected using questionnaire sand interviews and was analyzed using descriptive analysis and results was presented in form of tables and figures. To elicit the role of accounting information on management decision making, questionnaires were distributed to General Manager, Financial Manager, Human Resource Manager, Project Managers and Accountants who are thought to be influenced by the information. All of them were selected by personal judgment of the research. The results of the study showed that majority of managers are influenced by the accounting information to the relevant range. In addition, the dedication of managers in incorporating accounting information in their decision making was found to be weak. The reason for this fact is that managers are not as such comfortable to make decisions with the type of information being produced. They have doubts on the competency of accountants. In response of these findings, the researcher forwarded possible recommendations that will enhance managers' use of accounting information.

Keywords: Accounting, Information, Accounting Information System, Decision Making

**Assessment of Credit Risk Management Practices: The Case of Development Bank of
Ethiopia, Addis Ababa**
Tewodros Mitiku Gashu, St. Mary's University

The purpose of this study was to assess the credit risk management policies and practice of Development Bank of Ethiopia. To undertake the study, a descriptive research design was used. The sample consisted of bank managers, credit analysts, supervisors and workers in Addis Ababa head office. A structured questionnaire was used to collect data from respondents. Census sampling technique was employed to select 60 respondents who have direct experience with credit. However, 2 respondents did not return the questionnaires and 58 questionnaires were collected. The data obtained from the 58 respondents were analyzed using descriptive statistics. Findings revealed that Development Bank has a documented policy, strategies and guidelines to manage credit risk. The Bank makes use of credit risk management techniques that include; thorough risk rating, asking for collateral and checking the credit history of the borrowers. Additionally, the bank uses different risk management tools or instruments like knowing borrowers by using 5C of credit which are Character, Capital, Capacity, market condition and Collateral. Most of the strategies employed by the Bank align with the principles of credit risk management. There are factors affecting credit risk management. One is natural and environmental factors, which are one of the important obstacles to the effectiveness of credit risk management. In order to manage the dynamic nature of credit risk, the Development Bank's management needs to periodically revise its credit policy and procedures, incorporating the feedback of clients and employees, in order to manage credit risk.

Keywords: Credit, Credit Policy, Credit Risk, Credit Risk Management, Credit Risk Practice, Loan, Risk Management in Banks

Determinants of Access to Formal Credit for Small Land Holder Farmers: The Case of Debrebrhan Zuria Woreda

Yosef Edegie Fentew, St. Mary's University

This study tried to identify the effect of demographic, socio-economic, and institutional factors on access to formal credit in Debrebrhan Zuria Woreda. To achieve this objective, the study utilized a cross-sectional survey research design. Primary data was collected using a self-designed questionnaire from 360 Debrebrhan Zuria woreda household farmers who were selected by multi-stage sampling. A binary Logistic regression model was used to analyze the mixed data using SPSS version 20. In addition, the interview was conducted with selected ACSI officers to support the data collected by questionnaire. The result of the study revealed that 48 % of the respondents in the study area had access to formal credit while 53 % of the respondents did not have the access to formal credit. It also found that variables like a collateral requirement, saving culture of households, source of information, number of livestock units, experience in credit use, and deposit interest rate were important in influencing access to formal credit use as evidenced by the model output. Hence, the researcher suggests that CBE and microfinance institutions should encourage farmers saving culture by strengthening deposit interest rates. MFWARE should promote themselves and the type of services they will provide over different local media and mass media such as radio, television, and newspapers so, that the rural poor will have an improved farmer's access to evidence. In the case of collateral, the researcher recommended that the household heads or the respondents form a group to collect loans or credit from banks and microfinance. In case of a source of information, **iwasre** available that small landholder farmers need to find new information about not only financial institutions but also everything related to their country.

Keywords: Access to Formal Credit, Small Landholders, Peasant Association, Logit Regression

MBA

**Antecedents for Brand Preference on the Consumption of Electrical Material: The case of
Excel Commerce Company
Abay Tadesse, St. Mary's University**

All Electrical material consumers have their own antecedent for brand preference. The objective of this study was to analyze the underlying Antecedent for electronics material in the Excel Company in Addis Ababa. The independent variables included in this study are price, product quality, advertisement, and brand name awareness; while Antecedent for brand preference is the dependent variable. A number of Excel commerce customers in Addis Ababa asked using questionnaire based on Likert type scale to collect information from the respondents in the city of Addis Ababa. The data analyzed using descriptive statistics, ANOVA, two tailed t-test and multiple regression. The findings of the study showed that among the independent variables only product quality and advertisement are significant in determining antecedent for brand preference of electrical material in excel company. Particularly Samsung, LG and Sony electronics brand found to be the most preferred brand among all electronics brands available in excel commerce. Antecedent for brand preference is important in the sector therefore the company should design their brand strategy by mainly focusing on product quality and advertisement.

Keywords: Antecedent for Brand Preference, Brand Advertisement, Product Quality, Product Price, Brand Awareness

**Practice and Challenges of Value Added Tax Administration in Category “A” Tax Payers:
The Case of Addis Ababa City Administration Revenue Bureau
Abeba Shewangizaw Gifawosen, St Mary’s University**

Taxes can be classified as direct and indirect taxes. Direct taxes are taxes that are directly related to the taxpayers; whereas indirect taxes are taxes paid by an individual through the purchase of goods and services. VAT is one of the indirect taxes levied on consumption where the value of goods and services increases as they change hands in course of production, distribution and final sales to the consumer. The objective of the study is to assess practice and challenges of value added tax administration in category “a” tax payer the case study of Addis Ababa city administration revenue bureau. The study used both qualitative and quantitative research methods to collect and analyze both primary and secondary data. In the branch office there were 380 total workers out of this 250 of them were workers who are directly or indirectly involved in VAT collection and administrating department, The study used Judgmental sampling technique to select representative sampling from the 250 workers. Accordingly, the total sample size considered by the researcher was 67. In regarding with tax payer sampling technique used convenience, from the total of 833 tax payer the researcher selected 225 samples. The information gathered from employee's attitude towards VAT administration problems, efficiency and effectiveness. Questionnaires were distributed for sixty-seven employees of the branch office. where, two hundred twenty-five questioners were distributed to tax payer to gather the information about tax payer attitude, awareness of VAT, VAT administration problem, efficiency and effectiveness to analyze the data descriptive data analysis technique and statistical package for social science (SPSS) software version IBM SPSS statistics 23 Licensee was used.

**The Effect of Information Technology in Enhancing Business Performance: The Case of
Selected Ethiopian Information Technology Firms
Abel Solomon, St Mary's University**

This study's major purpose is to investigate the effect of information technology and its relationship with organizational performance, in ten (10) Ethiopian Information Technology firms. To fulfill the study's objectives, both qualitative and quantitative research methods were employed. The study has been conducted using both primary and secondary data sources. This study's sample comprised of 80 managers of varying levels from the selected organizations, equally distributed across sample size. A questionnaire was used to collect primary data, and it was presented electronically via Google Forms for data collection. A total of 75 respondents participated in the study, resulting in a response rate of 93.75%, which was deemed an adequate representation of the study's title. To choose respondents from the overall population, a method of non-probability sampling was utilized. Respondent survey data examined using frequency, descriptive, correlation, and regression analysis in SPSS version 28. The research included both an explanatory and a descriptive survey design. To describe what it is or how the situation seems, a descriptive research design was adopted, and correlation analysis was employed to demonstrate the relationship between dependent, independent, and mediating variables. The findings revealed a substantial association between IT use, IT adoption and business performance. Additionally, there is a significant association between IT investment and performance of firms. The study also indicates that IT investment considerably mediates the relationship between IT Usage, IT Adoption & firm performance. Due to the strong association between IT investment and firm performance, the study also suggests conducting additional research on information technology investment. The conclusion of the study is that in enhancing company performance, businesses should focus on IT usage, adoption, and investment rather than just one of these factors.

Keywords: Information Technology (IT), IT Adoption, IT Usage, IT Investment, Firm Performance

**Determinants of Customer Satisfaction: The Case of City Government of Addis Ababa
Driver and Vehicle Licensing and Control Authority
Abinet Daniel Seyoum, St Mary's University**

The main objective of this study is to investigate and analyze degrees of the determinant factors that has effect on customer satisfaction in AADVLCA. Accordingly, this study was used the descriptive cross-sectional research design to examine the effect of independent variable on dependent variables. The study used both primary and secondary data type and source. By using Simple random sample technique total of 384 questionnaires were distributed to ten branches of the offices and 309 questionnaires were returned and indicated 80.5% response rate. The study used descriptive research design and employed random sampling techniques to select the customers. The study had found variables that can determine customer satisfaction and retention in AADVLCA. Three variables are regressed with the dependent variable, i.e., Customer satisfaction; these variables include Service Quality, Price and Image and Reputation. Multiple Regressions test was used to test the effect of service quality, corporate image and price on customer Satisfaction and customer retention. The descriptive analysis result indicated that AADVLCA scored low mean score such as corporate image, perceived value, existing Vehicle management system/VMS and basic facility /equipment. The results further depicted that there was significant positive relationship in between corporate image, service quality, perceived value, price, and customer satisfaction in AADVLCA. Based on the findings the study recommended the improvements are to be made on the areas of corporate image, vehicle management system and basic facility.

Keywords: Service Delivery, Customer Satisfaction, Service Quality, Perceived Value, Price Factor, Corporate Image, AADVLCA

The Effect of Organizational Culture on Employee Job Satisfaction: The Case of Urban Food Security and Productive Safety Net Office in Arada Sub City
Addisalem Abebe, St Mary's University

The purpose of this study was to examine the effects of organizational culture (as expressed by result orientation, team orientation, innovative and risk taking, stability) on employee job satisfaction in the Urban Food Security and Productive Safety Net Office. A mix of descriptive and explanatory research design was employed in the study. The study covered 109 employees with response rate of 91%. Qualitative and quantitative data collected from primary and secondary sources using questionnaires and document analysis were analyzed using statistical tools like frequency, percentage, mean, spearman rho correlation coefficient, and Multiple Regression. Moreover, data gathered and document analysis were analyzed in narrative form to complement the quantitative findings. The analysis revealed that there was positive and moderate relationship between organizational culture and employee job satisfaction. Moreover, employees' job satisfaction is explained by organizational culture. On the other hand, there were no relationship between respondents' background characteristics (sex, levels of education, and work experience) and employees' job satisfaction. Based on the findings of the study, it can be concluded that all of the variables of organizational culture (team orientation, innovation, stability and result orientation) are positively related with employee job satisfaction. In line with the findings and conclusions, the organization should align its organizational culture with employee job satisfaction so that it can enhance employee commitment towards high performance that can in turn enhance the achievement of its strategic goals.

Keywords: Employee Job Satisfaction, Result Orientation, Team Orientation, Stability Culture, Innovative and Risk Taking, Organizational Culture

The Effect of Training Practice on Employees Job Performance: The Case of Awash Bank **Addisu Argaw Eressa, St. Mary's University**

Training is a process that is designed to increase the skill, knowledge and productivity of an employee for the achievement of organizational objective. The study focused on the effect of training practice on employees' job performance in the case of Awash Bank. The objective of the study is to evaluate the training practice and application of the four of Kirkpatrick's models at the bank. Accordingly reaction of employees on the training program, knowledge perceived from learning effect, behavioral change of the trainer after the session and finally results of the training programs are well performed or not. The study used both descriptive research designs with a mixed approach called qualitative and quantitative approach by using both primary and secondary data sources. The primary data is collected from employees of Awash bank by using stratified sampling technique. The researcher selects 134 employees among the target population of 206 employees who had taken the training program at least once in the bank. The collected data were analyzed by using statistical tools (SPSS-Version 25). Descriptive as well as inferential statistics were used for the data analysis. The descriptive statistics such as frequency mean and standard deviation is used for describing the demographic/personal information of the respondents and the dependent and independent variables. Besides, the inferential statistics like Pearson correlation coefficient(r) and multiple linear regressions were used to determine the existence of relationship between independent and dependent variables. The result of correlation between the independent and dependent variables are examined and found that, there is weak relationship between strategic objective and training need assessment with that of the dependent variable (employee performance). Therefore, the researcher recommended the bank to focus on the strategic objective and need assessment program so as to address relevant training to employees of the bank and also to make employees more productive. Moreover, the management is recommend applying the Kirkpatrick's four models and properly evaluating the training program and trained employee's performance for future.

Keywords: Training, Employee Performance, Training Need Assessment, Strategic Objective, Evaluation of Training Program

Challenges and Opportunities to Launch Ethiopia's Stock Market

Adonay Desta, St Mary's University

The purpose of the study was to identify the challenges and prospects that exist to launch Ethiopia's stock market. The study used mainly a quantitative research approach and data was collected from both primary and secondary sources. A qualitative research approach was also used in the research to enhance the quantitative data. Primary data was collected through questionnaires and secondary data was collected from various credible sources. Convenience sampling was also used. A total of 123 responses from two different target populations were used. This research employed a descriptive research design. To analyze quantitative data descriptive statistics such as percentages, frequencies, mean and standard deviation were employed. The result of the study showed that unreliable accounting disclosures, scarcity of stock market-experienced professional fund managers, financial knowledge of potential investors, the high exchange rate of the birr against the dollar, and high inflation rate currently are among the challenges of launching a stock market in Ethiopia. The key findings of the study also revealed that the flourishing banking and financial sector are investment alternatives for the stock market, the readiness of accountants to participate in the stock market, the relative high rank of Ethiopia's GDP size and its growth, the new stock market regulations, and the potential Ethiopia's pension fund brings to the stock market as an investment base are the main opportunities that exist in Ethiopia to launch the stock market. The research concluded that the potential opportunities identified are vast and has put forward recommendations to reduce the expected challenges. Therefore, the researcher recommends the responsible bodies address the findings of the research to launch a successful stock market.

Keywords: Stock Market, Pension Fund, Accountants

Effect of Training Process on Employees Performance: The Case of Nile Insurance Company S. Co.

Agerie Tesera Ayalew, St Mary's University

The main objective of this study was to examine the effect of training process on employee performance in Nile Insurance Company. The research was in the form of explanatory and descriptive research design and used both primary and secondary sources of data. Population of the study was employee of Nile Insurance Company with total head count One hundred sixty (160) with sample size of 114 by using simplified formula of Taro Yamane (1967) sample size determination that helps to calculate sample size and used stratified sampling design technique which helps to draw sample representative from population of the study. Researcher used questionnaire and interview method of data collection. Questionnaires were distributed to total sample size of 114; of which 78.95% (90 Respondents) were filled the questionnaires and returned. The data was analyzed using descriptive research method, correlation and regression analysis. From the descriptive analysis, all explanatory variables play a fundamental role for Employee performance in selected samples. The results of correlation analysis shows positively and significantly correlated with the dependent variable. The overall result obtained from the regression model indicates that Independent Variables (Training Need Assessment and Training Design) have positive and significant effect on Dependent Variable (Employee performance). However, Training Implementation, and Training Evaluation have no significant effect on Employee performance. Based on the findings of the study, it is recommended that Nile Insurance Company should follow systematic training need analysis to employees and strictly choose which training technique or design is more effective for certain training program to enhance employees' performance.

Keywords: Training, Training Need Assessment, Training Design, Training Implementation, Training Evaluation, Training Practices, Employee Performances

The Effects of Organizational Citizenship Behaviour on Job Satisfaction: The Case of Hibret Bank S.C

Alembante Tadesse, St Mary's University

The objective of the study is to examine the effect of Organizational Citizenship Behaviors on Job Satisfaction of Hibret Bank S.C. In addition, the study considers independent variables which are Altruism, Consciousness, Sportsmanship, Courtesy and Civic virtue and dependent variable Job Satisfaction to determine whether a relationship exist between the variables. In order to attest the study objectives the researcher uses both descriptive and explanatory survey design. A total of 160 questionnaires were distributed to Hibret Bank staff out of which 125 was used. The respondents were selected using proportionate stratified sampling technique. The questionnaire was tested for its reliability and found to be reliable enough to study the research questions. The data collected from the survey was analyzed using SPSS software and presented in the form of descriptive data analysis, correlations and logistic Regression Analysis. The finding of the study indicates that there is significant positive relation between the dependent and independent variables. The researcher proved that the entire hypotheses weren't supported except one. The researcher concluded that that all predictors except one have insignificant effect on JS. Altruism, civic virtue, courtesy, sportsmanship and conciseness respectively. The study recommended some basic points such as; holding regular training programs, cultivating a good working relationship, devising policies that contribute to staff well beings and encouraging voluntary activities that go beyond the formal obligations of employees.

Keywords: Organizational Citizenship Behaviors, Job Satisfaction, Consciousness, Altruism, Civic Virtue, Sportsmanship and Courtesy

**Practice and Challenges of Instructors Performance Appraisals in Selected Polytechnic
Colleges of Addis Ababa**
Alemtsehay Debebe, St Mary's University

The purpose of this study, examined the practice and challenges of instructors performance appraisal in selected government TVET Poly Technique College, Addis Ababa. To meet the desired objective, the study used both qualitative and quantitative methods and also applied descriptive research. In addition, simple random sampling technique was applied to collect the data; by using this 226 data were collected from TVET instructors. This research used both primary and secondary data sources. Interviews and questionnaires were the major data gathering tools. Most collected data were analyzing descriptively and summarizing the result by using tables and figures and finally draw conclusion. According to research finding, performance appraisal practices of the organization were relatively good and it is found an encouraging level. Out of 226 sampled respondents, 152 (67.25%) of the participants agreed, COC qualified appraisals criteria measured actual performances of trainers then trainee's evaluation measured the actual performances of trainers and responded 103 (45.57%). In addition, 167 (73.89%) and 140 (61.95%) of the respondents confirmed that performance appraisals the organization helps to provide training and education opportunity and salary improvement respectively. Further, 56.2% of the respondents believed that, there is no clear and easily implemented PA procedure and also 57% of them agreed the occurrence of rating error and biases. Absence of PA criteria clarity, poor linkage of PA criteria and regular activities of instructor, incomplete PA implementations, unfair and unclear PA criteria, pretend PA practices, work burden of instructors were the other main challenges of the PA. To alleviate challenges the researcher recommend that, all responsible bodies including instructors needs more synergy to improve performance appraisal practices and also properly used the criteria to come up trusted result.

Keywords: Performance, Performance Appraisal, Appraiser Practice, Challenge

Determinants of Mobile Service Quality: A Case of Ethio-Telecom Network Operation
Alexander Behailu, St Mary's University

As global mobile telecommunication technology advances at a rapid pace, telecom operators are under pressure to adopt the latest technologies. The way forward in such a swiftly transforming environment for mobile service operators is to become market-driven and put all necessary efforts into keeping the quality of service at the highest possible level. In this paper, the researcher explores how mobile network service provided by Ethio Telecom is perceived by employees of the Network Operation and Service Management (NOSM) division and key areas contributing to improving mobile network service quality. The researcher distributed 153 questionnaires to Ethio Telecom NOSM division employees, from which 146 responses were valid and usable for analysis. Responses were analyzed using SPSS statistical software version 25. Mixed research approach used in the research work by analyzing data collected using descriptive and inferential statistics and explain results qualitatively. Descriptive and inferential statistical techniques such as mean, standard deviation, correlation, and simple linear regression models. The findings of the study showed that SERVQUAL (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Network quality Dimensions perceptions and expectations gaps are significantly impacted by perceptions, which indicates low rating responses towards perception of service. The findings indicate that their level of satisfaction with the service provided to them is low across all SERVQUAL and network quality dimensions. The researchers' results conclude the finding by recommending Ethio Telecom needs to examine the level of its internal employee satisfaction as they are key process owners in the company and employees need to balance their perceptions and expectations.

Keywords: Service Quality, Employee Satisfaction, Ethio Telecom

**Assessment of Performance Management Practice Its Effectiveness on Motivation of
Employees: The Case of Lion International Bank S.C
Amanuel Zewdu, St Mary's University**

This main objective of the study was to assess the performance management practices effectiveness on motivation of Employees In the case of Lion international bank S.C. The research is designed to apply descriptive statistics by using questionnaires. A sample of 152 participants was purposely selected and questionnaires were administered from which 80 of them returned the questionnaires. The key finding of the study shows that even if most respondents reported that they have the required knowledge about the bank's mission, vision and overall strategic objectives of the companies including their jobs, the bank has a disorganized and unstructured performance management practice as well as the measurement of performance of the employees gave focus on complying rules instead of on outcomes. Likewise, most of the employees show de-motivation by the performance evaluation system of the bank. Moreover, it is found that changes in the practice of performance management have effect on the motivation of employees and also the selected eight motivational factors have a positive relationship with the motivation of employee even if there is a varying degree of effect they have on the motivation. The study extended its recommendation on that the bank should conduct continuous assessment and evaluates its employees in a cyclic fashion by implementing performance management system. And performance evaluation process should have incorporated stakeholders (team mates and customers) and self-assessment, adding on these, the bank should exert more effort to improve employees' motivation by linking its reward system with the performance management process.

Keywords: Performance management, motivation, bank

Determinant Factors on Brand Loyalty: The Case of Awash Bank
Anteneh Birega Koyera, St Mary's University

The main purpose of this research is to assess determinant factors affecting brand loyalty in case of Awash bank. Brands are considered as the more important assets of the company that make customers loyal and have value for the end consumer. This study used descriptive research design in a direction of investigating on both primary data and secondary data sources. From the population of 752,204 customers of Awash bank in A.A the study took 384 sample from those customers (agents) of Awash bank through using convenience sampling and drawing its analysis on 377 sample. The research included both an explanatory and a descriptive survey design. To describe what it is or how the situation seems, a descriptive research design was adopted, and correlation analysis was employed to demonstrate the relationship between dependent and independent. The finding of this study shows that all the three variables have positive and significant relationship with brand loyalty which led to the acceptance of the three hypotheses. According to this study, customer satisfaction has relatively had lower and insignificant effect on brand loyalty due to its lower mean and lower correlation statistics compared to perceived value which is moderate, and quality of service is significantly correlate with brand loyalty so that Awash bank should have to work well to meet customer satisfaction by meeting their promise through delivering efficient services more strive to meet customer satisfaction. The conclusion of the study revealed the bank relatively meets its promise in delivering efficient service quality, it has also a p-value less than 0.05 results the statistic is significant. Moreover, the regression analysis shows that a 77.3 % change in brand loyalty is due to quality custom operation whereas the rest is due to other factors.

Keywords: Perceived Value, Service Quality, Customer Satisfaction, Brand Loyalty

The Role of Management Accounting Information in Enhancing Decision Making at Dashen Bank

Aschalew Sirani, St Mary's University

The purpose of this thesis is to assess the role of managerial accounting in enhancing decision-making in Dashen Bank. The study adopted a descriptive research type and quantitative research approach in assessing the role of managerial accounting in enhancing decision-making. The selections of the sample respondents were made using haphazard or convenience sampling techniques. In addition to this, the study relied mostly on primary data sources where a self-administered questionnaire was utilized as a source of data. Then the gathered data was coded and entered into Statistical Packages for Social Scientists (SPSS Version 21.0). The study found that managers use management accounting information in the strategic and tactical decisions of the bank and the study concluded that the bank extensively uses management accounting information in the strategic and tactical decision and key techniques like cost accounting, financial reports, CVP analysis, budgeting, variance analysis, and management reports were adopted in the decision-making process. Finally, the study recommends that, since there are undeniable amount of respondents which were neutral to statements regarding management accounting information and system, the bank should provide training and technical support.

Keywords: Management Accounting Techniques, Management Accounting Information, Decision Making, Dashen Bank

**The Challenges and Prospects of Employee Turnover Intention: The Case of Spring of
Knowledge Academy
Aschalew Worku, St Mary's University**

The objective of this study was to assess the practices and challenges of employee turnover intention in spring of knowledge academy. A self-administered questionnaire was applied in order to gather information from key respondents. The study applied both primary data and secondary data from reliable sources. A descriptive research approach was used in order to analyze the data gathered from key respondents. From the target population of 147 respondents a sample of 107 was chosen randomly, out of this 80% of the respondents completed the questionnaire, with respect to their response on Liker Scale following their attitude towards the variables intention to leave their job, organizational commitment, organizational climate, salary, job stress, job satisfaction, and the chance of promotion opportunity. The collected data were analyzed using descriptive statistics supported by SPSS 26 software. The study result revealed salary and the adoption of new technological system contributed wide range of employee to frustrate and intend to quit their job, providing remarkable response on the existence of harmonious relationship among employees. The study recommends that, the management should work on factors such as salary and adoption of new technological systems which were the most determinant factors of employee intention to leave. It is also recommended to make further study on the impacts of salary related issues and the implementation of new technological system in the school.

Keywords: Employee Turnover Intention, Organizational Climate, Job Stress, Salary, Job Satisfaction

**Health Service Delivery and Customer Satisfaction in Government Four Health Centers:
The Case of Lideta Health Care, Abente Health Care, T/Manot Health Care, and G/Kuteba
Health Care, Addis Ababa, Ethiopia
Ashagrie Fentaw Dessie, St Mary's University**

This study was conducted to assess the health service delivery and customer satisfaction of the service offered to clients in Lideta sub city government health institution in Addis Ababa. This study was to measure the differences between the expected and perceived health care service quality, and evaluate its satisfaction level so as to higher understand patients, needs, and improve the service quality. A cross sectional, descriptive was conducted on a sample of service users of the indicated health centers using convenience samples of non- random sampling technique. Data was collected using structured questionnaire and analyzed by SPSS windows version 25.0. Among the 385 outpatients, in the case of Patients interaction with their health care servant patients were satisfied more on health care provider description about possible side effects/adverse drug reaction in understand before given a new drug. In the case of patient satisfaction in related with waiting time patients were satisfied on the time you wait to get the care provider after laboratory results. In the case of patient satisfaction towards facilities/environment services patients were satisfied more on the cleanliness of examination room. In the case of Ease accessibility of health care system in relation with patient satisfaction patients were satisfied on indicator set up so that it can easily access when client come to a health facility. The overall patient's satisfaction with health service deliveries showed statistically significant at .0000, so, service deliveries practice variables were highly significant with age of respondent, education level of respondent and satisfaction towards environmental service, (p-value = .000). The beta values of the independent variables Thus can be understood as a certain improvement on the satisfaction towards environmental service will increase patient satisfaction by .476 which is significant. Thus, the null hypothesis is rejected. Finally, study recommended the health center should give attention for satisfaction with waiting time and ease accessibility of health care.

Keywords: Satisfaction, Customer Satisfaction, Service Delivery Practices, Service Quality

The Effect of Supply Chain Management Practices on Performance of Organization: The Case of Zak Industrial Plc.

Asrat Alemayehu, St Mary's University

The interest in managing supply chains had grown rapidly among companies around the world. Many companies had moved aggressively to implement and improve on supply chain management practices with the hope of enhancing revenue, profitability, control costs and asset utilization, as well as lead to market share growth. However, these companies had not been able to formulate the right strategies required to achieve this task and this had affected negatively the performance of most organizations, therefore, the study investigated the impact of supply chain management practices on performance with reference to Zak Industrial PLC. The objectives of the study is to establish the impact of Level of Information Sharing, Strategic supplier partnership, customer relationship, material flow management and corporate culture Practices on performance at Zak Industrial PLC. A survey was conducted by drawing a sample size of 75 employees from a target population of 100 employees using the Fisher's model through stratified sampling technique. A structured questionnaire is used to collect data. The relationships proposed in the framework were tested using Pearson correlation, and the causal relations were analyzed using regression analysis. From the result of the analysis, it is concluded that four supply Chain Management Practice (strategic supplier partnership, customer relationship, material flow management and corporate culture) have positive and significant influence on Organizational Performance whereas; level of information sharing is not statistically significant to influence Organizational Performance. Therefore to achieve advancement in marketing and financial performance in the long run through enhancing organizational performance, it is better for the organization to give due emphasis on Supply Chain Management Practices.

Keywords: Supply Chain Management Practices, Organizational Performance

Assessment the Practice of Outsourcing Non-Clerical Jobs in Commercial Bank of Ethiopia (CBE)

Atkiliti Teshale Teka, St Mary's University

Outsourcing is simply acquiring a product or service from outside supplier rather than producing in the organization. Outsourcing in Ethiopia is actually in its infant stage. Recently the Commercial Bank of Ethiopia has begun to outsource non clerical jobs. Even though each post has its own service level standards that are agreed between the bank and the service provider, managers are frequently complaining about the services provided. The main objective of the research is assessing the effectiveness of outsourcing of non-clerical jobs. In order to make the study manageable it is confined to West Addis Ababa District. In this study descriptive research design is adopted. Both primary and secondary data sources were used. The primary data were collected through questionnaire that contains both open ended and close ended questions as well as structured interview. Secondary data were collected by reading procedures, letters and bulletins of the bank. The population of the study was all managers in the district office and branches. In order to collect data the designed questionnaire were distributed among the population and are collected after duly filled by respondents. The analyses of responses from the questionnaires are carried out by using SPSS. The research reveals that outsourcing of non-clerical posts is effective in minimizing management's time and effort in various HR related activities and enables them to focus on the bank's core business activities. But their involvement has to be further minimized particularly in the process of employee administration. However, the service quality is below the service level standard and the service provider is not effective in supplying the required employees as per the contractual agreement. Therefore, the bank has to ensure the service provider strictly follows the contractual agreement and the service level standard of the bank in supplying employees and ensures the service quality.

Keywords: Outsourcing, Service Level Standard, Core Business Activities, Non-Clerical Posts, West Addis Ababa District

**Effects of Supply Chain Quality Management Practices on Operational Performance: The
Case of Kality Food Share Company
Beharu Fuchuro Dilago, St Mary's University**

This study aims to investigate the effect of supply chain quality management on operational performance in Kality Food Share Company. A survey questionnaire (self-administered questionnaire) is adopted to obtain primary data. For the present research, the target population comprises of Kality Food Share Company employees and managements in Addis Ababa currently having 368 permanent & 100 casual employees as of 2022. Procurement and supply chain management department are the targeted point considering the fact that these departments have a direct relation with the effect of supply chain quality management practices on operational performance (Hazel Mason, 2019). Accordingly, the total population size of the population is 104 (both permanent and casual employees). The data collected enables the researcher to measure the relevant constructs in a quantitative manner through the use of statistical techniques to analyze the respondents' level of agreement or disagreement in the differences between factors implemented in the study. This study finding point out that the current situation of implementing supply chain quality management practices in Kality Food Share Company are more focused on internal quality management practices. The results of correlation analysis show that all downstream QM practices have a positive linkage with quality and delivery performance. The regression results also show that additional implementation of downstream QM practices would make higher performance than the implementation of internal QM practices. Hierarchical regression analysis shows that the model including internal, upstream and downstream QM can explain more variance of each operational performance dimension, compared to the model that only has internal QM. Finally, this study provides the evidence that Kality Food Share Company can use to improve a specific type of performance, especially in the context of emerging economies. The study concludes that there is significantly positive relation b/n SCQM practices and operational performance of the company.

Keywords: Kality Food Share Company, Quality Management, Supply Chain Management

**The Effect of Performance Management on Employee Motivation: The Case of East Africa
Bottling Share Company, Ethiopia
Belachew Mulugeta Feleke, St Mary's University**

The study's goal is to determine the effect of performance management system on employee motivation. In this study, the researcher drew on both primary and secondary data sources. Primary data was gathered through questionnaires, and secondary data for the study was gathered by referring to relevant reports and documents from within and outside the organization. The researcher used a descriptive research design to accurately and economically describe the practices and challenges of the performance management system, as well as to demonstrate its impact on motivation. Out of the 454 employees in the sample frame, 213 are part of the target population who will be sampled. The researcher used a simple random sampling technique to obtain a representative opinion from the population. The researcher also used regression and correlation tools to examine the variables' relationships. According to the correlation analysis results, all relationships between the dependent and independent variables are positively and significantly correlated. Employee motivation has been found to be more influenced by performance management. The findings show that there is a clear relationship between motivation and employee performance, and that motivated employees produce better results. It is suggested that the company establish performance standards for each job level and conduct performance reviews on a regular and ongoing basis based on those standards. Furthermore, appropriate and practical training aimed at increasing line managers' knowledge of performance management should be prioritized in the human resource department's periodic training and development plans.

**Effectiveness of Anti-money Laundering Preventive Measures in Ethiopia: A Case Study
on Commercial Banks and Financial Intelligence Center
Belay Sileshi, St. Mary's University**

This study aims to assess the effectiveness of anti-money laundering countermeasures by commercial banks and financial intelligence center. Purposive sampling technique was chosen to get the required sample size. About ten banks on the basis of year of establishment and assumed to have best experience in handling money laundering were targeted to study. Data gathered were analyzed based on 57 responses and additional interviewee. Descriptive statistics research approach was employed. All out puts were reported using frequency. The result indicates that even though banks have senior compliance officers who have relevant competence and authority to oversee the bank's AML/CFT compliance program, banks did not communicate the AML policies, procedures and manuals. Financial institutions in Ethiopia had internal audit function to assess anti- money laundering and sanctions and practices, but they do not have other independent third party to audit and assess money laundering. The absence of national ID card for customers and absence of technology to improve AML/CFT activities and the law concerning KYC requirements and other preventive measures suffer difficulty and such gaps create a suitable ground for money launderers to exploit the banking system. The study recommends that Banks ought to have appropriate procedures and policies, and financial intelligence center with banks should investigate politicians, statesmen, ministers.

**The Relationship between Non -Performing Loan and Financial Performance: The Case of
Commercial Bank of Ethiopia-Head Office
Beshewamyesh Belayneh, St Mary's University**

The objective of this study was to examine the relationship between non-Performing loan and financial performance of Commercial Bank of Ethiopia. The study variables were Size, Cost, Collateral and Age of Non-performing loan as Independent variable and profitability indicators Return on Asset (ROA), Return on Equity (ROE) and Net Interest Margin (NIM) as dependent variable. The study used quantitative research approach and secondary financial data for the period covering 2012-2019 since implementation of core banking system to examine the financial impact of non-performing loan on bank's performance. Descriptive and explanatory research design was employed and data were analyzed using descriptive statistics and multiple linear regression models by using SPSS version 23 software. Before analyzing the study data, the reliability of the main items of the data was tested by using Cronbach's alpha and 0.800 value obtained which is greater than the acceptable value 0.7. Regression assumption test were also undertaken to evaluate the association of the study variables. The finding of the analysis result has shown that there was significant relationship between explanatory and outcome variables during the study period. Based on the analysis result the researcher further recommended Commercial Bank of Ethiopia to enhance current lending practice through hiring consultant who have special expertise on major priority areas like Agriculture, Manufacturing and able to provide expert advice before the bank is going to finance. And to protect the bank from financial risk the researcher also recommended credit management to continue strengthening its monitoring mechanisms through regular follow up strategies and commitment, CRM to provide advices, counseling to borrowers to protect customer from business failure and the management also to provide training to all credit performers to improve their business knowledge so that the bank will reduce the size of non-performing loan and in effect will improve its financial performance.

Keywords: Non-Performing Loan, Financial Performance

The Effect of Customer Relationship Management Practices on Customer Loyalty: The Case of Ethiopian Airlines, Addis Ababa
Betelehem Tefera, St Mary's University

This study was conducted with an overarching objective to investigate the relationship between customer relationship management and customer loyalty of Ethiopian Airlines in Addis Ababa. Six explanatory variables (key customer focus, technology-based CRM, knowledge management, CRM organization, ease of use and Convenience) were identified to analyze the association between customer relationship management and customer loyalty. For this purpose, thirty-three observed items of customer relationship management clustered into six independent variables and eight items of customer loyalty bunched into a single dependent variable were used. A cross-sectional data with a total of 381 sample units and convenience sampling technique were used and these samples were analyzed through descriptive analysis and OLS regression. This study adopts cross-sectional study design and uses quantitative approaches (techniques) for data collection (quantitative data) and analysis. Moreover, the study uses a combination of descriptive and explanatory designs to answer the research objectives. Six regressors are included in the OLS estimation. From six proposed hypotheses, three hypotheses were accepted while three hypotheses were rejected as they show the significance level above 5%. The study concluded that the customers of the Airport have satisfied with half of the customer relationship management variables (dimensions) and insatiable the remaining three variables. That is; key customer focus, technology based CRM and ease of use have a positive and significant association with customer loyalty. However, the other three variable knowledge management, CRM organization and Convenience were found statistically insignificant. The study concluded that the Ethiopian Airlines should focus on improving these customer relationship management variables in order to retain its loyal customers. In the research finding, ease of use variable has the highest positive impact on customer loyalty. Thus, Ethiopian Airlines should be very conscious in improving this customer relationship management dimension as it contributes to customer loyalty and retention.

Keywords: CRM, Customer Loyalty, ET

Effects of Business Development Service on the Performance of Micro and Small Manufacturing Enterprises in Addis Ababa: The Case of Nefas Silk-Lafto Sub-City
Betelehem Asrat, St Mary's University

The purpose of this study determined the effects of business development service on the performance of micro and small manufacturing enterprises in Addis Ababa, the case of Nefas Silk-Lafto sub-city manufacturing sector and to determine the relationship between Business development service and performance of MSEs. Particularly the study focuses to examine the effect of business development services on the performance of MSEs as general objective of the study. Accordingly, the study employed an explanatory research design and quantitative research approach. The target population of the study was 365 MSEs Members working in manufacturing sectors. It used systematic sampling techniques and the required data have been collected from a sample size of 318 respondent. Data were analyzed using measures of correlation and regression processed via SPSS version 25. The empirical study elicits five major independent variables which seem to influence performance of micro and small enterprise through standardized 5-point Likert-scale questionnaire. The study used both primary and secondary sources of data. The finding of the study discovered the agreement of respondents to the positively significant relationship between BDS and industry performance in the study area. Specifically, Market Access, Industry Extension service, working Area and infrastructure, Access to Finance and Working Capital Management. In addition, the study result shows that it has a positive significant effect on industry performance. From the predicting variables, market access, working area and infrastructure, and working capital Management were performed more effect on enterprise performance than the rest of variables in the study area. The study recommends that the government business development service offices should maintain different supportive more market access, trainings, good working area infrastructure, more access to finance and increase working capital management of MSEs to increase their performance. In addition, the MSEs members should design good plans and programs with the external as well as internal environment to increase their performance.

Keywords: Micro and Small Enterprises (MSEs), Business Development Service (BDS), Performance and Nefas Silk Lafto Sub-City

The Effect of Reward Management on Employees Job Performance in Hibret Bank S.C Betelhem Mengesha, St Mary's University

The purpose of this study was “the effect of reward management on employees job performance the case of united bank S.C”. Multiple regression analysis assessed the effect on reward management in employee job performance, (monetary and non-monetary reward management system). Population of the study is 627 and sample is 244 and 228 is response so, response rate is 94%. Results indicate that four variable have significant effect and predict good proportion of variance in employee job performance. Research design is descriptive and explanatory type research and a quantitative and qualitative method was used, method which is cross-sectional study with deductive approach is chosen in this research. In order to collect primary data, a self-completed questionnaire designed and was randomly given to the united bank. There is positive and intermediate correlation coefficient between monetary and $r=0.473$, $p < 0.01$), indicates that there is a statistically significant ($p < .001$) linear relationship between these two variables such that the more, determines employee performance, Furthermore, they are significantly related to one another. The relationship investigated in this study deserves further research. This may indicate that their level of effect on employee performance monetary reward was somewhat weak in the context of Hibret Bank practices as compared to the other dimensions which is nonmonetary reward because the data analyzed were collected from one sector of the service industry in one country, more studies are required before general conclusions can be drawn.

Keywords: Nonmonetary Reward, Monetary Reward, Employee Job Performance

The Effects of Organizational Value Adding Activities on Profitability of Selected Leather Product Manufacturers in Addis Ababa
Bethelhem Asrat, St Mary's University

The main purpose of this study was to assess the effects of organizational value adding activities on profitability of selected leather product manufacturers in Addis Ababa. The study was conducted on eight selected leather product manufacturing firms. Descriptive survey method was used. Survey questionnaires were administered to 48 managerial positions and interview was also held with 8 general managers who were directly involved on the value adding activity to collect additional information. SPSS version 20 was used for analyzing the data. Narration and direct quotation were also used for analyzing the qualitative data. The finding of the study revealed, different value adding activities has been a common practice often conducted in leather product manufacturing firms, but with limited implementation of value adding activity resulted from lack of intervention training, skill and knowledge gap in conducting such value adding activity. P-value test analysis was conducted to see how significant the associations of the value adding activities performance levels of the organizations are with their profitability. Furthermore, inferential statistics and weighted mean testing was undertaken in the form of media tests and ANOVA to test the assumption that difference in performance level in the organizational value adding activities determines the variability in profit margins of the organizations. Also significant results from Analysis of variance taking operating profit margin of organizations as the response variable and performance levels of value adding activities as factors proved that organizational profitability is determined and depends on all primary and support value adding activities performance levels. Moreover, high cost of equipment for leather products manufacturing, limited access to finance, shortage of hard currency, storage and transport challenges, barriers to export markets and competition were observed as challenges affecting their business performance. To address the aforementioned problems, it is recommended that the whole process of value adding activity has to be modified by training.

**Factors Affecting Call Center Agents Performance: The Case of Ethiopian
Electric Utility (EEU)
Bethlehem Ayele, St. Mary's University**

The study sought to assess the determinant factors affecting call center agents performance: the case of Ethiopian electric utility (EEU). For the analysis performance factors are proxy with five variables; employee related factor, system related factors, managerial related factors, customer related factors and performance measurement factor. The study adopted both descriptive and cause-effect (Experimental) research method because it is best for collecting original data as it gives a certain degree of accuracy. The population of this study was formed from EEU call center, whose total sample respondents was 200. The sample frame for the study was a list of management staff, and agents. This study applied census method. Primary data was collected by directly administering questionnaires to the respondents. Prior to launching of the study survey, a pre-testing on randomly selected 25 agents was carried out in the EEU call center. The collected data was edited and entered into the Statistical Package for the Social Sciences (SPSS) version 24 software to enable the carrying out of the analysis. Data were analyzed via descriptive and inferential statistics (regression analysis). The study revealed that the call center agents are motivation and eager to improve their performance as well as their service. The study showed that the call center was fully supported in terms of technology and processes. The study revealed that Agents have a huge trust issue with their company. Cooperatively most of the agents have poor work satisfaction. The study concludes that, the call center use one of the latest versions of the industry which generate service request number that helps both the customer and the company. This study recommends that the call center needs to start reward and compensation program for the agents who performs the highest.

Keywords: Call Center, Service Performance, Factors

**Assessment of Performance Management Practices and Challenges in Dehub Global Bank,
Ethiopia
Betselot Zelalem, St. Mary's University**

The purpose of this study was to assess the practices of performance management system implemented in Dehub global bank (DGB) and its challenges. The study tried to address the basic questions whether the purposes and concepts of PMS is well defined and communicated to employees, how the alignment is made between organizational goal and with that of the departmental and individual goal, how the planning, execution, assessment and review process was handled, how performance management system is integrated with reward and training and development and what are the challenges in implementing performance management system in DGB is covered in this study. To answer these questions descriptive research design has been deployed by using both quantitative and qualitative research approach. The researcher used lottery method of simple random sampling since the population is finite and homogeneous and that each element in the population will have equal chance of being included in the sample. Data collection instruments used for this study was questionnaires The data gathered from the questionnaire were compiled by using SPSS software. Descriptive statistics method was used for analyzing data obtained from questionnaire and the results were presented using tables. Accordingly, the finding indicated that the performance management practice is implemented with adequate knowledge of employees on PMS, good feedback and coaching practice, moderate training and development and ownership to the system by line managers. In addition, challenges like absence of training and development caused by lack of budget, subjective decision of evaluators, and inadequate commitment from the HR department and the management was pointed out. Since the performance management practice in the organization is in a good pace it should be kept as it been functioning except some improvements to be made on with the recommendations forwarded such as employees job description being up to date at least at the beginning of every performance period, the organization should confirm the practice and usage of SMART objectives in the application, the management must commit to make continuous feedback and coaching where commitment to achieve organizational objective is essential, and ongoing training of individuals in charge of appraisal especially for managers is essential in order to lower the lack of standardization.

Keywords: Human Resource Management, Performance, Performance Management, Performance Management System

**An Assessment of the Performance Appraisal Practice: The Case of National Alcohol and
Liquor Factory**
Biniam Hailemichael, St. Mary's University

This study was designed to assess the practices of employees' performance appraisal system in National Alcohol and Liquor Factory. The study employed descriptive survey research design. Survey questionnaires, semi structured interview, and document analysis were used to collect data in the study. Quantitative data were analyzed by SPSS using descriptive analysis, whereas qualitative data were analyzed qualitatively. The target population of the study comprised of 352 employees of National Alcohol and Liquor Factory. A sample of 187 employees was selected from the Mekanisa branch (Head office) using Random sampling technique. The reliability of the instrument was measured using Cronbach Alpha and the result was 0.801, which refers there is the reliability of the measuring instruments. The result of this study shows that performance appraisal form and its content, and accuracy of rating are moderately practiced. The study has found out that the NALF appraisal system lacks acceptability and sensitivity which is due to the subjective appraisal criteria and these criteria are not in line with the job description of employees. NALF in general has areas of improvement in; considering factors hindering performance during appraisal. Finally, NALF management need to correct the Appropriateness of appraisal forms and its content and should have increase the accuracy of rating by increasing the skill and knowledge of the supervisor about performance appraisal system.

Keywords: Performance Assessment, Performance Appraisal, Performance Standard, Feedback

Effect of After-Sales Services on Customer Satisfaction: The Case of Wanza Furnishing Industry P.L.C.

Biniyam Tesfaye Kebede, St. Mary's University

The purpose of this research report is to investigate the effect of after-sales service on customer satisfaction in Wanza furnishings industry. It evaluates the impact of after sales service on customer satisfaction by taking installation, maintenance and repair, training and online support as research variables. The sample frame for the research was customers of Wanza furnishings industry. A total number of 44 customers including the general manager were surveyed using structured questionnaires and interview. A purposive sampling technique was used to select the sample from the sample frame. Additionally, explanatory research design was implemented to correlate the dependent and independent variables of the research concept. The data collected were analyzed using descriptive analysis, Pearson's Correlation coefficient and multiple regression analysis. The findings of the study indicates that aftersales service stimulate interest in customers satisfaction These findings contribute to the literature relating to after sales service and have marketing implications for those who use after sales service components mainly and helpful for increasing customers satisfaction. Additionally, it gives insight for Wanza furnishing industry in order to increase customer's satisfaction by effectively delivering after sales programs.

Keywords: After-Sales Service, Customer Satisfaction

**The Effect of Performance Management System on Employee Performance: The Case of
Debub Global Bank S.C
Birhan Tewabe, St. Mary's University**

The main objective of the study is to analyze the effect of performance management system on employee performance of Debub Global Bank S.C. The study is guided by 4 research questions which seek to answer whether the existing performance management system of DGB affects the performance of employees. From the total employees of the bank the researcher took employees work in head quarter in 10 department population to take sample. The study adopted Descriptive research methods. The population of interest consisted of 96 employees of DGB. Out of which 69% are male and 31% are female respondents. Data was collected using structured questionnaire and the data was analyzed using the Statistical Package for Social Science (SPSS) and Excel which are Performance pre-requisition, performance planning, employee's awareness of performance, performance implementation and performance improvement and the data presented using tables. The study findings indicated that employees have knowledge on strategic objectives of the bank and PMS has significant effect on their performance. The study revealed that there is no participative environment and their performance this make them low efficiency. The study shows also that the system helps them to avoid problems with transparency in their work. There is good practice of renewing PMS when new service occurs but current performance management does not create participative environment, it does not improve the existing team work. In conclusion on the findings the study recommended that the bank should give training to those who didn't know about PMS and for managers to develop their evaluation system in order to decrease employee's dissatisfaction on evaluation. The other one is that the bank must attach PMS with reward and recognition. Managers also should develop their skill to give immediate feedbacks to the employee. Generally, the bank should focus on performance renewal, performance planning and performance assessment.

Keywords: Performance Management, Performance Planning, Employee Awareness, Performance Implementation and Performance Improvement

Human Resource Development Practices: Enhancing Employees' Satisfaction: A Case Study of Saint Paul's Hospital Millennium Medical College, Addis Ababa
Birhan Wale, St. Mary's University

Human Resource Development (HRD) is a planned and systematic approach to professional growth which benefits both individuals and businesses. A focus on HRD generates a lot of favorable individual and organizational results. HRD requires investment in programs for training, development, and education. Creating an efficient HRD system is a complex endeavor since it must meet the needs of both the organization and the employees. Employee satisfaction with HRD procedures is one of the most essential characteristics to examine when evaluating HRD activities. As a result, the purpose of this study is to analyze employees' satisfaction with HRD procedures at St. Paul's hospital millennium medical college (SPHMMC). The study's major goal is to determine employee satisfaction with the Organization's commitment to HRD, the appropriateness of HRD procedures, chances for growth and development, management's advice and support, and other aspects of HRD practices. The study is structured as a case study. The study made use of both secondary and primary data. A survey questionnaire using a five-point Likert scale is a fundamental instrument for obtaining primary data regarding employees' satisfaction with the Organization's human resource development activities. The surveys were filled out by total of 333 staffs at St. Paul's hospital compound. An interview was also conducted with continuous professional improvement and development/CPID head. According to the study's findings, respondents evaluated the Organization's HRD policies as being unjustly focused on certain work units solely. Respondents also expressed unhappiness with the promotional chances and information gained from their job with the organization. Furthermore, the majority of respondents said that they do not believe the organization is the greatest location for them to grow. To overcome those problems, giving employees a sense of purpose in the workplace, granting employee's opportunities to act on their commitment, and providing practical support to learning are critical to increasing employee satisfaction and commitment.

Assessment of Capital Structure of Startup Firms: The Case of Ethiopian Startups
Biruk Haregwoin, St. Mary's University

Startup firms are part and parcel of the world we live in today. Consequently, the startup space is gaining strong attention and support from policy makers, government bodies, scholars, investors, and financial institutions in the rest of the world, but little is investigated and done in the case of Ethiopia. So long as research is conducted to bridge a gap in scholarship domain, this work aimed at coming up with authentic study of startups in relevance with their sources of finance and capital structure. The research was conducted on 64 Ethiopian startups registered at Yegara.org. The research employed a descriptive research design. And mixed research approach that combined questionnaire and semi-structured interview primary data gathering instruments was used. The study found that startups fundamentally use internal sources of finance of founder/s savings and family and friends' capital, and show similar finance patterns, regardless of their startup characteristics. It has also been identified that there is a severe lack of startup finance supply in the country and also limited experience of obtaining external finance while there is a strong need for them. When it comes to external finance type preferences, startups showed preference for having equity finance over debt finance. The reasons for preferring equity finance instead of debt were accessibility, non-financial benefits accompanied, and the appropriate investment terms and conditions when compared to debt finance. Moreover, three of the four startup characteristics showed a significant relationship with debt/equity preference. Based on these findings, it is recommended that Ethiopian startups should be provided with external sources of finance tailored to meet their characteristics and conditions, and the government and other key stakeholders shall work jointly to create suitable startup finance scheme and environment.

Keywords: Startups, Debt Finance, Equity Finance

**The Role of Labor Union on Effective Industrial Relations: The Case of Equatorial
Business Group
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Labor union are expected to have a great role in safeguarding employees interest and creating effective industrial relation, However in most cases they fail to achieve this and encounter many challenges in their functioning. The main objective of this thesis is to assess the role of labor union in creating effective industrial relation in the case of Equatorial Business Group PLC and provide critical recommendation for improvement. Descriptive research by using both quantitative & qualitative methods were done. 211 employees (member & nonmember of the union) were taken as a sample by using stratified sampling methods and were asked to complete a self-administrated questionnaires with 45 Likert scale questions. A face-to-face interview was conducted with the labor union leader and the organization managers. The internal consistency and reliability of the questions were tested and showed a strong consistency. To analyze quantitative data descriptive statistics such as percentages, frequencies and mean were employed by using SPSS software. Based on the major finding the role of labor union in creating effective industrial relation is found to be weak and basically fails to protect and promote employees' interests, the collective agreement is not effective in playing its function and the knowledge and attitude of employees and management towards both the labor union and industrial relation is moderately good. The major challenges of the labor union are found to be management influence, lack of strong and skilled union managers as well as manpower and the lack of support from the employees. The research conclude that the union is not playing its role properly and face a considerable amount of challenges and recommended future directions to improve the union and its challenging situations. Therefore, the researcher recommends the responsible bodies to use the findings of the research to further enhance the practice of the union to create effective industrial relation.

Keywords: Labor Union, Industrial Relation, Collective Bargaining, Collective Agreement

Challenges and Opportunities of Import Substitution Industrialization in Ethiopia

Bisrat Ermias, St. Mary's University

Import substitution industrialization (ISI) is a theory of economics typically adhered to by developing countries or emerging-market nations that seek to decrease their dependence on developed countries. The overall goal of this research is to evaluate the challenges and opportunities of import substitution in Ethiopia. To conduct this study, the researcher used descriptive study believing that descriptive research describes phenomena as they exist, and it is used to identify and obtain information on the characteristics of a particular problem or issue. To acquire the intended study outcomes, the researcher used both qualitative and quantitative research methods. The study's target population were manufacturing industries engaged in IS. in and around Addis Ababa. List of potential respondents were acquire from Ethiopian Chamber of commerce and Sectoral association. Accordingly, the researcher identified respondents by using non-probability sampling approach, specifically convenient sampling technique by targeting those available in a certain time and place. The study discovered that bureaucratic inefficiency, unstable or insecure political or social conditions, heavy dependency on imported raw material, High customs duties on imported capital goods and intermediary goods, undeveloped economic and legal systems, and arbitrary application of the legal system, difficulty of obtaining well-trained management and engineering personnel, shortage of foreign currency as major challenges of ISI in Ethiopia. On the other hand, Ethiopia being one of the most populous nations, there is a huge unsatisfied domestic demand, clear industrial policy and existence of attractive fiscal and non-fiscal incentives, construction of industrial parks, and availability of electricity and telecommunications network are found to be the major opportunities of import substitution industrialization in Ethiopia. The study recommends that GoE should put in place systematic accountability measures and service level agreements to improve the country's ease of doing business practice especially the bureaucratic procedures to get license, construction permits, land, customs clearance, paying tax and getting basic infrastructures such as electricity. Put in place mechanism to evaluate competitiveness and cost benefit of each sector before providing huge incentives to investors. Encourage private companies and other stakeholders to invest in local raw materials supply chain to produce more such as agricultural products or improving efficiency of sourcing and by modernizing supply chain for the manufacturing sector. Allow foreign banks to operate in Ethiopia or by encouraging private financial institutions to operate in the desired level of competitiveness. Government and private learning institutions should consult with industries to identify key skilled manpower gaps for subsector and design strategy accordingly.

Keywords: Import Substitution, Import Substitution Industrialization, Manufacturing

**Factors That Affect Performance of Bond Insurance in Construction Projects:
The Case of Tsehay Insurance S.C.
Bizualem Ketema, St. Mary's University**

Bond insurance one of the covers that has been given by the insurance company for their customers. This bond insurance was a profitable business and most of the time the insurance company want to issue this kind of insurance. However, Tsehay Insurance Share Company currently faces a significant Bond Insurance performance gap so the researcher wants to assess the factors that affect performance of bond insurance in construction projects in Tsehay Insurance Company. To investigate the problem the study was conducted in twelve branches of Tsehay Insurance Share Company who serve the public for more than five years. The researcher uses mixed type of research approach. Three participants of bond insurance, the insurance company employees, the contractors and the client were asked to get pertinent information and based on these information ranks were given. To get this information 194 /one hundred ninety four/ questioners were prepared for these three parties. Based on the information collected the clients were the first contributor of the problem, and the contractors were the second contributor of the problem. Finally, the insurance company became not the contributor of the case but the victim of the case. Based on the conclusion recommendation for the three parties were suggested and lastly the research gives information for the future study.

Keywords: Construction Project, Bond Insurance

Factors Affecting Salesperson Performance: The Case of Hidasie Telecom
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This study aims to examine factors affecting salesperson performance in Hidasie-telecom. Accordingly, four factors (emotional intelligence, spiritual intelligence, personality and competency) are identified and examined toward salesperson performance. The research uses explanatory research design and a quantitative approach. For selecting sample of respondents' census method was used. Data were collected from 191 salespersons of Hidasie telecom by distributing 205 questionnaires, and the data analysis was processed by IBM SPSS statistical software version 23 and the data analysis was performed by employing inferential and descriptive statistics. To test the hypothesis, correlation and multiple regression analysis were conducted. Four major assumptions for multiple linear regressions were tested: multi-collinearity, linearity, normality and Homoscedasticity were found to be satisfactory. The finding of this study demonstrated that emotional intelligence, spiritual intelligence, personality and competency significantly affect the sales performance of Hidasie-telecom sales people. The finding specifically indicated that these factors explained the dependent variable by 71.40%. The study finally concludes that; the sales performance of Hidasie-telecom is significantly determined by these four factors. Therefore, the company should give adequate emphasis for these variables to enhance its salesperson performance.

Keywords: Emotional Intelligence, Spiritual Intelligence, Personality, Competency, Salesperson Performance

**The Effect of Human Resource Management Practices on Organizational Performance:
The Case of Lion Insurance Company S.C
Canaan Abate, St. Mary's University**

This study seeks to assess the effect of human resources management practices on organizational performance of Lion Insurance Share Company. This research studied human resources management practices in the area of Training & Development, Performance Appraisal, and Compensation Management. Explanatory survey design was used while a questionnaire was used to gather primary data. The study sample in terms of the respondents covered randomly selected 156 employees of Lion Insurance Share Company at main office and branch offices in Addis Ababa. The data collected was analyzed with the aid of descriptive statistical techniques such as frequencies, percentages and mean score. More so, correlation and multiple linear regressions were used to examine the relationship between study variables using Statistical Package of Social Sciences Version 22. The findings of the study revealed that the combined effect of various human resource management practices influenced organizational performance positively. The result of regression also indicates that all predictor variables (performance appraisal, employee training & development and compensation management) have statistically significant contribution on organizational performance. The adjusted R^2 of 0.481 indicates 48.1% of the variance in organizational performance can be predicted by human resource management practiced by the company. Thus, it can be concluded that improved human resource management practices are significantly influencing organizational performance. Therefore, the management of Lion Insurance Share Company should improve its human resource management practices as a way of improving the company performance.

Keywords: Compensation Management, Performance Appraisal, Training and Development

**The Effect of Training on Employee Performance: The Case of Berhan Bank S.C Addis
Ababa Catchment Area
Chaltu Damena, St. Mary's University**

The main objective of this research is to assess the effect of training on employee performance in Berhan bank Addis Ababa catchment area. In order to get the real picture of the effect of training on employee performance, the research design was explanatory design. The total sample of the study was 290 and 275 were collected back. The sources of data were primary and secondary. The findings revealed that there is training gap analysis in the bank but there is also low attention from bank management, insufficient and inconsistent time, no inclusion of new job roles but repetitive in content of training, in addition the practice of design was not aggressively designed, before the training, employee's basic skills were not ensured to master the training content. In case of correlation all independent variables have significant correlation. Training need assessment ($r=.444^{**}p<0.01$), training design ($r=.312^{**}p<0.01$), Training Delivery ($r=.518^{**}$) and Evaluation of Training ($r=.197^{**}$). Training delivery and need assessment are having strong and significant correlation with the dependent variable employee performance. In case regression, R-square, indicates that 41.6% of variation on employee performance is explained independent variables. Training need assessment has a b value .344 ($p<0.05$), training design beta value .115 $p<0.00$, Training Delivery beta value .401 $P<0.01$, Evaluation of Training beta value .098. This indicated that training need as training needs assessment; training design; training delivery; and training evaluation have a statistically significant and positive relationship with employee performance. Finally, the researcher recommends since all independent variables were significant the manager of the bank should due attention for each phase in training process.

Keywords: Training, Training Needs Assessment, Training Design, Training Delivery, Training Evaluation, Employee Performance

**Practices and Challenges of Cooperative Training at Catering and Tourism Training
Institute (CTTI), Addis Ababa
Dawit Wolde, St. Mary's University**

The main purpose of this study was to investigate the practices and challenges of cooperative training at Catering and Tourism Training Institute (CTTI). The participants of the study were Catering and Tourism Training Institute trainees and industries which deliver in-industry practical training to enable trainees to have the required skills, attitudes, and exposure to real world. The data collecting instruments were questionnaire, interview and MoU and trainees' contract document. After the reliability and validity of the instrument were checked, 158 questionnaires for trainees, 156 for the industry and 9 for the TVET institute totally 323 were distributed through purposive, stratified and simple random sampling techniques. Of these, 126 from trainees, 97 from representatives of industries (29 from 5-star hotels, 54 from 4-star hotels and 14 from tour companies) and 9 from the TVET institute representatives returned duly filled in questionnaires. The qualitative data were collected using semi-structured one-to-one interview. MoU and trainees' contract agreement were the other data sources used for the study. The data were analyzed using descriptive statistics such as frequency, mean, standard deviation and weighted mean. The median test was also used to find out the opinion similarities of differences between the groups of respondents triangulating with the qualitative data analysis. The study found out that the practice of cooperative training at the industry side was not up to the expectation although this opinion varied between trainees and industry representatives to some extent. The involvement of industries on planning stage was to a limited extent. Even though the involvement of industries on implementation and evaluation stage was better than its involvement on the planning stage, it was not as expected. The study also identified that lack of financial sources, improper assignment of trainees, lack of integration between theories and practical skills and the availability of uncovered competencies as the main challenges of the cooperative training at Catering and Tourism Training Institute. The contents of MoU lacked occupational areas and activities, commencement and duration of the cooperative training, the right and obligation of the cooperative training, conditions for terminating the cooperative training, and performance monitoring and evaluation systems. The training institute also needs to integrate the theories that it gives with the practical training given in the industry, needs to visit the practical training sites regularly to track the CT, it needs to facilitate the involvement of industries on planning, implementation, and monitoring and evaluation of CT, the availability of uncovered competencies needs to be fixed. The institute needs to work more with industries to implement all articles of the MoU and the training contract agreements. As well, the industries need to believe that the cost of CT be a part of investments to acquire well skilled manpower that assures service quality.

**The Effect of Leadership Style on Employees' Job Satisfaction: The Case of
Woye Logistics
Dawit Workneh, St. Mary's University**

This study was entitled the effect of leadership style on employees' job satisfaction: The case of Woye Logistics. The reason of conducting this study is to determine the effect of leadership style on employees' job satisfaction in Woye Logistics. Throughout conduct the study, the researcher applied explanatory research design and mixed research approach. The study was addressed 417 employees; from this number researcher had taken 151 participants as a sample, and applied stratified sampling technique to address them. The study used primary and secondary data to reach a certain conclusion, collected data was analyzed by descriptive and inferential statistic by using SPSS 20. The findings help me to reach a certain conclusion these are three leadership styles like transformational, transactional and laissez-fair are applying jointly in the enterprise. Woye Logistics Employees are feeling satisfied, but they feel necessity to continue with employer. Leadership style has strong positive relationship with employee' job satisfaction but transformational leadership style has more effect on employees' job satisfaction.

Keywords: Leadership, Leadership Style, Job Satisfaction, Woye Logistics

Effects of Motivation Practice on Employee Performance: The Case of Buna International Bank S.C

Dejen Mengesha, St. Mary's University

This study was conducted at Buna International Bank S.C. aiming to assess the effect of motivation practice in BIB and descriptive research design was adopted. Stratified random sampling technique was used to draw a sample size of 96 respondents. The data collection instrument was a tailor made structured questionnaire developed by the researcher, specifically for this study. A set of descriptive statistics including bar graphs and frequency tables were used to present the results of the study. The key findings of the study were that the extrinsic factors affect the achievement aspects of employee motivation and the affiliation motivation as well as the competence motivation. The major conclusions are that employee motivation is a highly sensitive concept which is affected by a multiplicity of factors. The study recommended that the organization should acknowledge and exploit the extrinsic factors in their human resource management practices particularly in the strategic human resource management to ensure that the employees are well motivated to perform their tasks. In addition, the organization should include such extrinsic factors as encouraging employee involvement in the decision making and innovation, and increase the opportunities for the personal growth for the employees among other practices that can positively influence the intrinsic factors and facilitate the establishment of high level of employee motivation. Furthermore, the organization and the general management should consider implementing policies and practices that positively affect employee motivation. And lastly, that the future researchers should conduct more study on the issue of employee motivation in order to facilitate the understanding of this intricate concept.

Keywords: Motivation, Intrinsic Motivation, Extrinsic Motivation, Employee Performance

**Factors Affecting the Development of Micro and Small-Scale Business Enterprises: The
Case of Addis Ababa City Administration, Gulele Sub City
Demeke Zegeye Arega, St. Mary's University**

The study presented in this paper analyzes the factors influencing the development of micro and small sized enterprises (MSEs): the case of Addis Ababa city administration, Gulele sub city. And it explores the extent to which their success or failure depends on the wider business climate. The overall purpose of the paper is to identify the factors affecting the development of micro and small-scale enterprises in Addis Ababa, Guelleh sub city. This study examines different internal factors that may be responsible for the unstable and limited growth of MSEs. the research used explanatory design because it emphasizes on identifying the factors that affect the development of MSE in Addis Ababa, Gulele sub city. Certain research problems call for combining both quantitative and qualitative methodologies. Researcher might adopt therefore, mixed methods approach where both quantitative and qualitative data collection techniques and analytical procedures are used in same research design (Saunders, Lewis, and Thornhill, 2009).The research reveals that the growth of MSEs in Addis Ababa, Gulele sub city is hampered by several interrelated factors, which include business environmental factors that are beyond the MSEs control and internal factors of the MSEs. The external factors include the legal and regulatory framework, acces to external financing, and human resources capacities. The internal factors comprise entrepreneurial characteristics, management capacities, marketing skills, and technological capacities. The results explains that the internal factors are affecting the development of the business positively. But the external factors need more commitment and practical work. The respondents say that there are problems to be solved by the government side. Though the owners of MSEs in Gulele sub city are motivated enough for their jobs and have risk taking retention. The government should work on easing loan policies and collateral requirements and access to external financing. Based on the correlation analysis, technological capacities have a positive and significant relationship with development of business performance of MSEs. MSEs in Gulele sub city are affected by the spread of Corona virus (Covid 19) and the political unrest of the country. Because those two things are limiting their overall work environment, their business performance and income also affected.

Keywords: External Factors, Development, Internal Factors, Micro and Small Sized Enterprises (MSEs)

**The Assessment of Recruitment and Selection on Employee Performance: The Case of
Vision Academy
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Recruitment and selection, as a human resource management functions, 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 assessment of Recruitment and selection practice on employee performance in the case of vision academy. The study used descriptive research design to achieve the objective of the study. Quantitative research approach was also applied. Data was gathered through questionnaires. To collect representative data a five-point Likert scale is used and descriptive analysis with frequencies and percentage was apply during data analysis. To select employees stratified random sampling was used. The target population size is 350. To determine the sample size of each stratum stratified sampling was used, the least sample of 32 employees, a medium sample of 80 employees and a high sample of 125 employees was selected. Questionnaires were distributed to collect the data from the sample of 125 employees of the academy. After the data was collected descriptive analysis method such as mean, Frequency, and Percentage were used. The question during the paper examination usually does not measure the knowledge, skills and abilities of the candidates. The academy 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 academy. 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.

Keywords: Vision Academy, Recruitment, Selection, Organizational Performance, Human Resource, Human Resource Practice

**Effects of Procurement Practice on Project Performance: The Case of Information
Network Security Agency (INSA)
Edlawit Solomon, St. Mary's University**

This research studies the effect of procurement practice on project performance the case of Information Network security Agency. As with any industry, things don't always go according to plan in procurement and businesses can face several challenges along the way. Thus, Procurement is one of the basic functions common to all organizations, both private and public. The researcher came up with a major research gap which the effectiveness of procurement practices on the project's performance. The researcher has further assessed the effectiveness of procurement practice in terms of procurement procedures and methods, suppliers sourcing practice and international procurement practice. The methodology was designed as quantitative approach since the data which was gathered through questionnaire is quantitative (numerical). Moreover, this study adopts explanatory research design. The researcher employs the consistency of the questionnaire evaluated over time by Cronbach's alpha (Using SPSS version 26) and the researcher used Regression Analysis to analyze data presentations. Its general objective included to find out the effect of procurement practice in terms of procurement procedures and methods, suppliers sourcing practice and international procurement practice on project performance of INSA. Procurement functions such as procurement procedures and methods, suppliers sourcing practice and international procurement practice play a very important role in the implementation of projects. The study recommends that INSA should include the three procurement functions i.e., procurement procedures and methods, suppliers sourcing practice and international procurement practice in their performance of project.

Keywords: Procurement Practice, INSA, Project Performance, Procurement Procedures and Methods, Suppliers Sourcing Practice, International Procurement Practice

**The Effect of Buyer Seller Relationship on Sales Effectiveness: The Case of Noah Real
Estate Ethiopia**
Edomgenet Getachew, St. Mary's University

The purpose of the present study is to examine the effect of buyers-sellers relationship on sales effectiveness in Noah Real Estate. The study developed a framework incorporating six key variables: strength of ties, information, solidarity, service guaranty, commitment and sales effectiveness. The framework was tested using data from Noah Real Estate Ethiopia. The statistical population of this study includes marketing manager; supervisors and sales persons found in marketing department. This research tried to answer questions like whether strength of ties, information, service guaranty, commitment and solidarity has significant effect on sales effectiveness. In this research, both explanatory and descriptive research designs were used. In order to collect the data, a standard questionnaire has been used. Information gathered from questionnaires were analyzed using descriptive and inferential (correlation, regression) statistical tools. The result shows that buyers-sellers relationship has significant positive effects on sales effectiveness. Predictor variable INFO with beta value of 0.478 made the first strong positive and statistically significant influence in explaining or predicting the dependent variable (SE) than Predictor variable STT made the second strong statistically significant positive influence on SE with Beta value of 0.301. Predictor variables SG also made strong statistically significant positive influence on SE with Beta value of 0.233. Generally, having better information network, Service guaranty and strength of ties between buyers and sellers brings positive effect on sales effectiveness.

Keywords: Buyer Seller Relationship, Sales Effectiveness, Real Estate, Information

**The Challenge and Opportunities of Government Utility Payment Practice: The Case of
Commercial Bank of Ethiopia
Elsabet Negash, St. Mary's University**

Commercial bank of Ethiopia (CBE) is a government bank and it will be responsibility to collect government utility payment and resources of a country. The total sample size was 190. Major challenges where it affects other services by creating long queues and overcrowding will create dissatisfaction for the existing customer, networking problem, Service delivery of time will decrease, creating of burden especially for BBO and it requires fast and secure networking system. The most ranked opportunities identified in this study that to get new additional customer, to maximize local currency deposit mobilization through service charge and normal saving, bring unbanked society to the bank, to promote CBE birr to the customers, opens the opportunity to CBE birr agents to collect high commission and helps the bank to become competitive with other similar financial sectors. the researcher also recommends to solve the problem of overcrowdings in each CBE branch during utility bill payment create sufficient awareness about CBE birr how customers pay bill payments using CBE birr mobile application. CBE also notify or announce if customers implement their bill payment using CBE birr mobile application online, they get a discount of two birr per month and save their time as well as their energy.

Keywords: Utility Payment, Challenge and Opportunity

Effect of Reward Practices on Employee Performance: The Case of Oromia International Bank

Eman Mahamoud, St. Mary's University

The purpose of this research was to examine effect of reward practices on employee performance in the case of Oromia International Bank S.C. Currently, Oromia International bank has a reward system in place as a means of enhancing employee performance. But the problem was that the bank has not conducted a study to measure which type of reward scheme is appropriate and which is not. The study used both descriptive and inferential research analysis. The researcher used probability sampling method and employees were selected from each stratum with a random sampling technique. A quantitative research approach of data collection was used 231 structured Likert scale questionnaire were distributed out of which 218 questionnaires were appropriately filled and returned. The data was analyzed using the Statistical Package for Social Sciences (SPSS) Version 20. The result of the study indicated that payment, promotions, work environment, responsibility and recognition have positive and statistically significant effect on employee performance. Furthermore, the model summary of regression revealed that recognition significantly influences employees' motivation. Finally, the study recommends that the bank needs to carefully survey employees' needs, before designing any reward policy, in order to address the most valued employees' needs and implement accordingly.

Keywords: Employee Performance, Extrinsic Rewards, Intrinsic Rewards

Employee Participation in Decision Making and Its Impact on Organizational Performance, The Case of Save the Children International Ethiopia, Addis Abeba, Ethiopia

Emebet Mekonnen Eshete, St. Mary's University

The aim of the study was to examine the employee participation in decision making and its impact on the organizational performance of SCIE. Informative, consultative, administrative, associative, and decisive participation levels; and formal and informal participation of employees in decision making, participative decision making, and representative participation of employees in decision making were identified as an independent variable in this study. The research has followed quantitative research approach, survey as a strategy, and structured questionnaire adopted from previous related works as data collection instrument. The research used descriptive and explanatory research design. The data was collected from the employees of SCIE across the existing occupational levels working at the head office, Addis Ababa, Ethiopia. Proportionate stratified sampling method along with random sampling techniques was applied to identify respondents proportionately across the occupational levels. Both primary and secondary data sources were used to gather data. The study has utilized a statistical tool called SPSS V.25 for doing the analysis. Descriptive statistics were used for summarizing and presenting the data. In addition to this, inferential statistical tools such as correlation, and regression analysis were utilized for examining the relationship between dependent and independent variables. The study revealed that associative and informative participations; and representative participation are the most practiced levels and types of employee participation in SCIE. The study found that there is a positive and statistically significant relationship between all independent variables and dependent variable; and all independent variables have a significant impact on the organizational performance of SCIE. The study concludes that, among the identified independent variables, there is strongest relationship between informative participation level and organizational performance of SCIE followed by participative decision making and formal and informal participation of employees in decision making respectively. In contrary, consultative, and associative participation levels have the least impact on the organizational performance of SCIE. The study recommends that SCIE should focus on implementing all dimensions of types of employee participation in decision making to enhance the performance of the organization.

Keywords: Employee Participation, Decision Making, Organizational Performance

Factors Affecting Time Management Practices: The Case of Undergraduate Students of Management Program at St. Mary's University
Emebet Yoseph, St. Mary's University

The purpose of this research is to assess the “factors affecting time management practice of the undergraduate students of management program at St. Mary's University”. The target populations of this research were management students. A thorough review of literature of the time management practices were conducted with a view to get a good insight of contributions of authorities on the variables. The study is quantitative and qualitative in its approach and has been able to use descriptive and explanatory research design were used during the study. Questionnaires and interviews were used to gather information from student and teachers in management program. Sample sizes of 150 simple sampling management students were used during the study, and in addition 15 non probability purposive sampling management class teachers were interviewed. The Data was analyzed through descriptive statistics (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 factors affecting time management practices: The case of undergraduate students of management program at St. Mary's university is positive and considered good, there are four variables of factors affecting time management practices Transportation, Social/Family, Institution/University related and social media addicted. Correlation analysis shows that factors of transportation, university related and social media addicted has strongly positive relationship with students' time management practice the other variable of social/family factor has negative relationship with students' time management practices variable, the R square and the ANOVA model shows a significant result. Accordingly, four factors hypothesized were three factors (transport, university related and social media addicted) accepted except social factor. For the above finding for this research recommended continuous and workshop in related to time management for students and Students should focus on their studying instead of spending their time in social media.

Keywords: Time Management Practices Factors, Transportation, Social/Family, Social Media Addicted, University Related Factors. St. Mary's University

**Factors Affecting Employee Job Satisfaction: The Case of Dashen Bank S.C.
South Addis District
Endalkachew Mulugeta, St. Mary's University**

Job satisfaction is considered important when it comes particularly to the service providing industries. The need to focus on employee satisfaction is vital because it is a key to business success of any organization. The general objective of this study is to assess the factors affecting the job satisfaction of Dashen Bank employees. The research design adopts for this study is explanatory. The reason behind using explanatory research design is because; it is better to connect ideas to understand the cause and effect of something or to explain what is going on. In an attempt to address the factors affecting overall job satisfaction on both primary and secondary data sources of the employee concerning primary data, the data was collected through questionnaires was filled by the existing staff of the organizations. The researcher used a sampling frame of the total of 455 Employees under 39 Branches. A simplified formula to calculate sample size (Yamane,1967). Data were collected using a structured survey questionnaire. After testing scale reliability and validity, multiple linear regressions were used. The results of the study indicated that PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, COM have a positive correlation, and have a major effect on Overall Job Satisfaction. The regression analysis result indicated that 96.1% of the variation in Job Satisfaction can be explained by the composite measure of independent variables. Generally, it is recommended that Dashen Bank top HR Managers should effectively implement the Overall Job Satisfaction such as PR, PO, IS, MNFB, JTT, and COM for incremental Job Satisfaction This helps to increase job satisfaction and to achieve its strategies and goals through a productive workforce. It also helps to minimize employees' turnover, absenteeism, and poor service delivery.

Keywords: Job Satisfaction, Pay and Remuneration, Promotion Opportunities, Immediate Supervisor, Monetary and Nonmonetary Fringe Benefits, Contingent Rewards, Operating Policies and Procedures, People You Work With, Job Tasks Themselves, Communication, Dashen Bank S.C

The Effect of Promotional Practices on Sales Effectiveness: The Case of Ethiopian Pulp and Paper S.C

Endalkachew Zewdu, St. Mary's University

The purpose of the study was to investigate the effect of promotional practices on sales effectiveness in EPPSC Ethiopia. The study conducted on EPPSC retailers and staff. The objective of the study was to examine the relationship between promotional practices with the organization sales effectiveness. The study used descriptive and explanatory research approaches and the data was purely quantitative. In order to achieve the research objectives, one hundred thirty-five (135) respondents were selected using simple random sampling method. The data were processed via SPSS and analyzed using descriptive and inferential statistics. The research revealed that the promotional practices have positively affected organizational sales effectiveness in the case of EPPSC. In addition, from the management and sales representative perspective most of the respondents agree that promotional practices trigger to purchase as well as stimulate resellers demand and effectiveness. The study conclude that Practicing of promotional mix have statistically significant positive effect on the organizational sales effectiveness. Based on the findings of the study, the researcher therefore recommended that, the management of EPPSC should embark on more strategic promotional mix practices in order to increase their market share and profitability.

Keywords: Communication Mix, Promotion, Advertising, Sales Promotion, Personal Selling, Public Relations, Direct Marketing, Sales Performance

**Assessment of Corporate Governance: The Case of Local Non-Governmental
Organizations in Ethiopia (Addis Ababa)**
Ephrem Nega Woldeyesus, St. Mary's University

This research is an exploratory investigation on the corporate governance practices of Addis Ababa- based non-governmental organizations (NGOs). NGOs are critical in developing nations like Ethiopia since they are a key player in the country's socioeconomic growth (Sintayehu, 2016 and Gidey, 2011). It is consequently critical that these groups run efficiently in order to achieve their goals. The study's major goal is to evaluate the internal governance structure of Ethiopian civil society organizations (CSOs) located and operating in Addis Ababa. Using a survey technique, the study looked at NGOs' governance practices and assessed the governance difficulties that have hampered their effectiveness. The study's sampling frame is all NGOs classified as Ethiopian Charities and Societies (192 NGOs). The study focused on a sample size of 25 local NGOs that were selected using a purposive selection technique from among those local NGOs. The findings were also compared to corporate governance principles and best practices derived from key corporate governance rules and guidelines in order to determine whether they were adequate or had flaws. Data from both primary and secondary sources is used to create the analysis. The primary data is gathered through a standardized questionnaire filled out by relevant officials involved in the governance of the sampled NGOs. Secondary data is derived from various publications and regulations, as well as the ACSO's yearly reports and papers obtained from the sampling NGOs dealing with governance concerns. In addition, secondary sources, particularly university websites, are used to gather information on formal education relevant to the Corporate Governance profession. The information acquired is evaluated and presented using both quantitative and qualitative approaches, primarily descriptive statistics like mean, standard deviation, figures, graphs, tables, and percentages, as well as inferential statistics like regression analysis and narrative analysis. The important words utilized frequently in the research include governance, corporate governance, and CSO (Civil Society Organizations).

Keywords: Governance, Corporate Governance, Authority for Civil Society Organizations (ACSO), Civil Society Organizations (CSOs), Board, Executive Director (ED)

Factors Affecting Non-Performing Loan: The Case of Bank of Abyssinia
Eskedar Birhanu, St. Mary's University

The Occurrences of banking financial crises as well as bank failures are usually associated with elevations in accumulation of non-performing loans. The objective of this study was to identify the Factors Affecting Non-Performance Loan in the Bank of Abyssinia. For this objective, Bank size, Borrowers orientation, Collateralized lending, Credit risk assessment and Credit monitoring were considered as independent variables. Survey was conducted with professionals engaged in Credit department with different positions using a self-administered questionnaire. In addition, the study used structured review of documents and records. The data analyzed through regression and descriptive analysis with diagnostics tests by using SPSS version 26.0 for window. Poor credit analysis is related to poor credit assessment this indicates that the causes for the occurrences of non-performing loans and also show a loan is poorly assessed directly affects the occurrence of NPLs while Borrowers orientation and Bank size did not the causes for the occurrence of non-performing Loan in BOA. The study suggests that, the bank should conduct intensive and adequate assessment before credit monitoring of a loan, the bank should follow a balanced policy between profit maximization and risk taking, adequate monitoring system which should start before giving loans by identifying the status of a borrower and adapt pre-and post-credit risk assessment.

Keywords: Non-Performing Loan, Credit Risk Assessment, Credit Monitoring, Borrowers Orientation

**The Effect of Internal Control on Preventing and Detecting Fraud in Banks: The Case of
Abay Bank S.C Addis Ababa Branches
Eskindir Fikru, St. Mary's University**

This study aims to determine the effect of internal control on fraud detection and prevention in Abay Bank. The factors tested in this study are internal control as an independent variable and fraud prevention and detection as dependent variables. The research method used in this research is descriptive and explanatory research methods. The type of data used in this study is primary data with data collection using a questionnaire instrument. The population in this study is both managerial and non-managerial employees of Addis Ababa city branches, with 273 respondents using random sampling technique. The analytical methods used in this study are both descriptive and inferential. Data processing using Statistical Package for Social Sciences (SPSS) Ver.26.0. The results of the study showed that internal control has a significant effect on fraud prevention and detection. The study revealed that all the five internal control components have positively and significantly affect the fraud prevention and detection practices in Abay Bank. There observed a positive relationship between the independent variables (the five components of internal control) and the dependent variable (fraud prevention and detection). This means an increase in one component of internal control system will bring an increment on fraud prevention and detection. Moreover, collusion between internal or internal and external parties, human judgment under pressure, system error, override by management and breakdowns imply the presence challenges in the proper implementation of internal control system in preventing and detecting fraud in AB. So as to make the control system brought the required fraud prevention and detection, the management of the bank should communicate the employees objectives of IC and what is expected of them, identifying and assessing risks of fraud occurring on an on-going basis, establish channels of communication to report suspected breach of laws and regulations and monitor the effective application of policies on an on-going basis. The level of fraud prevention and detection is must be enhanced by effectively utilizing vigorous fraud hotline so that both internal and external stakeholders of the bank reported actual and suspected fraudulent activities within the bank. Lastly, as no internal control system gives absolute assurance regarding fraud prevention and detection, challenges on proper implementation of internal control should be given important emphasis by management of the bank.

Keywords: Internal Control System, Fraud Prevention and Detection

The Effect of Advertising on Consumer Buying Behavior: The Case of Aqua Addis Bottled Water

Eyerusalem Eshetu, St. Mary's University

The general objective of this study is to analyze the effect of advertisement on the consumer buying behavior of Aqua Addis bottled water consumers. The researcher was adopting both quantitative and qualitative approach to quantify respondents' evaluation. The main source for this study was primary and secondary data source. The researcher was used explanatory research design. Sample size for this study was 246 respondents. The sampling design that employed for this study was a non-probability sampling. Both descriptive and inferential statistical techniques were employed to analyze the data. The data was analyzed using computer software, Statistical Package for Social Sciences (SPSS) version 20. Descriptive analysis is presented by using statistical tools mainly frequencies, percentages, median and standard deviation to summarize the responses. An inferential analysis is conducted by using correlation and multivariate regression to show the relationship and the significance effect between dependent and independent variables. Simple to understand and creative had significant contribution in predicting consumer buying behavior. According to correlation results there is positive and statistically significant relationship between impressive, simple to understand, attention grabbing, memorable, creative and honest advertisement and consumers buying behavior. The regression coefficients result demonstrate memorable is most contributing media advertising dimension in the prediction of consumer buying behavior. it is recommended that to create extraordinary pieces for marketing stand out from other, similar companies. In order to be effective, an advertisement has to be memorable for the viewer.

Keywords: Bottled Water, Consumer, Consumer Behavior

**The Effect of Talent Management Practices on Employee Retention: The Case of BGI
Ethiopia Addis Ababa Plant
Eyerusalem Tsegaye, St. Mary's University**

The study aimed to investigate the effect of talent management on employee retention in the case of BGI Ethiopia in Addis Ababa. A quantitative research approach with Explanatory research design was applied. The population of the study considered employees of BGI Ethiopia, of which a sample of 300 respondents was selected by using a convenient non-probability sampling technique. The primary data were collected through a self-administered questionnaire and 233 valid and usable responses from the targeted respondents. Both descriptive and inferential analysis was applied to examine the relationship between talent management and employee retention with the help of SPSS 21.0 application software. The results of the findings revealed that all four dimensions of talent management namely competence mapping, employee engagement, performance management, and career development had a positive and significant effect on employee retention. Specifically, the career development dimension ($\beta = .450$) has relatively the highest effect followed by employee engagement ($\beta = .361$). But competency mapping ($\beta = .223$) and performance management ($\beta = .176$) have relatively lower contribution to the prediction model. It can be concluded that talent management practices of the company are good predictors of employee retention. They can be taken as essential components in the process of ensuring that people acquire and enhance the skills and competencies they need to retain and keep them loyal to the organization. Managers of BGI are advised to give priority to their employees' career development based on their performance appraisal, skill, or knowledge gap to make them more committed and loyal to the company.

Keywords: Talent Management, BGI Ethiopia, Brewery Factory, Employee Retention, Competency Mapping

**Challenges in the Implementation of Kaizen in Manufacturing Industries under Ethiopian
Kaizen Institute
Eyob Alebachew, St. Mary's University**

The purpose of the study was to assess the Challenges of Kaizen Implementation in Manufacturing Industries under EKI supervision. In addition the objectives were to identify the bottlenecks in the implementation and sustainability of Kaizen activity to examine the capacity and gaps of the Ethiopian Kaizen Institute in delivering consultancy service and follow up and to suggest possible recommendation and solutions for implementation and sustainability of Kaizen in the companies. To address the objectives, descriptive research design was used, primary and secondary data and also a mixed research methods (i.e. an approach of both quantitative and qualitative data collection methods) were used to collect data from industries employees and managements and EKI consultants and directors. The data gathered through questionnaire were analyzed using frequency and percentage value of the respondents. Data obtained through interview were qualitatively narrated. Kaizen implementation with in the selected companies were brought some changes in minimizing work flows and in reducing time conception but there had been challenges which came up from various sources, like gaps in customization of training material, their lack technical knowledge in training and implementation; gaps in providing resources for implementation, poor commitment, interest and support of top managements, gaps in implementing recognition and rewards in the company, poor participatory approaches of managements and employees in the company, gaps in consulting and supporting consistently, lack of practical demonstration in training and sustaining methods were used. The study disclosed that there was inadequate training on the concept and application of kaizen. This has an effect on the overall activities of kaizen implementation and sustainability. Finally, the study recommended for two parties i.e., EKI and manufacturing industries. For EKI side, the Institute consultants should conduct regular supportive monitoring and follow up consulting to the industries, the duration of the training and consultancy time which the EKI provided should be increased based on the gaps of the companies, the consultants should better have a technical skill of the companies for training and manual preparation and consultancy are recommended.

Keywords: Challenges, Kaizen, Kaizen Implementation

**Total Quality Management Practices and Its Role in Customer Satisfaction: The Case of
Nib Insurance Company Addis Ababa, Ethiopia
Faisal Walter Collins, St. Mary's University**

TQM is one of the well-known areas in the field of business and management that involves integration of business operation to create products/service with maximum quality. Various studies were conducted in relation to TQM mainly out of Ethiopian context. This study focuses on the practice of TQM in NIC in Ethiopia. Nib Insurance Company (NIC) is an Ethiopian insurance company engaged in providing different insurance services such as Motor Insurance, Property Insurance, Marine Insurance, Engineering Insurance, Legal Liability Insurance, Pecuniary Insurance, Life Insurance and others. Though a number of studies conducted in different areas on this insurance company, little is done on exploring practices, challenges and benefits of TQM of this specific insurance company. Thus, this thesis attempts to critically identify the practices, challenges and roles of TQM in NIC. 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 & customers of the company) method. Purposive sampling techniques were used to select 112 sample participants respectively. The quantitative data was analyzed using frequency and percentage while qualitative data was used to substantiate the study. The research revealed that the company (NIC) is practicing TQM as an integral part of its management system. Similarly, due to its practice of TQM the company gained benefits in profitability, Enhancing Employee's Engagement & Productivity. Poor satisfaction of customers in the company's service quality and provisions is another major finding of this study. This study also finds challenges that affect the company from fully engaging in TQM programs. Challenges related to COVID-19 pandemic, Improper Channel of communication between employees and the management, false claims & Problems in identifying customer needs were some of the major challenges identified. Based on the findings of the study possible recommendations are also suggested.

Keywords: TQM, COVID 19, Insurance, Customer

**The Effect of Strategic Marketing Management Practices on Consumer
Buying Behavior: The case of Coca-Cola Ethiopia
Faiza Ahmed, St. Mary's University**

The main objective of this study was to investigate the effect of Strategic Marketing Management Practices on Consumer Buying Behavior in case of Coca-Cola Ethiopia soft drink consumers in Addis Ababa, Ethiopia. To achieve the objective of the study the researcher developed conceptual framework by reviewing previous literature as well as collected data from target respondents in order to test the formulated hypotheses. The researcher used descriptive and explanatory research design and the quantitative research approach. The target population of the study were the consumers of Coca-Cola Ethiopia soft drink products in Addis Ababa, Lideta Sub-City. Convenience sampling was used to collect the data from the respondents. Primary data was collected from Coca-Cola Ethiopia soft drink consumers by using the five-point Likert scale whereas secondary data were collected from books, journal article, published and unpublished research, websites and others. The analysis was performed through descriptive and inferential statistics using multiple regressions with the aid of statistical package for social sciences (SPSS). The variation explained by the regression of all the predictor variables on consumer buying decision was 72.4%. The remaining is explained by other variables not included in the models. Multiple regression and correlation analysis were used to determine the relationship between the independent variables (i.e product, price, promotion and place) and the dependent variables (consumer buying behavior).The result indicates that all the marketing mix elements have a positive and significant effect on consumer purchase behavior. Therefore, Coca-Cola Ethiopia Soft Drink Company should give more emphasis on marketing mix elements to attract and retain its customers to attain sustained competitive advantage.

Keywords: Marketing mix, Product, Price, Promotion, Place And Consumer Buying Behavior

**Assessment of Training Practices: The Case of Bless Agri-Food Laboratory Services Plc.
Fasika Asres Kebede, St. Mary's University**

Training is highly crucial for an organization's success as it equips employees with the knowledge, skills, and abilities they require to carry out their assigned tasks effectively and efficiently. It is therefore vital for organizations to implement an effective training program based on planned and systematic approaches. The purpose of this study was to assess the training practices at Bless Agri Food Laboratory Services PLC (BAFLS). A descriptive research design was used. Information and data required to conduct this study was collected from both primary and secondary sources. The primary data used in this study was collected using a semi-structured questionnaires based on a five-point Likert scale, tailored with the help of available literature. The questionnaire was distributed, and data was collected from 44 randomly selected employees. IBM SPSS Statistics Version 28 software was employed for analyzing the data with descriptive statistical tools. The current study indicated that the training policy and procedure development needs to be participatory, and that sufficient budget should be allocated for training. Moreover, the training design requires improvement to equip employees with the knowledge, skills, and abilities required to conduct their job effectively and efficiently. The consistent provision of induction training to all new employees joining the organization requires attention. The training delivery techniques also require investigation to ensure the organization picks the right methods that provide employees with a better knowledge and skills. In addition, majority of the respondents believe that the training needs to follow a systematic and planned approach. However, the employees believe that the training provided indeed improved their performance. Although the overall training practices were promising, the organization should work towards overcoming its shortcomings associated to training practices to better improve employee performance and overall company success.

Keywords: Training, Employee Performance, Need Assessment, Training Design, Training Evaluation

Assessment of Internal Audit Practices: The Case of Ethiopian Food and Drug Authority
Fikirte Haileselassie, St. Mary's University

Applying well designed internal audit functions is believed one of the significant contributors to promote and maintain strong internal control system in an organization. Hence, this study is aimed to assess the internal audit practice in Ethiopian Food and Drug Authority, using three major variable, Effectiveness of internal audit (with sub variable organizational independence, auditor competence and Management support) Challenges of internal audit and Organizational setting. The study adopted a descriptive research design and used judgment sampling technique. Of all the distributed questionnaire 78 (85%) were able to be collected with a response, accordingly the finding result revealed that the organization did not organize the internal audit with enough resource, incompatible size of the department unlike the frame in structure, the of absence immediate corrective action against the internal audit comments and findings and inadequate budget to accomplish activities per plan, hence to acquire better result from the internal audit functions management of the of the organization should adopt and improve these recommendation.

Keywords: Internal Audit, Management Support, Independence

**Assessment of Employees' Job Satisfaction in Bole Sub-City Worda 3
Administration Office
Fikirte Messay, St. Mary's University**

This paper investigated the assessment of employee job satisfaction in bole sub-city administration office. The purpose was to examine overall job satisfaction, of the employees. The study was conducted through a field survey, drawing on a sample of 171 employees and 16 managers operating in the office using stratified random sampling and convenience sampling. The research examined job satisfaction factors like supervision, work conditions, work relationship, communication, employee job safety and health, working environment, training and development, salary and benefits, overall satisfaction, and job dissatisfaction. Two different types of questionnaires were used for employees and for managers to collect quantitative data and it was analyzed by using descriptive statistics. The finding indicates that most employees are satisfied with the work relationship (79.90%) and supervision practices (65.9%). On the other hand, employees (40.8%) seem to be dissatisfied with the job safety and health management of the office. It affects employees' satisfaction negatively. The result also indicates that the employees are not satisfied with the training and development opportunity provided. This result (54.3 %) leads to dissatisfaction and decreases the organization competitive capacity. The employees are also dissatisfied with the salary and benefits package of the firms (63.7 %). Dissatisfied employees do not give proper service for clients and no longer stay in the organization. Non- managerial employees' show slightly less satisfaction than managerial professionals. The offices management needs to influence civil service HR to make recent market assessment for paying fair salary and benefit, assess the job safety and health dissatisfaction reasons regularly and take appropriate actions timely, redesign the current training and development process, and threatening each department in balance. Based on the major findings, it is recommended that the office should take corrective measures to address the major causes which makes its employees dissatisfied.

Keywords: Job Satisfaction, Dissatisfaction, Job Satisfaction Factors

The Effect of Police Job Stress on Their Performance: The Case of the Ethiopian Federal Police Commission

Fikru Wonde, St. Mary's University

The police profession is a very risky and susceptible job for a variety of reasons, including traumatic occurrences such as the sad death of friends, the majority of officers living in terrible weather, the use of force, and other issues. Job stress is also an increasing problem for employees in government institutions, particularly among police officers. The main purpose of this study is to evaluate the effect job related stress and stressors on Police Performance of police officers in Ethiopian Federal Police Commission. In this study, quantitative research approaches with explanatory research design were employed among 369 samples of staff from federal police commission using cluster and stratified random sampling technique. Data was collected using self-administered questionnaire consisting of instrument that can measure job stress, and Police Performance. Data was managed and analyzed using Statistical software for social science (SPSS) version 25. Multiple linear regressions were used to evaluate the effect of job stress on Police Performance and variable with P value < 0.05 were reported. The majority were males and half of them were age between 29-39 years. Based on the Multiple linear regression, Job stress (work load ($\beta = -.125$), job insecurity ($\beta = -.363$), shift work ($\beta = -.236$) and role ambiguity ($\beta = -.215$) on Police Performance case of Ethiopian federal police commission. Thus, Job stress was significantly and negatively associated with performance of the officers. Therefore, the federal police commissions analyze and evaluate task assignment in order to prevent work overload. And it is also advisable to allocate an appropriate number of personnel and deploy technology in order to decrease work shifts. Moreover, employees must be able to recognize and thoroughly comprehend their job assignment to improve Police Performance.

Keywords: Job Stress, Police Performance, Police, Ethiopia

**Comparative Study of Private Higher Education Institutes: The Case of Rift Valley
University College and Admas University
Fuad Hadi Shikur, St. Mary's University**

The study was conducted on two samples private higher education institutes in Addis Ababa on which they use cost, flexibility, delivery, and quality that enable them to ensure winning competitive advantage(s). Institutes which perform similar activities have a tendency to engage in competition by making one or more variables better than others. Customers also have a wider chance to shift from one institute to the other which serves better. Under such conditions, institutes strive to develop competitive positions to provide unique or better products than competitors. Comparative study is used to compare the competitive advantages of the two institutes using cost, flexibility, delivery, and quality. Purposive sampling technique is used to select the three categories of respondents, students, instructors, and administrative staffs; from both institutes and also simple random sampling technique is used to select sample students and instructors through lottery method. Purposive sampling technique is used to select sample administrative staffs that have a link to academic issues. Both primary and secondary data source used as sources of data collection. The study use questioner's primary data source and secondary data source will be collected from journals, books, magazines and web pages mixed (quantitative and qualitative) methods are used to analyze the data through percentages, weighted mean and statements. A total of 337 sample respondents who comprised of 220 students, 44 instructors, and 75 administrative staffs are taken as sample respondents from both institutes. The findings show that both institutes have developed similar statuses on some variables and vary in other variables. The degree to use competition advantage variables in the two institutes is deference level: RVU mainly used cost and flexibility and AU mostly used quality and delivery in their operation of computation. The recommendation implies that by working more on those variables which created them similar statuses, either of the institutes can create additional competitive advantage.

Keywords: Competitive Advantage, Cost, Flexibility, Delivery, Quality

**The Effect of Graphic Design, Product Availability and Competitor Performance on
Customers' Brand Preference: The Case of BGI Ethiopia
Getachew Mihiretu, St. Mary's University**

This study was conducted with an objective of assessing effect of graphic design, product availability and competitor's performance on product preference in the case of BGI Ethiopia. It assessed graphics design of BGI products, customer's brand preference of BGI products and customer's brand preference of competitor products. And test the relationship between graphic design, product availability, competitor's performance and customers' brand preference. This study used both descriptive and explanatory research designs. Convenience sampling methods were used. Data were collected from primary sources through questionnaire 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 method and linear regression method. The result indicated that competitor's performance and product availability have positive and significant effect on customers brand preference of BGI products at significance level of 0.01. On the other hand, Graphics design has negative significant effect on customer's brand preference at significant level of 0.05. Competitor's performance has the highest effect and followed by product availability. Based on the findings the researcher recommends that the company has to consider competitors and do better on promotion, design on the bottle of its products and product availability.

Keywords: Graphics Design, Product Availability, Competitor's Performance, Customer's Brand Preference

Factors Affecting the Growth of Micro and Small Enterprises: Evidences from Micro and Small Enterprises in Kirkos Sub City, Addis Ababa
Girma Hurgessa, St. Mary's University

Micro and Small-sized Enterprises (MSEs) are considered the engines of growth in developing countries. In developed countries, MSEs have historically played a vital role in creating jobs, spurring innovations, and creating new products, and thus contributed to economic vitality and growth. This study aimed to investigate the key factors affecting the growth of MSEs in Kirkos sub city in Addis Ababa. In this study, mixed research methods were used followed by concurrent triangulation strategy. It also used descriptive study and explanatory research. A total of 242 micro and small sized enterprises owners and managers were sampled from the study sub city Stratified simple random sampling was used to select proportional number of samples from the study area. This comprised of manufacturing, trade, service, agri-business and others. Both primary and secondary source of data were used. To obtain the primary data, questionnaires (based on Likert Scales) were distributed to access the growth status of sampled respondents and also to examine factors affecting their growth. A pilot study was undertaken with MSEs owners to test the reliability of the questionnaire. Using multiple regressions, this study found that entrepreneur characteristics, management and marketing skills, technology, and access to external financing and human resources capacities have a statistically significant contribution to MSEs growth. However, legal and regulatory frameworks have a statistically insignificant and negative contribution to MSEs growth. Thus, MSEs need finance technology, management and marketing skills, human resource, and entrepreneurial characteristics to enhance their business growth. However, this study concluded that many MSEs have been fed up with complicated and extensive legal procedures. Thus, this study suggests Micro and small institutions, government and other non-governmental organizations need to take note of access financing will enhance MSEs business growth. Thus, stakeholders may provide funds to adopt current technologies, access for finance, and training on management and marketing skills, human resource, and entrepreneurial characteristics. The Government on the other hand should come up with easy procedures in registration process and licensing of the MSEs.

Keywords: Growth, Micro and Small Enterprises, Performance

Factors Affecting the Performance of Nile Insurance Company S.C
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Insurance is an instrument for the growth and sustainability of both emerging and developing economies. It facilitates stability in the global economy for individuals, institutions and governments by taking on risk and dispersing them around the world through the global reinsurance markets. The main objective of this study is to determine factors affecting the performance of Nile Insurance Company S.C. (NIC). To achieve the main objective primary data was used. The data was collected by means of structured questionnaires. The target population was Clients, Employees and Intermediaries. The sampling techniques used for this study was simple random sampling. After testing the variables using SPSS program the student finds out the following results: notification of the accident, Brokers, risk management, Competitors price, premium growth and inspector are most important determinant of performance of NIC.

Keywords: Performance, Risk Management, Competitors, Intermediaries, Brokers and Insurance

Determination of Employees Motivation: The Case of Addis Ababa Labor Enterprise and Industry Development Bureau
Hailemariyam Abdissa, St. Mary's University

Motivation is the general desire or willingness to do something and it is the result of conscious and unconscious factors such as intensity of the desire or need, incentive or reward value of the goal and expectations of the individual. These factors play a vital role to promote the individual towards the specific goal. organization design motivation systems not only to encourage employees to perform their best in the most efficient way. The purpose of this study is determination of employee's motivation a case of Addis Ababa labor enterprise and industry development bureau. A questionnaire survey was undertaken among 200 employees of the bureau to analyze their perceptions regarding motivation and used open ended questionnaire to openly reflect views of the employees with regard to motivation at Addis Ababa labor enterprise and industry development bureau. In this study the researcher used explanatory research design with 5 Likert scale to measure variables. Data was analyzed through explanatory statistics, correlation using SPSS software. According to the study, Addis Ababa labor enterprise and industry development bureau staffs motivation found out to be above average with major factor for motivation identified as financial factors. With regard to relationship with motivation all the identified financial and non-financial factors found out to have significant association with motivation of staffs .However, work condition and financial factors were found out to be predictive for motivation. Addis Ababa labor enterprise and industry development bureau. Should focus its attention in improving work condition of staffs, recognition of staffs and periodic revision of salary schemes based on assessment.

Keywords: Motivation, Addis Ababa Labor Enterprise and Industry Development Bureau, Employees, Work Condition, Financial Factors

**Assessment of Professional Employee Turnover Intention and Its Management: The Case
of Yekabdi Agro Processing PLC
Halefom Abreham, St. Mary's University**

This study assessed internal and external factor for turnover intention of YAP's professional employee and the company's practice on managing professional employee turnover and retaining those employees. A descriptive research method was used to investigate major factors that affect employee turnover. To conduct this study both primary and secondary data collection method were used. The primary data for the study was collected from 80 existing professional employee of the company through standard questionnaire and analyzed by using SPSS-20 and also gathered from human resource management staff's interview has been analyzed verbally. Based on the assessment result the researcher has found that turnover intention, pay scale, employee manager relationship, work environment and job satisfaction are internal and external factor affecting professional employee turnover in the company. The study concluded that majority of the respondents has intention to turnover due to the dissatisfaction of compensation system, leadership and communication, job dissatisfaction, career development opportunity and the work environment. Therefore, the study suggests that the company has to enhance its compensation package, create better relationship with employee, receive feedback of employee and apply talent management practice to resolve the above issue and retain those professional staffs.

Keywords: Professional Employee, Employee Turnover, Employee Retention

The Effect of Media Advertising on Consumer Buying Behavior: The Case of Top Water Company

Hamelmal Solomon, St. Mary's University

This study was conducted with an overarching objective to investigate the relationship between media advertisement and consumer buying behavior of Top Water Company in Addis Ababa. Three media mediums (Print media, outdoor media and broadcast media) and five socio-economic variables were considered to analyze Consumer buying behavior. For this purpose, thirteen observed items divided into 3 media outlets and 6 items of customer buying behavior were used. A cross-sectional data with a total of 270 sample units were used and these samples were analyzed through descriptive analysis and OLS regression. Eight regressors are included in the OLS estimation. Seven of them have been found statistically significant, whereas one regressor is found to be statistically insignificant. That is; sex, education, income, print media, outdoor media, and broadcast media have a positive and significant association with customer buying behavior. However, one variable (occupation) has found to be negatively related with customer buying behavior and another variable (age) was found statistically insignificant. Regarding socio-economic variables, found that being a female and customer buying behavior is positively linked. And, customers who are more educated and engaged in paid-employment works tend to have better buying behavior than their counterparts. Moreover, the results further report that income of the consumer found to be determinate factor that influence customers buying behavior. In addition, the results of our investigation verify that from eight proposed hypotheses, seven hypotheses have been accepted while one hypothesis has been rejected as it shows the significance level above 10%. The study concluded that the Company has to continue in using media advertising as it is more effective and striking in informing and persuading people. In the study, high income found to promote a positive buying behavior. On contrary, less income tended to have negative buying behavior. Hence, the Company should meet the need of less income customers by producing a product that fit the size of them.

Keywords: Media Advertising, Customer, Buying Behavior and Top Water

Traditional Handicrafts, Creativity Art and Their Relationship with Tourism Marketing
Hana Abreham, St. Mary's University

In a country like Ethiopia where diversified ethnic groups integrate and live together, there are a number of material traditions, arts and crafts to facilitate the day-to-day life activities of the people. Craft works are one of the components affecting visitor's attraction and tourism improvement will moreover be incited by development of art & crafted works generation and offer. However, creating association between the tourism industry and these traditional handicraft and creativity art works have been given less attention where a huge economic benefit could have been born from this sectors in terms crating economic benefits to these craft workers, promoting countries ancient history of craft and art to the rest of the world and adding tourism attraction packages. Hence, this study will focus on the relationship between traditional handicraft and creativity art works and tourism marketing practices, the related challenges, opportunities and counteractive measures to be taken for emphasizing positive effect of the tourism industry on this sector.

Keywords: Marketing Practice, Marketing Related Challenges and Opportunities

**Assessment of Time and Cost Overrun in Construction Projects: The Case of Midroc
Ethiopia Construction Plc
Hananya Solomon, St. Mary's University**

The main objective of the research was to assess the cause of time and cost overrun in the case of MIDROC Ethiopia construction. Mixed method approach was used to collect quantitative and qualitative data. Questionnaire, interview and focus group discussion used as primary data collection method. Total of 88 target population used in this study, 74 questionnaire is distributed to consultants, clients and contractor. 7 of them participated in focus group discussion held at red cross project and out of which 3 purposely selected participant are selected for interview. secondary data collected for eight projects from monthly Report, payment, time extension letter and correspondence letters, from desk study rate of time overrun range from minimum 4.72% to maximum 270.42% of the contract amount. Relative importance index and descriptive statistics were used to analyze data in this research. The finding reveals that financial difficulties (shortage), delay of material delivery to site, poor economic conditions (currency exchanges, inflation rates, etc. are top three cause of time overrun and fluctuations in the cost of building materials, cash flow and financial difficulties faced by contractors, delay in material delivery are top three cause of cost overrun. Finally, some recommendations have been delivered under this study on what actions should be taken to tackle the two major problems of schedule delay and cost overrun.

Keywords: Time Overrun, Cost Overrun, Contractor, Consultant, Client

**Factors Affecting Customer Loyalty: The Case of Meta Abo Brewery in Sebeta Town,
Oromia Region
Hawi Teshome, St. Mary's University**

It is often argued that the extent of customer loyalty affects the level of firm performance and competitiveness. Therefore, understanding the determining factors affecting customer loyalty enable firms to devise strategies to boost their level of performance. The study is carried out to investigate the factors affecting customer loyalty in the case of Meta Abo Brewery. To this end, data were mainly gathered via structured questionnaire from 353 customers of Meta beer. The study applied a quantitative research approach and explanatory research design. Data were processed via SPSS and analyzed through descriptive (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). The findings of the study reveal that, out of the proposed four factors, only one factor namely product quality has a statistically significant positive effect on customer loyalty. However, this study couldn't find a statistically significant effect of advertising influence and consumer's situational variation on customer loyalty. Moreover, the study reported a statistically significant but negative effect of groups influence on customer loyalty. Based on the findings of the study, it is recommended that the organization should mainly emphasize on product quality to build customer loyalty.

Keywords: Customer Loyalty, Advertisement, Group Influence, Situational Variation, Product Quality

The Effect of Promotional Strategy on Banks Operational Performance: The Case of Bank of Abyssinia S.C

Helen Alemu, St. Mary's University

The main purpose of this study was to examine the effect of promotional strategy on banks operational performance in case of bank. It describes how the promotional mix elements affect the banks operational performance. To achieve the objective of this study descriptive survey research design was used. Both primary and secondary data collection instrument were used to collect data. Closed ended questionnaire survey along with interview was used for the purpose of data collection. The selection of the respondent was carried out by using purposive sampling technique from a total of 648 population 247 samples are selected using simple random sampling method taken for this study and the sample size was taken respectively from branch business managers, managers and employees at marketing department. The data was analyzed by undertaking the descriptive statistics, Pearson correlation and regression analysis. Results of the study revealed that among the five promotional strategy dimension (advertising, personal selling, direct marketing, sales promotion and public relation), Advertising has the highest positive effect on banks operational performance followed by sales promotion and public relation whereas direct marketing and personal selling have relatively less but positive and significance effect on banks operation performance. As a result, the researcher concludes that promotional strategy has positive and significant effect on banks operational performance. In addition, the researcher suggests some recommendations for future studies.

Effect of Change Management Practice on Continuous Improvement at Awash Bank
Helina Demissie, St. Mary's University

This research was made to examine effect of change management practice on continuous improvement at Awash Bank in light of change readiness, sustaining change and change resistance functions. The general objective of the study was to determine the individual and aggregate impacts of these factors on continuous improvement of the bank. The study design chosen to perform this study was descriptive design and the sample size taken using Solving formula was 141 of which 132 respondents appropriately responded it which result a response rate of 93%. The data was collected using a questionnaire designed in five points Likert scale. The information collected was analyzed using SPSS version 20 and the result shows that change readiness has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .384$; $p < .001$. In line with sustaining change on continuous improvement of Awash International Bank, the beta value (standardized coefficient of regression) of Sustaining change has a positive and significant effect on continuous improvement of the bank with a $\beta = .212$, $p < .001$ and Resistance to Change has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .203$, $p < .001$. In aggregate the effect of Change Management on Continuous Improvement is positive and significant with 95% confidence interval, the sum of squares of multiple correlation coefficients between predictor and outcome, with a value of 0.684 which implies 68.4% of the variance in the dependent variable can be predicted from independent variables. Accordingly, it was concluded that change management has considerable impact on continuous improvement in Awash international bank. Though the bank's change management was found to be good overall the study recommends the bank was more benefited from its change management practices by giving due attention on to enhance the capabilities of change management sponsors in building awareness of need for change in its change readiness activities, making actions on integrating the change into its operation, involvement of community leaders and having public support activities to enhance effectiveness of its sustaining change function and improving the way it made organization's members knowledgeable to cope up with change and dealing with uncertainties of these members in its change resistance function.

Keywords: Change Readiness, Change Resistance, Change Sustaining

**The Effect of Academic Staff Performance Appraisal System on Employees' Motivation in
Higher Education Institutions: The Case of Debre Berhan University**
Ibrahim Zerga, St. Mary's University

The success of any organization depends on the quality and characteristics of its employees. It is a fact that any employee for that matter needs something to induce them or to look forward so that they are motivated to work at the best interest of the company. Performance appraisal is one of the ranges of tools that can be used to motivate employees and manage their performance effectively. This study aims at assessing the effect of performance appraisal on motivation in academic staff of higher education institutions in Ethiopia by taking the case of Debre Berhan University (DBU). This study has two independent variables (perceived fairness and perceived accuracy) and a dependent variable (employees' motivation). Though, perceived fairness is measured by its elements procedural justice, distributive justice and interactional justice by making the total independent variables four. Descriptive and explanatory survey research design is employed for this study. The primary data is collected from permanent academic staff of DBU by using self-administered questionnaire. 300 out of 1203 academic staff of DBU are selected by simple random sampling method. Data analysis was done using the Statistical Package for Social Sciences (SPSS) program. The results indicated that there are significant, positive and moderate relationship between the independent variables and the dependent variable. Nevertheless the independent variables procedural justice, interactional justice and perceived accuracy have a moderate and positive effect on the dependent variable employees' motivation. And the effect of the distributive justice on employees' motivation is insignificant. The coefficient of determination value for this study is 0.322, which means that the mentioned factors of Performance Appraisal cause 32.2 % of the variation in Employees' Motivation. This study recommends that the stakeholders should focus more on procedural justice concept and work accordingly to enhance the motivation of the academic staff.

Keywords: Perceived Fairness, Perceived Accuracy, Procedural Justice, Distributive Justice, Interactional Justice, Employees' Motivation

Assessment of the Practice and Challenges of Human Resource Development at Huawei Technologies in Addis Ababa
Iyayu Seyoum, St. Mary's University

The main objective of the study is to assess the human resource development practice in Huawei technologies at Addis Ababa Branch. A mixed research approach and descriptive survey design was used. A questionnaire was used to gather quantitative data while semi-structured interview was employed to collect qualitative data. The study sample in terms of the respondents covered a census of 123 employees of Huawei technologies at Addis Ababa Branch. For qualitative strand, the study utilized purposive sampling techniques. The data collected was analyzed with the aid of descriptive statistical techniques such as mean score, while the qualitative data collected from interview was analyzed with thematic analysis. The findings of the study indicated that the company defined training and development policy and designed training and development system with directives. Training and development conducted fit to the intended purpose and objectives with the method employed. However, the Company do not give series attention to allocate sufficient budget, resource and allotment of time training and development. The finding also revealed that the company in its program has lack SMART training and development objectives. More so, there is limitation in terms of preparing training and development need assessment by considering the need for prospective trainees. The finding identified that lack of management support; lack of resource; lack of reward for good training and development program and new behaviors; lack of employees' motivation; lack of timely feedback and evaluation of training program; poor administration of the training & development program process; poor planning of training in terms of training content and methods; discrepancy between the provided training and the required job skills inaccurate training need analysis and lack of reinforcement are the major challenges or problems that are exist in the current practices of employees training in the company. The study recommends the company should give series attention to allocate sufficient budget, resource and allotment of time for training and development program, improve its HRD needs assessment practices, promoting positive work force attitudes toward HRD and utilizing HR assessment technology to plan HRD.

Keywords: Human Resource, Training, Development, Human Resource Development (HRD)

An Assessment on Service Delivery Quality and Customer Satisfaction on Nefas Silk Sub-city Kebele 12/13 Customers
Jerusalem Kebede Worku, St. Mary's University

Service Delivery Quality improvement is key issue that determines the very survival any of company. The aim of this study was to assess the effect of service delivery quality on customer satisfaction in N/S/L kebele 12/13 and to propose suggestion based on results of the study. The study uses the case study of research design and used primary data source. Primary data was collected using survey questionnaires. Through employing convenience sampling methods, the populations of this study are all customers who receive services from the kebele 12/13, Accordingly, Sample size of 150 respondents is taken from kebele 12/13 society has been using its service. The study identifies that reliability, responsiveness, prompt of service, behavior of employees, availability of informative material, fulfillment of promises, sincerity in solving customers' problems, personal attention to customers, and understanding the needs of the customer were key issues that were below what customers would expect from the service provider, hence also dissatisfied. It appears that customer satisfaction in the context of Kebele 12/13 is severely being affected by quite a number of factors, chief among them is the slow speed in terms of service provision and the time they take to respond to customer service issues. As a recommendation it is advisable to Kebele 12/13 to address the challenges indicated and also need to maximize on the opportunities that the company can get by properly implementing the right strategy to get customers satisfied. Since kebele 12/13 is one of the largest Government sectors in Addis Ababa and most of the customers had been customers for the Kebele for long, the Kebele must use this opportunity for its efficiency and effectiveness.

The Effect of Service Quality on Customer Satisfaction: The Case of Commercial Bank of Ethiopia
Kalkidan Abebayehu, St. Mary's University

The results of the investigation revealed that CBE's performance in providing quality service falls short of the customer's expectations. Customer satisfaction suffers as a result of poor service quality. Based on this, the researcher recommended that the bank prepare complaint handling systems and suitable training for its front-line personnel in order to improve its performance. The main purpose of this research is to determine the effect of service quality on customer satisfaction in five CBE branches in the Addis Ababa district. To achieve this goal, a questionnaire was created that was categorized under. The SERVEQUAL model has five dimensions. A convenience sampling approach was used to pick 193 respondents for the sample. This research utilized a quantitative research design as well as primary and secondary data. SPSS version 26 was used to analyze the information gathered. The link between dependent and independent variables was investigated using correlation and multiple regressions. The correlation results show that the characteristics of service quality and customer satisfaction have a positive relationship. The regression test revealed that providing excellent service has a beneficial impact on overall customer satisfaction. Also, timeliness and customer happiness have the strongest link.

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

The Effect of Training on Employee Performance: The Case of Selected Branches of Commercial Bank of Ethiopia

Kalkidan Mekonnen Wubishet, St. Mary's University

The purpose of this study was to examine the effect of training on employees' job performance in the case of selected branches of Commercial Bank of Ethiopia in Addis Ababa. It measured training using four dimensions such as training practice, on-the-job-training, off-the-job training and training content. The study used primary data sources. Simple random sampling technique was used and self-administered questionnaire was distributed to 244 sample employees and collected the relevant primary data sources from 212 respondents. SPSS version 26 was used to process the data gathered. The study applied explanatory design and mixed approach. The study used descriptive statistics (frequency, percentage, mean and standard deviation) to describe the status of training and employee performance. Moreover, correlation and regression analysis were also used to determine the cause and effect relationships between training and employees' job performance. The findings revealed that there is training practice in the bank mainly on the job training, off the job training and rich training content and strong Pearson correlation results revealed that employee performance has positive relation with on-the-job training ($r = 0.725$, $p < 0.01$) and off-the-job training ($r = 0.722$, $p < 0.01$). Finally, the regression analysis revealed that on-the job and off-the job training have positively and significantly affected employees' job performance. Finally, it recommended that contemporary training issues and methods should be implemented in addition to empowering trainers.

Keywords: Training, On-The Job Training, Off-The Job Training, Training Content, Employee Performance

**Challenges and Opportunities of Electronic Banking in Ethiopian Banking Industry: The
Case of CBE Nifas Silk District
Kibrom Berhe, St. Mary's University**

The study evaluates the adoption and development of challenges and opportunities of electronic banking technology in Commercial Bank of Ethiopia. From 74 city branches of CBE which are located within Nifas Silk Addis Ababa city ten branches were selected. To select these branches, systematic random sampling method was employed to draw the samples from the total population of the study. Mixed research approach was used to answer the research questions that emerge through the review of related literature in respect of the E-Banking system in Ethiopia. The study was statistically analyzed by using data's obtained from the survey questionnaire. To analyze data the study used descriptive statistics method. Result of the study indicated that recently the E-Banking practice is growing rapidly and CBE is also trying to support such activity by introducing different payment infrastructure including service called Cardless banking. The main challenges were organizational, and environmental factors. The study also identified service and operational benefits that CBE realized by adopting and extending of electronic banking. Additionally there are internal and external motives that initiates CBE to adopt and develop E-banking technology. Internal motives were such as reducing transaction costs, improving customer service, improving organizational performance, and enhancing relationship with customers and external motives were such as covering wide geographical area, existence of high competition, and existence of legal frame works. The study also indicated existing opportunities for electronic banking adoption and growth such as rapid growth of mobile user, improvement in the banking habit of the society, late adoption of electronic-banking system, commitment of the government to facilitate the expansion of ICT infrastructure and commitment of the government to strengthen the banking industry. The study recommended CBE to facilitate proper and continuous training for its employees, increasing security for electronic-banking products, create deep customer awareness to the community while the government should support the Commercial Bank of Ethiopia by facilitating sufficient ICT infrastructure development and issue clear and workable legal frameworks for the adoption and growth electronic-banking technology.

Keywords: E-banking, Adoption and Development of E-Banking Technology, Challenges, Opportunities

**Factors Affecting Strategy Implementation: The Case of Armauer Hansen Research
Institute (AHRI)
Konjit Gebrehanna, St. Mary's University**

The main purpose of this study was to examine the effect of the seven factors identified in eight 'S' model on strategic implementation at AHRI. The study adopted mixed research approach and particularly explanatory research design was applied. For this purpose, a sample of 165 employees and team leaders was drawn through simple random sampling technique and 5 management bodies drawn through purposive sampling technique. Self-administer questionnaire and semi-structured Interview guide were used to gather data. The collected data were processed by using SPSS-Version 20. 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 whole perception of respondents forwards the study variables. The inferential statistics like Pearson correlation and multiple regressions were used to show the relationship between independent and dependent variables and to determine the effect of independent variables on the dependent variable. The findings of the study indicated that, the seven factors of eight 'S' model considered in the study (the strategy, organizational structure, systems and processes, leadership, human resource/staff, resources, and organization culture) are all found to have a positive correlation with the strategic performance of AHRI. The results of Pearson correlation coefficients also indicated that, there is a positive, moderate to strong and significant relationship between all the seven factors and the strategic performance of the institution. As well, all the seven factors of eight 'S' model had positive effect on strategic performance at AHRI. Finally, the study recommended that, the management of AHRI should continue giving the required attention to all the seven factors of eight 'S' model studied here as they are found strongly related to the strategic performance of the institution.

Keywords: Strategy, Strategy Implementation, Seven Factors of Eight 'S' Model

The Effect of Promotional Mix Elements on Brand Preference: The Case of Origin Mineral Water Company

Leul Mulugeta, St. Mary's University

The main aim of this research was to investigate the influence of Promotional mix on brand preference in case of Origin Natural Mineral Water Company in Ethiopia. This study provides an idea to the marketers and can be used as tools to assist them in pursuing their marketing objectives. Five elements of Promotional mix (Advertising, sales promotion, personal selling and social media and public relation), have been kept in mind while doing the research. Questionnaires were used to collect primary data by using a self-administered data collection system from 384 respondents, out of which 384 valid questionnaires were collected and analyzed. The data were analyzed using descriptive statistics (frequency, percentage) and inferential statistics (correlation and multiple regression analysis). The finding shows that all Promotional mix variables have a significant positive effect on origin mineral water brand preference. Social media has the highest, positive and significant effect on origin mineral water brand preference followed by Personal selling and Sales promotion. This study therefore recommended appropriate actions for Origin Natural Mineral Water company in refining its advertising strategies as a means of overcoming the intense competition that exist in the market, so that, they can increase their costumers brand preference and market share. For future studies other promotional mix tools like Public Relations and Direct Marketing should be also considered.

Keywords: Promotional Mix, Advertising, Sales Promotion, Personal Selling, Social Media, Brand Preference, Origin Natural Mineral Water

Assessment of Employees Turnover Intention: The Case of Addis Ababa Investment Commission

Leyla Ahmed, St. Mary's University

This study intended to Assessment of employee's turnover intention to leave: The case of Addis Ababa investment commission. The study was conducted to assess factors affecting employee turnover intention in AAIC. The study was conducted using both primary and secondary sources of information. Primary data was generated though questionnaire and interview. Research design used in this study was both quantitative and qualitative analysis method. Total population was used in this research the targeted population was the employees AAIC which consisted a sample size of 100 employees from 112 total population of employee,12 of employees cannot participate by different reason. The study finding suggests that Staff turnover caused by lack of existence of good relationship between employees with each other and managers in the organization, absence of adequate payment, working condition is another cause of staff turnover, lack of opportunities for training and development, employee input was not appreciated in the organization also cause of employ turnover and lack of work challenge in the organization are cause of staff turnover. The findings highlighted that when an organization loses a critical employee, there is negative impact on work load for each employee or unnecessary pressure on staff that are at work and major delays in the delivery of services to customers may occur and it impact on too much wastage of resources when new staff settles in the organization, and reduction in work productivity or service provision. The recommendations highlighted that management should develop opportunities for career advancement in AAIC Limited.

Keywords: Employee Turnover, Intention to Leave

**Leadership Styles and Its Effect on Organizational Performance: The Case of
Cooperative Bank of Oromyia
Lidia Endedlu Dejene, St. Mary's University**

One of the most important factors in enhancing a company's performance is leadership. It is assumed that an organization's overall success is influenced by the type of leadership style used. The impact of leadership style on organizational performance at the cooperative bank of Oromia will be investigated in this study. It is quite useful for both practitioners and academics. On the practical side, it aims to inform managers that they can adjust their leadership behaviors or styles to improve subordinates' organizational commitment, work performance, and, as a result, increase a happy working environment. Academically, the study intends to contribute to the future development of this subject area by providing additional insights into the leadership field. The aim of this study was to examine the impact of leadership style on organizational performance at the cooperative bank of Oromia in headquarters and 2 branches around Addis Ababa City. By taking in to account the research objectives and questions, quantitative research approach and, explanatory research design was used. Target population was 55 employees of Cooperative Bank of Oromia which are located at headquarters and branches at sululta and chancho. Quantitative data was collected through structured questionnaires that have been distributed to 55 employees of Cooperative Bank of Oromia. Out of the distributed questionnaires, 48 (87.2%) 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, 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, and democratic leadership styles have positive and significant effect on the performance of the bank whereas, autocratic leadership style doesn't. Finally, recommendations were forwarded to the bank to exercise transformational and democratic leadership styles in combination emphasizing more on transformational leadership style.

Keywords: Leadership, Leadership Style, Transformational, Autocratic, Democratic, Bank, Performance

Impact of Work-Life Conflict on Employees Job Satisfaction: The Case of Maereg Business Group

Lidiya Moges, St. Mary's University

The study was aimed to examine the effect of work life conflict on job satisfaction in one of uprising industrial organization in Ethiopia. More specifically the study attempts to investigate the impact of work-family conflict, family-work conflict, and work over load and job autonomy on employee's job satisfaction in the case of Maereg Business Group. In order to investigate the study the researcher has used quantitative research methods that included a survey of employees. Pertinent data were gathered via structured questioner and processed by using SPSS version 24. The relationship between of work-family conflict, family-work conflict, work over load and job autonomy were analyzed using reveal correlation analysis. Finally, multiple regressions were done to understand the impact of work-life conflict, on employee job satisfaction. The regression result shows that there is a linear relationship between the dependent and independent variable. The result in the ANOVA confirmed the significance of p-value which is below the alpha level. The results showed that job satisfaction is negatively correlated with work-to-family interference and family-to-work interference. Job satisfaction was also found to be negatively related with work-over-load in this research. However, the correlation of job autonomy is positive and significant. From the study results the researcher recommends the organization employees to try and maintain a balance between work and family life conflict, the organization should create a policy to minimize absenteeism, lateness and turnover rates as well as improve workers loyalty, commitment and job satisfaction, more importantly the management of the organization must proactively identify and understand demographic and work related factors like age, marital status, gender, work hours/time schedules etc. that cause work life conflict.

Keywords: Work Life Conflict, Work to Family Interference, Family To Work Interference, Job Satisfaction, Work Over Load, Job Autonomy

The Prospect and Challenges of Shipping Container as Residential Unit: Alternative Housing Solution for Ethiopia

Lidya Tamiru Balcha, St. Mary's University

The aim of this thesis is to understand the prospect and challenge of using shipping containers as a residential unit as an alternative housing solution for Ethiopia. The research is in the most urbanized city of the country Addis Ababa. With the perception of understanding the views held towards shipping containers as an alternative housing solution, this study set out to understand peoples' opinions on Socio-cultural, economic, technological, and environmental aspects of shipping container housing as a solution. It also looks into the cost comparison of the unit with other construction materials (Concrete building). The type of research designs used to do the research was explanatory research design and descriptive research design. The research approach is also both qualitative and quantitative type of approach. The surveying result shows that accepting shipping container homes as an alternative is not dependent on educational background, age, or income level. According to the survey, the result rather depends on economics (affordability) and social status issues. The cost comparison done between a residential unit of the same design yet made of concrete home and shipping container shows, Container homes are more affordable than concrete homes. Regarding the result from the study, some recommendations suggested how best to deliver this shipping container alternative home regarding the socio-cultural issue stated and how the state government supporting the implementation could impact the result.

Keywords: Housing Backlog, Prospect and Challenges, Alternative Housing Solution

**The Effect of Human Resource Management Practices on the Organizational Performance:
The Case of Yekabdi Agro Processing Plc.
Maeda Alemayehu, St. Mary's University**

This study examines the Effect of human resource management that is Recruitment and selection, training and development, performance appraisal, reward and compensation, and employee participation, on the performance of Yekabdi Agro-Processing PLC (wow water). The main objective of this study was to identify the Effects of Human Resources Management Practices on Organizational Performance in the Case of Yekabdi Agro-Processing PLC (wow water). Using descriptive and explanatory research design and, data were gathered from primary sources it has made use of primary data sources and 118 employees were selected through simple random and purposive sampling. A structured questionnaire has been used to generate the primary data from sample employees. The data was analyzed by making use of simple descriptive statistical tools with the help of SPSS software and presented by using tables, charts and graphs Moreover, the study applied a mixed research approach and, data were analyzed via descriptive (frequency, percentage, and mean analysis) and inferential statistics (regression analysis). The results of descriptive statistics indicate that respondents have moderate or neutral perceptions towards HRM practices and organizational performance. Moreover, the results of regression analysis indicate that out of the five strategic human resource management practices, three practices namely reward and compensation; performance appraisal, and employee participation in decision making have a statistically significant positive effect on organizational performance. However, the study couldn't find a statistically significant effect of recruitment and selection as well as training and development practices on organizational performance. Thus, the management is recommended to emphasize strategic HRM practices notably reward and compensation; performance appraisal, and employee participation in decision making to improve the performance of the organization.

Keywords: Recruitment and Selection, Training and Development, Performance Appraisal, Reward and Compensation, Employee Participation, Organizational Performance

Assessing the Promotional Practices of Tour and Travel Operators in Addis Ababa
Mahlet Moges, St. Mary's University

This study was conducted under the title “Assessing The Promotional Practice Of Tour And Travel Operators In Addis Ababa” The main objective of the study is to examine whether the mix of the promotion elements have been applied effectively by Tour and travel operators. The study is descriptive in its nature and employed both qualitative and quantitative research methods. The main sources of primary data in the study were Tour and travel operators. Questionnaires were used to collect data which was then coded and analyzed using descriptive statistics. The target population of the study was composed of 300 Tour and travel operators which are found in Addis Ababa and 171 respondents properly completed questionnaires. One person from each selected Tour and travel operators filled the questionnaires based on the experience and knowledge in the area. Among the findings, it was revealed that the mixes of the promotional elements are important means of communication with international tourists. Though they are not yet effectively combined to use them, the reason could be due to limited tourism product development, high package price for the existing product, poor promotional strategy and program, lack of attention and knowledge on tourism marketing and promotion strategy and limited integration among Tour and travel operators. It is recommended to customize promotion strategy and program that consists proper mixes of promotional elements to attract more tourists that best suits to tourism resources of the country.

Keywords: International Tourist, Promotion, Promotional Mixes, Tour Operators and Tourism

Assessment of Motor Insurance Claim Service Quality: The Case of Ethiopian Insurance Corporation

Mahlet Zewdu, St. Mary's University

This study was aimed to assess motor insurance claim service quality in Ethiopian Insurance Corporation. In this regard, the researcher has used SERVQUAL model to assess the level of service quality. Both primary and secondary data were gathered for the study purpose. Quantitative data were gathered via structured questionnaire from 348 motor insurance customers of Ethiopian Insurance Corporation. Moreover, qualitative data were also gathered via semi-structured interview with managers of the concerned work unit. The study applied descriptive research design to assess motor insurance claim service quality. The findings of the study revealed that the aggregate mean value for motor insurance service quality was 3.105. Though this value is above the average, customers' perception about motor insurance service quality can still be regarded as relatively low. With regard to service quality dimensions, tangibility has the highest mean value ($x=3.42$) whereas responsiveness ($x=2.79$) has the lowest mean value. Therefore, the insurance corporation is recommended to improve its service quality so as to increase customer satisfaction as well as remain competitive in the insurance industry.

Keywords: Service Quality, Claim Service, Insurance, SERVQUAL

The Effect of Talent Management Practices on Employee Performance: The Case of Commercial Bank of Ethiopia

Marta Tadesse Ayano, St. Mary's University

The management and proper utilization of employee talent makes difference between organizations in the face of stiff competition. The purpose of the study was to examine the effect of talent management practices (talent planning, talent engagement, talent audit and talent retention) on employee performance. The study was guided by the following research questions: To this end, the study adopted a quantitative research approach and an explanatory research design. The population of the study constitutes 92 employees of CBE at Alem bank branch. This study adopted a census sampling technique by taking all respondents. A structured closed ended questionnaire was used to collect primary data. Data were analyzed through descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). The result of Pearson correlation indicates that there was a significant positive correlation between talent engagement and employee performance ($r=0.215$, $P\text{-value} < 0.05$). However, employee performance does not have a statistically significant relationship with talent planning and talent retention. Based on the result of regression analysis, only two dimensions of talent management practices namely talent engagement ($B=.053$, $P < 0.05$) and talent audit ($B=.218$, $P < 0.05$) have a positive and significant effect on employee performance. However, this study could not find a statistically significant effect of talent planning and talent retention on employee performance. This study concludes that talent engagement and talent audit is an essential component of organizations' talent management strategies that enhance employee performance. Engagement enhances to connect the employee with the necessary skills and knowledge required by the employees to perform their duties while audit is essential in long term employee competence performance which is also critical to overall employee performance. This study concludes that talent management systems are important to employee performance. The study recommends that programs should be designed by both managers and employees. Employees are critical component that determines the success or failure of an organization's therefore, should not be ignored.

Keywords: Talent Management, Talent Planning, Talent Engagement, Talent Audit, Talent Retention, Employee Performance

Factors Affecting “Tax Compliance Behaviour” of Taxpayers: The Case of Ministry of Revenue Small Taxpayer’s Branch Office in Addis Ababa
Martha Tilahun Kebede, St. Mary’s University

For many developing countries, tax non-compliance has posed a severe challenge to tax administration and revenue performance. Several emerging countries have primarily faced with the challenge of adhering to existing tax structure. Ethiopia is similarly in a similar Scenario. The aim of this study was to test the relationship between tax compliance and its factors in the MRST in Addis Ababa. Primary data source used from MRST branch offices solicit response of 388 taxpayers through survey. Out of questionnaires that have been distributed, 97% were usable. The data was analyzed using quantitative approach, descriptive study (mean and standard deviation) and inferential statistics (regression analysis). The mean value of the five-point Likert scale values of the dependent and various independent variables were taken as factor affecting tax compliance behavior of taxpayers. The analysis of the data was done with the help of SPSS. V26. The result showed that, the relationship between Business Characteristics, Accounting Practice, Tax policy and electronic taxation has a positive and significant relationship with tax compliance behavior. However, Awareness of tax rule and regulation has an inverse relationship and insignificant with tax compliance behavior of Ministry of Revenue small taxpayers. To improve the tax compliance behavior of taxpayers, it is the researcher’s opinion that the tax office should give emphasize on tax policy awareness creation, giving tax incentives to the best compliers, improve tax rate based on annual turnover of taxpayers and to ease the tax payment procedure to taxpayers.

Keywords: Tax Compliance, Business Characteristics, Accounting Practice, Awareness of Tax Rule And Regulation, Tax Policy Electronic Taxation

Assessment of Banks Lending Practice to Small and Medium Enterprise (SME): The Case of Selected Banks Operating in Addis Ababa
Medhanit Adane, St. Mary's University

The study's major goal was to evaluate bank-lending practice to small and medium-sized businesses in Addis Ababa. In this investigation, a descriptive survey is used. The study conducted on randomly selected employees from each of the banks that ranked by NBE as the most profitable and lending institutions in 2019-2020. Structured questionnaires used to acquire primary data from respondents. The descriptive data analyzed and presented in the report as tables, bar charts, and graphs using the Statistical Package for Social Sciences (SPSS) Version 20.0. The findings show that financial institutions, particularly banks, have a poor level of involvement with SMEs. The banks did not offer any specific lending packages that tailored to SMEs demand. The elements that influence bank lending discovered and classified as SME, Government, and Bank specific factors. The study indicated that banks are not providing enough loan to meet the needs of SMEs based on its results. On the SMEs' side, a lack of formality and collateral that qualifies them for financing has an impact on banks' lending to SMEs. There is no government intervention to compel banks to lend to small businesses. Finally, the report proposes that the government not impose loan quotas on public and private banks, which known as a "mandated credit extension system." The government should provide practical assistance and advice to banks and financial institutions in order to build an effective mechanism that lowers the cost and risk of lending to small businesses.

Keywords: Bank Lending, Small and Medium Enterprise

Assessment of the Marketing Mix Strategies of Dashen Brewery Share Company
Mehret Molla, St. Mary's University

This study mainly focuses on the assessment of marketing mix elements for better profit of the Dashen Brewery share company. The marketing mix elements are assessed in the company. Since currently; the market competition is very high and so as the company needs to be competitor. The study is conducted using different methodologies including company's previous data, questionnaires, observation and interviews. Data gathering is the basic methodology by including primary and secondary data sources. In this study, descriptive research approach is applied and both qualitative and quantitative research design methods are used. The study is a descriptive type research and the selected population for this paper are consumers of the Dashen brewer products; found at the different hotels, bar and restaurants, and small liquor houses located in Addis Ababa city. Since the bars and restaurants are placed at different positions of the city, random sampling techniques were used. Therefore, simple random sampling method is used to distribute the questionnaires to the consumers of the products. The primary data included are interviews from management staff of the company, surveys and customer questionnaires. For this study, customer's feedback is the best primary data source. Secondary data sources include publications, books and online searches. The methods of collecting primary and secondary data differ since primary data are to be first-hand gathered, while in case of secondary data the nature of data collection work is merely that of compilation. The data collected are analyzed using SPSS software Version 23.1 and the results are summarized using tables generated by SPSS for better discussion and conclusion.

**Assessment of Logistics practices and challenges: The Case of Green International
Logistics Services PLC
Mekdelawit Tefera, St. Mary's University**

The study was conducted to assess the logistics practices and challenges o in the case of Green International Logistics Services plc. The general objective of the study is to describe the Practices of logistics and Challenges in the case of GILS. Specific objectives of the study are to assess the practices of logistics on green international, to assess the most critical challenges for the company to implement Practices on logistics, to assess the reasons of challenges, happen for the company, to assess what treatments take the company to solve the challenges and to assess the benefits of GILS for local economy participate internationally on logistics sector. The study employed a descriptive type of research design. The target population for this study was 118 company employees and 331 customer respondents. Inadequate logistics management system and inadequate transportation system and climate change are the main challenges for logistics activity especially for the company. These challenges sometimes create customers' goods to delay and the company exposes for extra cost like port storage and demurrage costs. The company plays a great benefit in local economy by sources for foreign currency, let in income for the country in terms of income tax by creating job opportunity, by collecting VAT (15%) from its service users and withholding (2%) at the time of making payment for its purchasing items lastly pays profit tax (30%) from its company profit annually.

Keywords: Logistics, Transportation, Climate Change, Port Storage, Demurrage, Freight Forwarding

**The Effect of Integrated Marketing Communication on Sales Performance: A Case Study
of Selected Real Estate Companies in Addis Ababa**
Mekdes Getachew, St. Mary's University

The aim of this study was to investigate the effect of integrated marketing communication on sales performance of selected real estate companies in Addis Ababa. Explanatory research design along with quantitative research approach was adopted. A total of 2,051 sales and marketing staff of the selected ten real estate companies were considered as a target population, of which 335 sample respondents were selected by using convenience sampling technique. Through self-administered questionnaire, 282 valid and usable primary data were collected and used for analysis with the help of SPSS. Both descriptive and inferential statistics were applied to analyze and interpret the collected data. The results of the findings revealed that Advertising had relatively the highest effect on sales performance, followed by personal selling and sales promotion. But **Wom** public relation and direct marketing exhibited the least effect and respectively. It can be concluded that all the five marketing communication tools had positive and statistically significant effect on overall sales performance. Advertising marketing messages should be accompanied with event organization and frequent contact of the targeted potential customers to substantiate more of the sales volume, sales target and sales growth of the respective real estate companies.

Keywords: Integrated Marketing Communication, Promotion Mix Tools, Sales Performance, Real Estate Company

Assessing the Effect of Non-Financial Rewards of Employee Motivation: The Case of Addis Ababa Chamber of Commerce and Sectorial Associations (AACCSA)
Mekdes Melaku Bayaferse, St. Mary's University

The study sought to assess non-financial rewards on employee motivation in case of Addis Ababa Chamber of Commerce and Sectorial Associations employee. It examined Perceived Job Satisfaction, Work-Life Balance, Employee Well-Being, Training, and Recognition as factors affecting employee motivation. A quantitative research approach was employed. Quantitative data was gathered using survey questionnaire and a total of 85 respondents completed the questionnaires. Descriptive and inferential statistics were used to analyze the responses to find out the relationship between the independent and the dependent variables. Pearson correlation and regression were used as the main technique of data analysis to identify factors affecting employees' motivation. The findings from correlation and regression analysis revealed that four of the selected independent variables (Job Satisfaction, Employee Well-Being, Training, and recognition) have strong positive correlation with Employee Motivation whereas Work-Life Balance has no correlation with the dependent variable. Similarly, the result from regression analysis shows that Employee Job Satisfaction, Employee Well-Being, Training, and Recognition are significant factors affecting Employee Motivation. However, Work-Life Balance is not significant positive factors affecting Employee Motivation. Finally, the study recommends that the organization and policy makers need to work hard towards improving employee's motivation by considering significant determinants factors affecting employee's motivation.

Keywords: Employee Motivation, Job Satisfaction, Employee Well-Being, Training, Employee Recognition

**The Effect of Motivation on Employees' Performance: The Case of C&E Brothers Steel
Manufacturing
Melaku Dagne, St. Mary's University**

Motivation, nowadays, is getting crucial for organizations to function. The situation is even more serious in developing countries where working conditions are unattractive. Employee motivation is the key factor to boost up the function of an organization. Without motivation, employees will not put up their best efforts, and the organization's performance would be less efficient and effective. Highly motivated employees are considered as a core element in running a successful organization. The primary purpose of this study is to identify employee motivation factors and their effect on employee's performance. This study adopted both descriptive and explanatory research methods. A well-structured self-administered questionnaire was used as the main tool for data collection and was administered to 86 respondents, out of which 79 were retrieved and appropriately filled. Reliability of the research instrument was calculated and the Cronbach's alpha coefficient was 0.78. The data were analyzed using both descriptive and inferential statistical tools. Moreover, the result was described using mean, frequency and standard deviation, and the researcher was also applied parametric statistical test (correlations, and multiple regression analysis to interpret and analyze the data, using Statistical Package for Social Science version 20.0. The results also revealed that extrinsic factors were considered to have more significant effects on employee's performance than intrinsic factors. From the hypotheses tested, the result indicated that employee motivation has a significant effect on organizational performance. Furthermore, this study also recommended that organizations should figure out factors that motivate their employees and seek ways of ensuring their performance level. The more employees are motivated the better employee's performance will be. Finally, the study also suggested that future studies should focus on private sectors' employee motivation and improving organizational performance.

Keywords: Employee Performance, Extrinsic Motivation, Intrinsic Motivation, Recognition, Working Condition

The Effect of Promotional Tools on Brand Image: The case of Diageo, Meta Abo Breweries S.C

Melat Seifu, St. Mary's University

The research paper presents the effect of promotional tools on brand image of Malta Guinness Malt. It assesses Malta Guinness Malt's promotional elements influence on brand image. The study is conducted in Addis Ababa. It is assessed by conducting survey questionnaires to Malta Guinness target consumers who were selected using cluster and convenience sampling. A sample size of 290 customers' data was collected and the data was analyzed by using liner regression. This study investigated the effects of promotional tools on brand image. The promotional tools such as advertising, sponsorship and non-monetary promotion have been conceptualized to investigate the factors which can be effective for brand image. A computer program which is commonly called statistical package for social science (SPSS) was used to process the collected data. The output of linear regression model identified statistically significant positive effects amongst drivers of brand image. The result showed that advertising, sponsorship, and non-monetary promotion of the promotional tools of Malta Guinness Malt significantly influence it's the brand image. Therefore, it is recommended that marketers and brand managers of the company should focus their efforts on these significant factors influencing the brand image. Moreover, further investments on advertising in designing their marketing strategies in order to be proficient and build a strong brand image in the long term.

Keywords: Brand-image, Promotional tools, Advertising, Sponsorship, Non-monetary promotion

**Factors Influencing Employee Turnover Intention in Moha Soft Drinks Industry Share
Company
Melkam Almw, St. Mary's University**

The main objective of this research was identifying factors that affect employee turnover intention in Moha Soft Drinks Industry Share Company. Descriptive and explanatory research designs were used for this study. The data collection instruments were structured close ended and open-ended questionnaires. The sample size of study population was 350 employees of the Moha Soft Drinks Industry Share Company from the total population of employees. Stratified sampling technique was used for this study. To analyze the data descriptive statistics and inferential statistics were used by using SPSS software version 2022. The positive correlation of work environment, employee relationship with management and compensation (salary) factors of employee turnover was founded in the study. The finding of the research indicates that there is relatively strong empirical evidence for the hypotheses stated. The result show that independent and dependent variable are positive relationship with hypothesis result. It can also be concluded that the motivational activities are less in Moha soft drinks industry Share Company and lack of the motivational activities is affected employee turnover in Moha soft drinks industry Share Company by reducing initiation of the mind of an individual to do more. The researcher recommended that the management bodies of the organization should work hard improve work environment, employee relationship with management and compensation (salary) which affects employees' turnover positively. The researcher recommended that the organizations of Moha Soft Drinks Industry Share Company should offer challenging jobs and responsibilities for employees or workers and give recognition and reward for an individual who have score best performance and be role model for the others and it help employee to increase their loyalty and commitment to their office.

Keywords: Employee Turnover, Factors of Employee Turnover

Factors Affecting the Performance of Cross Border Road Freight Transport Associations and Organizations in Ethiopia

Mengistu Meba Woldekidan, St. Mary's University

This study was made with the main objective of factor affecting the performance of cross border freight transport service in Ethiopia the case of some selected associations and organization to achieve this objective, has used explanatory research design and employed quantitative research approach in order to triangulate the data. To collect data from respondent and other sources, this study used primary and secondary sources of data. Out of the 263 questionnaires distributed all 263 were returned back. In order to analyze and present the collected data, descriptive and inferential statistics analysis method was used. The study used multiple linear regression modules to see the effect of independent variables, which were the factors understudy, on dependent variable performance of cross border freight transport system using SPSS software. The findings from hypothesis testing showed that Customs, Infrastructure, Competence, Timeliness, have positive and significant relationship with performance of cross border freight transport system. However, the findings from regression analysis coefficients of β (beta) showed that Customs have largest significant influence on the performance of cross border freight transport service followed by Timeliness, Competence, and infrastructure. Therefore, the researcher has recommended that the freight transport firms should work with different stockholders and give due emphasis to those driving factors to appropriately address performance issues.

Keywords: Custom, Infrastructure, Competence, Timeliness

The Effect of Motor Insurance Claim Management on Customer Satisfaction at Ethiopian Insurance Corporation

Meron Aklilu, St. Mary's University

The main aim of this study is to determine whether claim reporting, response to claim, towing damaged vehicle, damage assessment, repair handling & complaint management (motor insurance claim management process at EIC) significantly affect customer satisfaction. In this research conceptual framework, customer satisfaction is the dependent variable and motor insurance claim management processes are independent variables. The general population of the study is EIC customers holding comprehensive motor insurance cover and had claim experience found in the six districts residing in the capital city of Addis Ababa. There are 1,860 motor insurance customers holding comprehensive cover and had claim experience as of December 31, 2021. Out of this population a sample of 329 customers are selected through a proportionate stratified random sampling technique from the six districts of EIC. A mixed research design that combines both explanatory and descriptive research design is used. Data was obtained from both primary and secondary sources of data. To collect data, Survey questionnaires were distributed to a total of 329 customers. Moreover, the six district directors of EIC were interviewed. To conduct data analysis both descriptive and inferential statistics through SPSS version 26 software and multiple regression models used. The findings from Both the correlation analysis as well as the multiple regression models have indicated that customer satisfaction is positively related to the four elements of the claim management process (towing damaged vehicle, damage assessment, repair handling & complaint management). Specifically, repair handling showed the strongest correlation as well as the highest coefficient in the regression analysis leading to the conclusion that repair handling is the most important element of the motor insurance claim management process to EIC customers. This is followed by towing damaged vehicle, damage assessment & complaint management processes, which were observed to be the second, third and fourth important element of the motor insurance claim management process with the respectively highest correlation and regression coefficients. The other two elements of the claim management process (claim reporting & response to claim) were seen to have negative relationship with customer s ' satisfaction & statistically insignificant predictors of customer satisfaction.

Keywords: Motor Insurance, Claim Management, Customer Satisfaction, EIC

**The Effect of Job Stress on Employee Performance in the case of Dashen Bank S.C North
Addis Ababa District Offices
Meron Kindie, St. Mary's University**

This study aims to assess the effect of job stress on job performance of employees of Dashen Bank S.C, North Addis Ababa district office. The research objectives are formulated in order to understand the relationship between job performance and set of independent variables namely time pressure, work overload, role ambiguity and role conflict which are factors of job stress. A total of 227 employees are selected based on stratified random sampling technique and 220 questionnaires are responded correctly by employees of 45 different branches of the district. To attain the objective both descriptive and regression analysis were made by using SPSS version 25. The main findings of the study show that except work over load, the other job stress factors (time pressure, role ambiguity and role conflict) have a significant positive effect on employees' job performance of Dashen bank North Addis Ababa district office. Time pressure has a significant positive relationship with the employee's job performance due to the reason that lesser amounts of time allow for the achievement of multiple goals and when staffs have a shorten time to complete the daily work, they will produce a high-quality result and increase their job performance. Thus, employees who have unpressured work situation, it allows them for relaxation, socialization and distraction. As a result, it might decrease their effectiveness or job performance. From the analysis conducted, it is also found that role ambiguity has a positive significant role in influencing employees' job performance. Most Studies have shown that role ambiguity has a negative effect on job performance. However, the reverse is also accepted as the role ambiguity is high; employees will have greater capacity to develop interpretations and adapt job roles to their abilities. In this case it is likely that employees who are highly committed to their work define their role more broadly than others and more effectively integrate their personal capability to the work place. The other job stress factor, role conflict, also has a positive significant role in influencing employees' job performance due to the fact that when employees have conflicting roles, they intended to know and experience more than those with no role conflict. In addition, the researcher suggests some recommendation for future further studies.

Keywords: Job Performance, Time Pressure, Work Overload, Role Ambiguity, Role Conflict

The Effect of Training and Development on Employees' Performance: The Case of Federal Transport Authority

Meron Taye, St. Mary's University

Employee is the backbone for organization development and achievement of goal because of that training has to be addressed systematically and need to determine the effect of training on employee performance. The study was focus on the Effect of Training and Development on employees' performance at the Federal Transport authority. The major problem of the organization is that training is not conducted systematically, absence of clear training policy and insufficient budget for training are some of the problems that researcher notice at the authority. These problems may result in inconsistent practices of training and development. The general objective of the study is to determine the effect of training and development on employees' performance. Hence, the specific objective is to determine the existing training and development program at Federal Transport Authority, to examine the Effect of training and development on employee performance at Federal Transport Authority, to evaluate the effectiveness of training design at Federal Transport Authority, to explore factor affecting in the implementation of training and development at Federal Transport Authority and to assess challenge associated with implementation of training and development at Federal Transport Authority. The findings of this study give a great significant to different stakeholders of the organizations have a great contribution to develop a systematic well-trained strategy of employees' skills, gives a subjective judgment of managerial decision making and improves to achieve the goals and objectives of the organization. The purpose of this study is to determine the impact of training and development on the employee's performance in the case of Federal Transport Authority. The study employed cross sectional research design and mixed research approach. It is adopted primary data source. The data was collected from the Federal Transport Authority through self-administered questionnaire for 131 professional staff and semi-structured interview question employed for human resource director and training coordinator. The collected data was analyzed by using statistical tools (SPSS-Version 25). Both descriptive (central tendency) and inferential statistics (Pearson correlation coefficient(r) and simple linear regression) were used for the data analysis. The study emphasizes in the contribution of training and development for employee performance, training and development evaluation, factors that affect the implementation of training and development program, training and development design, training process and overall employee performance. The findings indicated that training and development were positively correlated and claimed statistically significant relationship with employee performance. The study's findings revealed that there were no sound and consistent training and development practices; as a result, the results revealed that the provided training and development processes were unsystematic. As a result, the researcher advised top management and other training coordinators to implement systematic and authentic training programs. In general, the study recommended that in order to fulfill an organization's desire and objective, training and development must be strategic and systematic.

Keywords: Employees' Performance, Training Evaluation, Training Design, Training Delivery, Training and Development, Training Need Assessment and Federal Transport Authority

**Assessment of Employee Performance Appraisal Practices: A Case Study of My Wish
Enterprise Private Limited Company
Meron Tsega, St. Mary's University**

Based on the concepts of Longenecker and Fink's (1999) system perspective and Greenberg's (1986) organizational justice theory, this study was conducted to assess and examine performance appraisal system and practices of My Wish Enterprise PLC. Both primary and secondary sources of data were employed. A questionnaire survey method was used to collect primary data from employees and managers. Semi-structured interview guide was employed to collect important primary data from HR expert. The data was analyzed by descriptive analysis methods. It is found that the performance appraisal system and practices of the target company is not perceived as bad as it could have been, but unfortunately also not as good as it could have been. Employees have positive perceptions towards many of organizational justice dimensions such as the relationships with and credibility of their supervisors, the effectiveness of system. However, the study identified areas that need acritical attention by the management, such as limited employee participation in the rating process, lack of formal appeal procedures, and absence of performance planning and subjectivity of ratings. What the company lacks most is managerial accountability and commitment. The study has also identified barriers and proposed recommendations to address them.

Keywords: Employee Performance Appraisal, Appraisal System and Practices, Appraisal Methods, Employee Perception and Appraisal Effectiveness

The Effects of Performance Management Practices in Motivating Employees: The Case of Hibret Bank S.C

Mersha Menberu, St. Mary's University

This study gives due attention on the effects of performance management practice in employees motivation in one of leading private bank in the country. The research is designed to apply explanatory and descriptive statistics by using questionnaires and document review. The study was guided by the following research objectives: to assess the of performance management practices on employee motivation, to examine the performance management practice review, to assess the practices of performance evaluation and to analyze the purposes of performance management practice on employee motivation. The target population comprised of 546 Hibret Bank S.C. employees working at head office. Stratified sampling method was used to divide the population into 12 strata. The demographic profiles of the respondents were analyzed using percentages and frequencies. Inferential statistics such as correlation and regression analysis established the relationship between dependent and independent variables. The findings suggested that the leads to enhanced employee performance in organization. In regards to the influence of performance evaluation systems on employee motivation the findings suggested that employees can be evaluated to meet target. An effective performance review between employees and supervisors is the key to successful empowerment and performance. The study concluded that effective performance management practices give employees opportunity to express their ideas and expectations for meeting the strategic goals of the company. Performance evaluation enables the employees to be made aware of what exactly is expected from them. The study extended its recommendation on that the bank should conduct continuous assessment, review and evaluates its employees in a cyclic fashion by implementing performance management system. The bank should exert more effort to improve employees' motivation by linking its evaluation system with the performance management process.

Keywords: Performance Management, Motivation, Bank

Assessment of Money Laundering and Its Consequences: The Case of Dashen Bank Share Company
Meseret Chernet Tesema, St. Mary's University

The purpose of this study was to investigate money Laundry and its consequences by taking Dashen Bank S.C.'s performance on anti-money laundering to highlight challenges and potential consequences resulting from Money laundering. Money Laundering has a significant economic and social consequence for countries all over the world. It adversely affects the financial sector at international level as they are major channels for fund transactions. There is a rapid increase of financial crime and illicit funds that are being exchanged after they are laundered mainly through banks and used to finance other illegal activities such as organized crimes. This triggered the researcher to conduct study in the area. A Descriptive survey design with both quantitative and qualitative method was adopted in carrying out this research. Purposive sampling was used during the research. Both primary and secondary data collection tools were utilized in the course of conducting this study, Questionnaire and unstructured interview and documentations were used to collect the relevant data. A sample was chosen for the sake of this assessment by using non-probability sampling technique. The collected data was analyzed using descriptive statistics, which included frequencies, percentages, numbers, tables and chart, through statistical package for social science (SPSS). The finding of the research revealed that there is a need to adhere to anti-money regulation in order to curb down money laundering consequences. Based on the findings of the study, several recommendations were provided that are geared towards challenges and potential consequences of Dashen Bank S.C.'s money laundering policy and procedure implementation.

Keywords: (Anti) Money Laundering, Vulnerability Factors, Methods of Money Laundering, Consequences of Money Laundry

**Assessment of the Impact of Working Environment and incentives on Workers
Performance: The Case of Beautifying Sheger Project
Mesfin Abraham Nigussie, St. Mary's University**

The research is aimed to analyzing the effect of working environment and incentives on workers performance in the case of beautifying Sheger project. the study adopt explanatory research design using a purely quantitative research approach using questionnaires as a method of data collection from selected 174 were disseminated for respondents among these 163 questionnaires paper were returned and analyzed. The collected data were analyzed by SPSS version 20. Similarly, Correlation analysis was used to identify the direction and relationship between variables. The correlation result for hisically work place environment, reward aspects of the work and work life balance shows positive and significant effects on performance of employees. Multiple regression analysis also used for estimating the relationships among variables the result showed the presence of significant relationship between the independent and dependent variables. The overall implication of the study result is that the employee of beautifying Sheger project were interested to good working environment and incentive is strong and significant correlation with their performance to keep this employee performance the project management should give attention for the working environment and incentives in order to meet the overall goals of the beautifying Sheger project.

Keywords: Psychological, Physical Work Environment, Reward and Incentive, Work Life Balance, Training and Development, Employee Performance

Practices and Challenges of Strategy Implementation: The Case of Dejen G/Meskel Import and Export
Mesfin Biruk, St. Mary's University

This study aimed at assessing practices and challenges of strategic implementation at Dejen G/Meskel Import and Export. The study used quantitative research approach and the study has employed descriptive and casual research. Primary data were collected by using 5-point Likert-scale questionnaire distributed to employees and managers. A total of 144 questionnaires were filled and returned by the employees who were used by census methods of sampling. The analysis is made by making use of descriptive statistics. The empirical result shows that employees' level of understanding the strategic implementation is inadequate and, the organizational structure does not facilitate the implementation. The strategy implementation has faced various challenges such as of leadership, poor communication integrations, lack of employees' motivation and sense of ownership, and poor organizational structure. Based on these findings appropriate recommendations were provided.

Keywords: Strategy Implementation, Challenges of Strategy Implementation, Practice of Strategy Implementation

Effect of Employee Empowerment on Organizational performance: The Case of Ethiopian Air Lines in Flight Catering Employees
Michael Getiye, St. Mary's University

The purpose of this research was to examine the effect of employee empowerment on the organizational performance of Ethiopian Airlines' in-flight catering. To achieve the study objectives, the researcher developed and distributed questionnaires and collected and analyzed the data with the SPSS version 22 tool by using descriptive analysis and inferential analysis. Using simple random techniques, 241 employees were chosen from a population of 604 strategic unit employees, and 219 questionnaires were collected, yielding a 90% response rate. The descriptive statistics results of the respondents show that employee empowerment factors (employee participation in decision making, training and development, employee information sharing, employee reward, and recognition, employee autonomy, and employee morale) were significantly and positively correlated with the organizational performance of EIC. The result of the regression analysis implies that the independent variables (employee participation in decision making, training and development, employee information sharing, employee reward, and recognition, employee autonomy, and employee morale) have accounted for 93.6 percent of the variance in the dependent variable. The study recommends that EIC management increase the level of employee empowerment because contributions by empowered employees are thought to have a significant impact on business productivity, revenue, and the overall effectiveness of the organization.

Keywords: Employee Empowerment, Organizational Performance, Ethiopian Airlines In-Flight Catering

**The Challenge and Prospect of Solid Waste Management Logistics: The Case of Bishoftu
City Administration of Oromia Regional State
Michu Alemayehu, St. Mary's University**

The purpose of this research is to examine the “challenge and prospects of Solid Waste Management Logistics in the case of Bishoftu City Administration of Oromia Regional State”. The study is quantitative in its approach and been able to use descriptive and explanatory research design. They are Five variables to examine the “challenge and prospects of Solid Waste Management Logistics (commitment, intensity of traffic, tonnage of loading, pickup time and volume of waste). A cross-sectional data with a total of 395 sample units were used and these samples were analyzed through descriptive analysis and OLS regression. Accordingly, five factors hypothesize were accepted. The study concluded that the challenge and prospects of solid waste management logistics become better with through good commitment, intensity of traffic, tonnage of loading, pickup time and volume of waste. The result of this study reveals that commitment is one of the determinants that affect the challenge and prospects of solid waste management logistics. The commitment of waste management logistics staff is important, so skilled personnel with a passion for the job are required. In addition to this, intensity of traffic has found to be the most important factors that influence PSWML. Hence, there is no way waste management logistics can be effective.

Keywords: Performance of Solid Waste Management Logistics, Commitment, Intensity of Traffic, Tonnage of Loading, Pickup Time and Volume of Waste

Assessment of Opportunities and Challenges of the Management of Media Corporations in the Digital Age: The Ethiopian Case

Mohammed Edris Mohammed, St. Mary's University

Digitalization is a new but a fast-growing issue in media corporations. It is one of the hotspot agendas of all media corporations regardless their ownership, year of establishments or the type of media channel. The main objective of this study was to assess the opportunities and challenges of digitalization on the management of media corporations in Ethiopia. The researcher used strategic management theory, systems theory and technological determinism theory as a theoretical framework for the study. The study was conducted on three media corporations in Ethiopia, namely Ethiopian Broadcasting Corporation (EBC), Fana Broadcasting Corporation (FBC), and Amhara Media Corporation (AMC). The researcher employed a mixed research method, both qualitative and quantitative to address the basic research questions. The methods of data collection were interview and questionnaire. The researcher tried to interview five management level respondents from the three media corporations and 143 questionnaires are filled and collected to get the relevant data from the digital media affiliated media professionals. The data analysis method for the study was both qualitative and quantitative research methods. The researcher used SPSS for the quantitative analysis respectively. Based on the data, the study revealed that digitalization provides numerous opportunities and positive impacts on the media operation on one hand and there are constraints and challenges on the other hand. As a result of this, the management of media corporations tried to utilize only specific functions of the digitalization such as content production and distribution by the practitioners. This happens due to several factors and the unavailability of digital systems and strategies to manage the capacities and loopholes of digitalization; there is no compatible ground for managing the gaps created due to digitalization. Therefore, making visible transformation from the infrastructure to the intra-structure of the media corporations to turn the constraints of digitalization into potential advantages, the management of the media corporations should work intensively with their internal and external stakeholders.

Keywords: Digitalization, Media Corporations, Media Management

Digital Marketing Practices in CANAL+ Ethiopia
Naod Rezene, St. Mary's University

The purpose of the study is to identify the practices used in digital marketing and how these practices are implemented in CANAL+ Ethiopia. The study used qualitative and quantitative research approaches and data was collected from primary source. To oversee the objectives of the research, descriptive research design was implemented. Data was collected in the form of paper-based and online form using Google forms. A sample size of 384 customers were selected using convenience sampling. A questionnaire with three section was distributed. The data collected from the questionnaire was then analyzed using descriptive statistics. Descriptive statistics such as percentages, frequencies, mean and standard deviation were employed to analyze the data. This research focus on digital marketing practices. These practices are Brand Awareness, Search Engine Optimization, Online PR, and Interactive Ads. The result of the study showed most of the subscribers at CANAL+ Ethiopia have access to internet. Regarding to age, gender, and occupation the reachability of CANAL+ brand and logo was synonymous. The key findings also show that subscribers' awareness to CANAL+ Ethiopia brand and is very accessible on online media. For interactive Ads and online PR, subscribers tend to lean to these practices because of the interactive and engaging content of this digital marketing practices. The research concluded that these digital marketing practices implemented by CANAL+ Ethiopia are very important for the company's growth to overtake the number one Pay TV services provider in Ethiopia.

Keywords: Digital Marketing, Brand Awareness, Search Engine Optimization, Online PR, and Interactive Ads

The Effect of Job Stress on Employee Performance: The Case of Equatorial Business Group Plc.

Natnael Tesfaye, St. Mary's University

Most organizations attain high performance by saddling employees with overload of work in order to meet deadline and this has psychological and physical effects on the employees which sometimes results to something contrary to what these organizations want to achieve. Work stress has been a topic of increasing public and professional concern. Employees constant exposure to stress, if not handled effectively, can be destructive both for them in terms of the quality of their work and their physical and mental state and for the organization where they work. The purpose of this study was to find out the effect of work stress on employee performance in the case of Equatorial Business Group PLC. The study focused on four dimensions of stress; job monotony, work overload, role ambiguity, and time pressure. This study was explanatory in design with a quantitative research approach encompassing target population of 445, specifically focusing on 211 sample respondents. For this purpose, the study used primary data which was collected through a five-point Likert scale questionnaire. The correlation result showed that role ambiguity has significant and weak negative relation with job performance ($r = -.225$, $n = 162$, $p < .05$). Similarly work overload has significant and moderate negative relation with performance ($r = -.440$, $n = 162$, $p < .05$). Role ambiguity also showed a statistically significant and weak negative relation with performance ($r = -.218$, $n = 162$, $p < .05$). Lastly time pressure resulted in significant and moderate negative relation with performance ($r = -.210$, $n = 162$, $p < .05$). The result from multiple regression indicated that the beta value for job monotony is ($\beta = -.249$, $p > .05$), for work overload ($\beta = -.949$, $p < .05$), for role ambiguity ($\beta = -.188$, $p < .05$), and for time pressure ($\beta = -.067$, $p < .05$). Among the four independent variables, the regression analysis showed that work overload, role ambiguity and time pressure had statistically significant relation with job performance. The regression analysis also indicated that the adjusted R² value is .443 which indicated that 44.3% of variance in job performance is explained by job monotony, work overload, role ambiguity, and time pressure. This study recommended basic points such as; EBG should authorize employees to work on their own speed and ways; EBG should also start to implement job rotation to lessen monotonous tasks; EBG should also hire additional staffs specifically on front counter and workshop are to reduce work overload. Lastly EBG should also set logical and achievable deadlines to reduce time pressure.

Keywords: Work Stress, Employee Performance, Job Monotony, Work Overload, Role Ambiguity, Time Pressure

The Effect of Training on New Employees' Job performance: The Case of Ministry of Trade and Regional Integration

Nebiyat Aklilu Tegegnework, St. Mary's University

Training is one of the main functions of the human resource management department. Training is the process of imparting a specific skill to perform a specific job. The primary goal of training programs is to encourage the achievement of the organization's overall goals. A thorough orientation training is not available in most organization. When employees start a new job, they are expose to a variety of new words and practices it can be thought of process a lot of the information at first. The research was undertaken generally to analyze the effect of training on new employees' performance. An explanatory research design with census method is applied in this study. Employees with less than two years of experience were used in the study, with a total of 76 employees. The primary information was collected through questionnaire then the data was analyzed with the help of Statistical Package for Social Sciences (SPSS) version 20 software. As this paper finds the research outcome there are positive and negative outcomes. The findings of the research generally reveal that training has a great deal of impact on employee performance.

Keywords: Training, Employees Performance

**Assessment of Women Economic Empowerment Intervention by Selected NGOs in Kore
Area, Addis Ababa
Netsanet Lakew, St. Mary's University**

This study was aimed to assess the Intervention of selected NGOs' and government for Women Economic empowerment around Kore area. Kolfe Keranyo and Lafto sub city in Addis Ababa. The study employed mixed research approach (both qualitative and quantitative methods). A sample of 72 managers and workers of NGOs and 25 beneficiaries were taken as a population for the study using non-random sampling. Data were collected through questioner and interview with key informants. The results of the study explicitly described the basic merits and demerits of NGOs in their effort to women economic empowerment. The research also assessed that the education, saving and training on the destitute women has a major challenges of women economic empowerment. Regarding the government support services, the study figured out Training and consultancy support, financial support and the provision of other needs of the NGOs are the dominant supports that were given by the government though it is not enough. When it comes to the constraints for the implementations of NGOs in improving the economies of destitute women, there are many crucial constraints specifically dependency, men subordination and the like are the major barriers in this regard. Based on the major findings, recommendations were forwarded to existing and potential NGOS and respective stakeholder in Lafto and Kolfe Keranyo sub cities.

Keywords: Destitute Women, Women Economic Empowerment

**Effect of Performance Management System on Employees' Motivation: The Case of
Ethiopian Air Lines in Facility Maintenance Employees
Netsanet Nega, St. Mary's University**

The study was designed with a general objective of assessing the impact of performance management systems' effectiveness on employees' motivation. It was conducted in Ethiopian Airlines, a government owned international carrier, based in Addis Ababa, Ethiopia with more than 11,000 permanent employees. The research approach was explanatory with a quantitative design. Quantitative type of data was collected as a primary and related literature and documents as a secondary source. Closed-ended questionnaire was distributed to a stratified sample of employees from faculty maintenance departments. A total of 77 questionnaires were collected and processed for analysis using descriptive and inferential statistics with the help of SPSS. Mean scores and standard deviation were used to assess the level agreeableness of the respondents. Relationship of the independent and dependent variables were analyzed using the correlation and regression methods. The results were then presented in the form of tables followed by discussions for further interpretation on the findings. The major findings of the research indicated that the clarity and continuous feedback variables of the PMS to have been perceived as less effective. The other four variables in communication, inclusiveness, rewarding performance, acceptability, and fairness factors were considered to be relatively satisfactory by the employees. While the view of the employees towards the determinant factors varies, the overall perception of the employees towards the PMS was positive, as 51.8% have agreed to the questions on the system. Similarly, the employees' level of motivation has a score of 57% of the employees who felt that they are motivated. The study has found out that there was a positive but weak relationship between the independent variables (the PMS) and motivation. The study has also shown that employees at different division view the PMS differently, despite their level of motivation being unaffected. Therefore, it was concluded that, the PMS requires improvement to make it more effective. In addition, it was concluded that the impact of the PMS on the level of employees' motivation was minimal. Finally, the researcher has recommended that the company strives to improve the system to make it effective in all its aspects. In addition, it was recommended that the features of the PMS to be revised so that it becomes strong in influencing the employees' level of motivation. The researcher has also recommended that the system needed to be implemented systematically in order to be equally understood by all employees regardless of their demographic background.

Keywords: Employees Motivation, Performance Management System and Ethiopian Airlines In Facility Maintenance

Effectiveness of Toll Roads in Ethiopia: A Case Study of Addis Ababa-Adama Toll Road

Nigist G/Meskel, St. Mary's University

Toll road operation is a business that involves constructing regionally indispensable roads more rapidly than would otherwise be possible, using loans to prevent road construction from being retarded due to financial difficulties in the public works budget. Ethiopia's transport system is one of the lowest in the world and is inadequate to support an efficient production and distribution system. Much of the problem of road construction and maintenance is rooted to the institutional aspects of agencies responsible for roads and the absence of a system ensuring adequate financing for road conservation. Traditionally, the Government has been the great provider of roads, constructing the road network and putting it at the disposition of all citizens and the use of roads has been largely free of charge. Unlike most other types of infrastructure, roads are neither built nor maintained by those who use them to market output or services. Therefore, this study has examined the effectiveness of toll roads in Ethiopia by showing the case of Addis Ababa-Adama express way in order to demonstrate the building of a toll road how it does bring sustainable flow to preserve the road in good condition. In order to address the stated objectives in this paper, mixed research approach was used and data were collected with the help of interviews and document analysis techniques are used. Based on the case study made on Addis Ababa-Adama toll road, results show that toll road system in Ethiopia is effectively implemented so that the vehicles operating costs are reduced which contributes to the national economy by saving extra expenses of imported items like fuel, tire and spare parts, and saving the idle time wasted by travel delay due to traffic congestion and deteriorated road. However, from the case study, it is observed that construction of toll road requires huge fund-raising, so that the public-private partnership will ensure reliable initial fund and efficient toll road management.

Keywords: Toll Roads, Road Fund, Road Construction, Addis-Adama Toll Road

Risk Management Practices in Abay Bank, Addis Ababa, Ethiopia
Philip Z Kollie, St. Mary's University

Risk Management is the application of proactive strategy to plan, lead, organize, and control the wide variety of risks that are rushed into the fabric of an organization's daily and long-term functioning. Risk management has a contribution to the achievement of the overall success of an organization. This study examines the risk management practices in Abay bank, Ethiopia. It also makes an attempt to identify the role of risk management practices to the bank. Moreover, challenges of the bank while implementing risk management programs are assessed. 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) methods. The research instruments majorly used included a set of questionnaires; for the respondents. The data collected has been presented using descriptive techniques and especially frequency distribution tables, pie charts and bar graphs. Purposive sampling techniques were used to select 151 sample employees, respectively. The research revealed that the bank has established a well-constructed risk management infrastructure and is following government (NBE) regulations. proper risk management systems planted in Abay bank has contributed to the overall success of the organization. Cyber security Breaches, the political situation (instability) in the country is some of the challenges affecting the bank's risk management practice. Based on the findings conclusion and recommendations were given. Recommendation has been given for other banks in Ethiopia to take the experience of Abay Bank as a role model in the practice of risk management. Security issues in the country must be guaranteed by the government, the management of the bank needs to give a great concern for security programs that can help to reduce the threats. the bank needs to devise a strategy to well equip its manpower with the necessary technology and training. Finally, the need for further research is given as a recommendation.

Keywords: Risk management, National Bank of Ethiopia, Cyber security

The Effect of Internal Marketing on Employee Job Satisfaction: The Case of Golden Tulip Hotel

Rahel Teka, St. Mary's University

The idea behind Internal marketing is to earn employee's enthusiasm by creating an emotional connection to the brand. Internal Marketing is relevant to all organizations and especially critical for a people intensive industry such as services. The current study examined internal marketing as internal communication, pay and reward, managerial support, training & development, career development and it's the relationship between employee job satisfaction in one of the five- star hotels in Addis Ababa; Golden Tulip Addis Ababa Hotel. The research was revealing the critical importance of service employees and human resource in delivery of quality services and creating employee job satisfaction. The most commonly used dimensions of internal marketing were identified and used to show its effect on employee job satisfaction. Data was collected from 103 employee's working at Golden Tulip Addis Ababa and the data interpretation is supported by (SPSS 2023) correlation analysis and further regression analysis was conducted to examine the effect of internal marketing on employee job satisfaction. The result indicates out of five selected dimensions of internal marketing four have significant relation with employee job satisfaction they are; pay and reward, training and development, managerial support and career development while internal communication was not a significant relationship to their job satisfaction. Even if it was, the study recommended to fully implement internal marketing dimensions which are covered by this study and consider all to increase employee's job satisfaction.

Keywords: Internal Communication, Pay and Reward, Career Development, Training and Development, Managerial Support and Job Satisfaction

Effect of Rewarding System on Employees' Performance: The Case of Habesha Brewery
Rebka Tsegaye, St. Mary's University

Reward system is an important tool that management uses to channel employee's motivation in desired ways such as better functionality and further improve company performance. This study examined the impact of reward systems on employee performance in Habesha Brewery. The study has used descriptive and explanatory research designs which incorporated both quantitative and qualitative approaches. The study surveyed 237 employees from Habesha Brewery by using self-administered questionnaire. Only 190 employees properly filled and returned the questionnaire and as result, this study attained 80 % of response rate. Accordingly, the study found that the proper implementation of rewarding system was limited by mishandling of fair promotion and transfer techniques but rewarding system is strongly implemented by providing well designed physical work area, brewery-based rules and procedures, and creating learning brewery environment. In addition, the study found that there exists moderate positive relationship between recognition and praise, pay and bonus, training & development and work environment and employee performance. Further, recognition, pay and bonus, training and work environment affects employee performance in brewery industry. This study revealed that there is a significant motivational factors difference among the employees in the brewery industry by demographic variable such as gender and work environment, education level by using independent T test. Finally, the study concluded that reward management has positive effect on the performance of employees in the study organization. Hence, this study suggests the need to work on management succession that involves hiring new executives, promotions, and transfers as well as it may enhance its manufacturing competency that entails ensuring that staff possesses the appropriate skills and knowledge to perform the service.

Keywords: Brewery, Performance, Reward

**Assessment of Training Effectiveness: The Case of Alisho General Trading
and Transit Service**
Samrawit Mengistu, St. Mary's University

The effectiveness and success of an organization lies on the people who form and work within the organization. Therefore, the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. After the training programs, an evaluation is carried out to ascertain the effectiveness of the organization from the training in line with the need, which had been identified. The main focus of this study is to Assessment training effectiveness the case of Alisho General Trading and Transit Service. In this Study the target population is all employees who have under gone on the job training in the company from all departments which are Transit Operation, Finance, Human Resource and different level management parts including other level employee. The sample size for the study is 61 employees who were selected from the entire department and distributed proportionately. In the case of this study, the quantitative and qualitative methodology approach was employed to match with the research objectives This study recommend to the Company, Alisho General Trading and Transit Service Employees should see training Practicing objectives, design, delivery methods, implementation and evaluation as a continuous process for organization development and survival and also for helpful employee's performance.

Keywords: Training, Training design, Evaluation, Employee Performance

Opportunities and Challenges of Mobile Banking Service: The Case of Dashen Bank S.C **Samson Negash, St. Mary's University**

The purpose of this study is to assess the practice of mobile and internet banking services, opportunity and challenges in the case of Dashen bank. A quantitative and qualitative mixed research approach was used to explore the practice in depth. Primary data was collected using questionnaire and document review was used for collecting secondary data from the literatures. The data collection instrument was developed from a synthesis of literatures that are relevant to meet objective of this study. The survey questionnaire was administered to purposively and conveniently selected Dashen bank employees and active mobile banking users of Dashen bank. The Data was analyzed through descriptive statics (percentage, frequency, mean and standard deviation) using SPSS version 20 software data analysis tool. The research findings revealed that Dashen banks mobile banking offers services like Fund transfer, balance inquiry, bill payment, mini statement, checking account history, merchant payment, account information, alerts on account activity, check book request, status and payment, deposit and withdrawal by using short messaging and client-based channels. From these services the majorities of customers use services like deposit, withdrawal, money transfer and checking account information. are the main benefits the bank realized and time saving, 24 hr access and physical security are the main benefits on the customer's side. The main challenges that Dashen bank face when using the technology according to the finding are Network availability, security challenge, customer's literacy and language problem, menu navigation, understanding and hardness of making payment are challenges on the customer's side. The existing opportunities for the service of mobile banking are high penetration of mobile phone, widening network coverage, Commitment of the government to strengthen the banking industry, the level of technology, country development, etc. Furthermore, it is recommended for DB to intensify its marketing communication activities and introduce more services.

Keywords: Mobile Banking, Challenges, Opportunities, Practice,

**Assessment of Internal Control System Effectiveness in Fraud Prevention the Case of
Commercial Bank of Ethiopia (CBE)
Samuel Girma, St. Mary's University**

The main purpose of the study was to examine the effectiveness of internal control system in fraud prevention in the case of commercial Bank of Ethiopian. This research was used descriptive statics technique. The data was gathered from primary sources through the use of structured questionnaires. The total population is 219 employees' individuals who work at Commercial Bank of Ethiopia under head office, districts in Addis Ababa and branches. Purposive sampling method was employed to draw the sample from the population. 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 commercial bank of Ethiopia. The findings of the study were that commercial bank of Ethiopian has internal control practice by in terms of control environment, risk assessment, information and monitoring, control activity and monitoring. The bank was in good/high extent practice of internal control. The study points out that CBE is in a good condition on providing information to their employees through well-organized mechanisms. The forwarded recommendations were the bank needs to needs to undertake a periodic assessment practice, needs to produce qualified employees by availing training and workshop to the internal control staff.

Keywords: Internal Control System, Fraud Prevention, Control Environment, Risk Assessment, Information and Monitoring, Control Activity and Monitoring Activity

Assessment of Employee Promotion and Compensation Practices: The Case of Moha Soft Drink S.C /Gotera Plant Addis Ababa Ethiopia
Seifedin Ahmed, St. Mary's University

The purpose of this thesis was to examine employee promotion and compensation practice using Moha Gotera Branch plant. To meet the objective the researcher adapted descriptive research design by using mixed data interpretation. The study used both primary and secondary sources of data 198 questionnaires were distributed out of which 184 of them were returned. The data has been analyzed by using descriptive statistics, frequency and tables. The analysis result indicates that though there are practices of promotion and compensation in the company, its level of practice is medium which means it is not at the expected level. Having mean score of 2.35 for the promotion and compensation practice, respondents have reservation on the promotion and compensation practice of Moha Soft Drink S.C Gotera branch. Regarding the availability of recognition and appreciation practices the respondents mean score is 2.03 which confirm that the practices of recognition and appreciation in Moha Gotera branch are at low level. Poor exchange of information, shortages of necessary inputs, lack of modern management system and absence of performance appraisal in the company are rated as challenging factor in the provision of compensation and promotion practices. It is recommended that assessments need to be done to know the employees' means of promotion and compensation, so as to provide the identified employee promotion and compensation for the company development. The company should clarify why and how the employee would be promoted or compensation would be made to them including its time.

Keywords: Promotion, Compensation, Salary, Cost of Living, Demand Supply Of Labor Salary.

**The Effect of Organizational Culture on the Productivity: The Case of Super Double “T”
General Trading
Selamawit Alebachew, St. Mary’s University**

The study mainly focused on studying the relation between organizational culture and organizational productivity and the effect that organization culture has on productivity of Super Double T General Trading PLC (SDTGT). Therefore, this research investigates how organizational productivity can be reflected through organizational culture. The research used mixed method of quantitative and qualitative approaches. The target population of this research was 872 employees out of which 125 employees were taken as a sample using stratified sampling method and to classify the overall population into four main strata. These strata are Rodas paint, Super fiber, Pome marble and Administration. Proportion to population size method was used to distribute the sample in each stratum. The data collected by questionnaires those have been contain 48 questions among them 8 questions are open ended questions. 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 high level of SDTGT, in effective customer-based service, achieving satisfaction of employees, high performance of finance and growth and also high commitment of organization. According to the result of regression analysis the major cultural element of SDTGT was Involvement and Consistency. The effect of organizational culture on organizational productivity indicated by the level of correlation coefficient of each dimension of organizational culture the relationship with organizational productivity has been positive relationship. To increase the company productivity more the researcher recommended the leaders more concentrate on one of the indicators of organizational productivity which is organizational commitment and under the dimensions of organizational culture.

Keywords: Organizational Culture and Organizational Productivity

Analyzing the Impact of Outsourcing on Organizational Performance: The Case of Bank of Abyssinia

Selamawit Fikire, St. Mary's University

With a view to focus on core business functions and to take advantage the benefit of specialization, organizations took outsourcing as one of the widely embraced business strategy for delivering outstanding services to customers and enhancing their business performance. The practice of outsourcing in Ethiopia is pronounced more on clerical part. This research sought to study the impact of outsourcing of security service on the performance of Bank of Abyssinia (BOA). The research objectives were to determine whether outsourcing of security services in Bank of Abyssinia affects organizational performance through its influence on Key Parameters as cost effectiveness, efficiency, service quality, trust and competitive advantage. The study employed both qualitative and quantitative (mixed) research design. The study targeted a population of 10,000 both Bank's and outsourced staffs and sample of 100 is selected based on stratified sampling method in a way that could represent the whole population. Data was collected from primary sources through survey method by use of questionnaires. The data was quantitatively analyzed based on research objectives. The quantitative data was analyzed through descriptive statistics, and regression analysis by use of statistical package for social sciences (SPSS) software version 20. The results revealed that efficiency and competitive advantage have a significant strong positive relationship while cost, service quality and trust turned out to have an insignificant weak relationship with organizational performance due to outsourcing. Cost and trust have positive relationship while service quality has negative association with organizational performance although are all insignificant. Based on the study findings, the study result leads to the conclusion that the outsourcing of security service by BOA does not as such bring about a significant influence on its business performance as its association with majority of key parameters (except efficiency and competitive advantage) is turned out to be insignificant. However, the result came up with the finding that outsourcing has improved efficiency in the Bank and helped the Bank to gain competitive advantage. Thus, to bring about the desired result, BOA in future should not outsource an activity fully until it has confirmed beyond doubt that the service provider is capable of handling the activity and has a positive influence in driving its business performance.

Keywords: Organizational Performance, Cost, Efficiency, Service Quality, Trust, Competitive Advantage

The Effect of Financial and Non-Financial Rewards on Employees Motivation: The Case of Ethiopian Construction Design and Supervision Works Corporation (ECDSWC)
Semhal Birhanu, St. Mary's University

In a competitive business environment, the concept of rewards and employee motivation has become a popular point of discussion in many successful organizations. Companies need to review their reward systems in order to improve employee motivation, increase performance and stay competitive. The main purpose of this study is to investigate financial and non-financial rewards that affect the motivation of employees in Ethiopian Construction Design and Supervision Works Corporation. To conduct the study both primary and secondary data were used. Explanatory research design was employed to carry out the study. Hence, to collect primary data, questionnaire was used. Document analysis check list is employed to extract data from secondary sources as journals, thesis works, books and from on line sources. The samples in this research involve 161 employees of the enterprise. To take the samples, this research employed simple random sampling method. The data analyses, both descriptive and inferential statistics method were used in SPSS version 20. The reliability of variables tested by Cronbach's Alpha coefficient, the average result of variables was 0.839 which is satisfactory. The findings of the study have indicated and have affirmed that both financial and non-financial rewards affect the motivation of employees and there is a direct and significant relationship between the variables on employee motivation. According to the research many reward systems have been used in the enterprise. However, high numbers of employees are receiving some sort of financial reward that is salary and allowance but salary and allowance is very important to motivate employees of ECDSWC employees. Therefore, the researcher recommended that the top management should revise the current salary and allowance system. It is also important that the employees should be publicly recognized, so the employees may assure, that they are the important part of the organization. Moreover, Managers need to revisit their reward package time to time to make sure that these motivational factors are still valued or desired by employees.

Keywords: Financial Rewards, Non-Financial Rewards, Motivation, Satisfaction and Performance

The Effect of Tax Knowledge and Penalty on Tax Compliance: The Case of Ministry of Revenue West Addis Ababa Small Taxpayers
Senait Estifanos, St. Mary's University

This thesis aimed as to depict the effect of Tax Knowledge and Penalty on tax compliance at Ministry of Revenue West Addis Ababa small taxpayers branch office. To attain the objectives of this study explanatory research design was used. From the total population 11,815, by using convenience sampling technique, 400 participants were involved in this research. Data was collected through questionnaire from a sample of 400 taxpayers of Ministry of Revenue West Addis Ababa small taxpayers branch office. The data collected from the questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of this study indicate that, general tax knowledge, legal tax knowledge, procedural tax knowledge, and tax penalty have positive and significant relationship to tax compliance. Additionally, the above-mentioned general tax knowledge, legal tax knowledge, procedural tax knowledge, and tax penalty significantly contribute 52% to tax compliance in Ministry of Revenue West Addis Ababa small taxpayers branch office. Based on the findings of the study, the researcher mentioned recommendations that the branch office should employ the best practices of general tax knowledge, legal tax knowledge, procedural tax knowledge, and tax penalty and should emphasizing more on doing extensive tax education and training schedules.

Keywords: General Tax Knowledge, Legal Tax Knowledge, Procedural Tax Knowledge, And Tax Penalty

Effects of Working Environment on Employees' Performance: The Case of Dashen Bank Shewafra Ketsela, St. Mary's University

The main goal of this study was to investigate the effects of the working environment on employee performance in Dashen Bank. A descriptive research approach design in carried out this research. Cross-sectional data were collected to address the research objectives of the study using a self-administered questionnaire from 378 employees using a random probability sampling technique. The collected data were analyzed using descriptive statistics, correlation, and regression analysis through the statistical package for social science (SPSS) version 26. The study used six major working environment factors including; physical environment, reward, work-life balance, training, workload, and, discrimination as predictor/independent variables and employee performance as the dependent variable. The finding of the research implicated that physical work environment, reward, and, training have a positive and statistically significant impact on employee performance while; workload and discrimination have negative and statistically significant impacts on employee performance. On the other hand, work-life balance has shown a statistically insignificant impact on employee performance. Pearson product moment correlation coefficient results showed a significant positive relationship between physical working environment, reward and training and employee performance while negative significant relationship is found between work life balance, workload, discrimination and employee performance. Based on the findings of the study, recommendations made for the management of the Dashen Bank are physical work environment in terms of lighting, noise level, temperature, building orientation, building paint, and ventilation should be made sure that they stay at an acceptable level, discrimination has to be minimized at the workplace by encouraging employee irrespective of gender, age, ethnic group or religious belief to participate in decision making as this will help to reduce discrimination in the workplace.

Keywords: Dashen Bank, Employee Performance, Working Environment

**Assessment on the Practice and Implementation of ISO 9001 Quality Management System:
The Case of Aser Construction and Rama Construction
Sofanit Mesfin Mekuria, St. Mary's University**

This study intends to evaluate the practice and implementation of ISO 9001 quality management system at ASER Construction and Rama Construction, which are among the very few construction organizations with an ISO 9001 quality management system certification. The basic concerns and difficulties presented in this study, which are based on ISO 10006:2017 Quality Management in Projects, include comprehending the level of management accountability, resource management, and the extent of product realization in project activities. Data was collected from concerned staff members and specialists in the project environment using quantitative and qualitative methodologies to fulfill the research's aims. The data was collected from the disseminated sixty-six questionnaires with a 76 percent response rate and analyzed using descriptive statistics focusing on the mean, standard deviation, and percentages, which were calculated using statistical program for the social sciences (SPSS) version 20. Content analysis was used to analyze the qualitative data, which was then triangulated with the quantitative data to summarize the findings, conclusions, and recommendations. The validity of the instrument was evaluated, and the instrument's internal consistency was measured using Cronbach Alpha, with a result of greater than 70%, indicating that the data was reliable. The findings were provided in a qualitative as well as quantitative format. The study's findings suggest that risk management, communication systems, procurement procedures, and follow-up on subcontractor performance are all performing poorly. On the other hand, management responsibility for understanding customer needs, top management commitment, empowering people, company decision-making strategy, cost management, and project resource optimization is handled very well. It is therefore recommended that, in order for ISO 9001 quality management system to be implemented effectively, it is important that both of the construction companies establish an appropriate degree of flexibility within the key and supporting processes and have a continued right level of leadership commitment, resource utilization and implement the right project management methodology in their systems.

**The Effect of Motivation on Employees' Performance: The Case of Berhan Bank S.C,
Addis Ababa
Solomon Motuma, St. Mary's University**

Motivation is stated as one of the most important contributors for high performance in the Bank sector. Motivation factors (reward, recognition, promotion, job security, training, working environment, fringe benefit, and salary) are motivation systems to encourage employees to perform in the most effective way. The purpose of this study was to investigate the effect of motivation on employees' performance in Bank sector, focusing particularly at Berhan bank S.C. In the study motivation is seen as an independent variable while employee performance as a dependent variable. For this particular study descriptive and explanatory research design was employed and quantitative research method was used. The purposive sampling technique was used to select the study area of the organization, while simple random sampling technique to select sample the target respondents. A survey is conducted by using structured close ended questionnaires which is distributed to 192 Berhan bank employees in order to gather data relevant to the research objectives. Descriptive statistic such as percent, frequency, mean and standard deviation and inferential statistic such as correlation, multiple regression and ANOVA analysis statistical tools were used to examine the relationship between motivation and employee Performance. The data collected on the questionnaire were analyzed using SPSS (version28). Pearson correlation coefficient analysis was carried out to test the hypotheses. Multiple regressions analysis was performed to examine relationships between the independent and the dependent variables and to identify the influence of the independent variable on the dependent variable. The findings revealed that all motivational factors have a significant positive relationship with employee performance in Berhan bank in the study setting. There was a positive correlation between all motivational factor describe in this research and employee performance in Berhan bank in descriptive statics frequency shown that motivation is directly proportional to employee performance. This result clearly pre supposes that the more motivated the workforce, the higher their level of input into work and hence increase in performance. Thus, this study recommended that Berhan bank managers can be improving the employee performance and increasing organizational effectiveness seriously giving attention the entire motivation factor.

Keywords: Employee, Motivation, Employee Performance, Employees Satisfaction, Employee Management.

The Impact of Career Development on Employees' Engagement: The Case of Wegagen Bank S.C

Solomon Tekletsadik, St. Mary's University

The main objective of the study was to assess the impact of career development on employee engagement at Wegagen Bank S.C. The conceptual framework was designed by treating career development as an independent variable and employee engagement as dependent variable. Career Development was further expressed using specific dimensions such as career planning, career counseling, career specialty training and internal promotion. Explanatory survey design was used while a questionnaire was used to gather primary data. The study sample in terms of the respondents covered randomly selected employees of Wegagen Bank at head Office in Addis Ababa and a sample of 146 was administered with the questionnaire and 86.3% response rate was achieved. The data collected was analyzed with the aid of descriptive statistical techniques such as mean score. More so, multiple linear regressions were used to establish the relationship between study variables and to test the hypotheses using Statistical Package of Social Sciences Version 22. The study found that staffs of Wegagen Bank are only moderately engaged to the bank. More so, the findings of the study revealed that the combined effect of various career development practices influenced employee engagement positively. The result of regression also indicates that career development predictor variables internal promotion, career specialty training and career counseling have statistically significant contribution on employee engagement. Career planning, on other hands, did not have significant effect on employee engagement. The adjusted R^2 of 0.58.5 indicates 58.5% of the variance in employee engagement can be predicted by career development practiced of the bank. Thus, the study concluded that improved career development practices are an increasingly important weapon for improving engagement of employees. Therefore, the management of Wegagen Bank should influence these career development practices as a way of improving the engagement of employees.

Keywords: Career Development, Wegagen Bank, Career Counseling, Career Planning, Career Specialty Training, Employee Engagement and Internal Promotion

Assessment of Marketing Strategy Practice: The Case of Daisy Three Star Hotel in Addis Ababa

Tewodros Dembu, St. Mary's University

This study is to assess the marketing strategies of the Daisy Hotel owned by Weyeg General Trading Plc. the product, price, promotion and distribution strategies that is best for the consumers of the company. Makes marketing easy to handle and allow the separation of marketing activities from other activities of the firm and the delegation of marketing tasks to specialists. So as to achieve the stated objectives of the study has used mixed research approach. Quantitative data were gained from customers of the company. Besides, interviews were conducted with marketing managers of the company in order to substantiate the data gained through survey questioners. According to the result of the study, out of the total respondents, 123 (77.55%) of them are male customers whereas the rest 36 (22.45%) are female customers. This shows that majority of Daisy hotel customers are males' part of the population. Majority of the respondents are young who are expected to be on the productive age. The response from the customers shows that the company provides quality services. The company delivers food, bar and room services. From the total services delivered by the company, the majority of customers of the company like room service. The quality of the service is the main reason for the customers to prefer the company. The price of the company is affordable for most of the consumers; as a result, most, individual customers can handle this price. Using social media platform and watching TV are most available and comfortable for majority customers to known about the services of the company. It is highly recommended that to make promotion even if there is no problem in demand, not to change the price significantly, rather to make it gradually and keep the product/service as good as possible because/ service quality is one the customer preference.

Keywords: Marketing Strategy, Hotel Industry, Daisy Hotel

**An Assessment of Factors Affecting Market Leadership in Lubricant Products: The Case
of Yetebaberut Beherawi Petroleum S.C (YBP)
Tigist Befikadu, St. Mary's University**

Marketing is a key tool by which business organizations are able to achieve corporate objective they are primarily intended for. Likewise, owning a leadership position in certain industry needs a strong orchestration of marketing strategies in view of responding to demand outlying over the market and competitors' actions. Likewise, this study is intended for identifying factors affecting Yetebaberut Beherawi Petroleum S.C (YBP) in leading the Ethiopian oil industry particular to lubricants business segment. The Ethiopian downstream petroleum companies are composed of both multinational and indigenous firms in which the multinational companies are having an upstream source serving them as one of the competitive advantages they are having over the independent local marketers. Hence, as a strong market challenger with significant share in the market, (YBP) has been sustainably securing a fourth position in an industry with fierce competition. However, pinpointing the major factors affecting YBP not to possess the leadership position is vital. Accordingly, this study is envisioned for addressing both internal and external factors banning YBP not to own the leadership position. Thus, responses for the major customer segment of the company namely Distributor, Reseller and dealers are used as an input in revealing gaps observed from the external stakeholder's point of view from the major marketing mixes perspective. Furthermore, internal responses from the marketing officials in the company were addressed in pinpointing the extent to which devised marketing strategies are compatible with the level of competition outlying over the market. Secondary data is from supplement the findings as well. As a result, areas including product availability, promotion, distributing channel and pricing are found to be where the company is challenged of most as compared to the outlying competition over the market as an internally sourced gap. In addition, Price ceiling by MOT, Illegal importation of lubricants, and challenges from entrants were observed as an external gap to be further addressed by the company in it strive towards owning market leadership in the industry.

**The Effect of Organizational Culture on Organizational Performance: The Case of Addis
Ababa Transport Authority**
Tinsae Getaneh, St. Mary's University

This research is conducted to study the effect of organizational culture on organizational performance of Addis Ababa Transport Authority in the budget year (2021/2022). For the sake of achieving its goal explanatory and descriptive research design has been used. Furthermore, quantitative approach has been used. The population has covered all the staff members of Addis Ababa transport authority. This research preferred Tardo Yemane formula to determine a sample size. Using this formula 113 representative number of employees was selected from the total population of 158. Simple random probability sampling technique was used to select participants of the study. This study used both primary and secondary data sources. The type of instrument used to conduct primary data from the respondents was questionnaire. The data gathered from the study were analyzed with statistical tools such as descriptive statistics and inferential statistics. The general finding of the study shown that, the type of organizational culture exercised in the authority was hierarchical type of culture. The study also confirmed that, there was a statistically significant positive relationship between organizational culture and organizational performance. Accordingly, the study concluded that organizational culture has fundamental influence on organization's performance. Therefore; the study recommends Addis Ababa transport authority to introduce clan type of culture, to focus on human development and to provide adequate attention for organizational culture.

Keywords: Organization, Culture, Performance, Organizational Culture & Organizational Performance

The Effect of Employee Satisfaction on Job Performance: The Case of Zemen Bank S.C

Tsedey Aklilu, St. Mary's University

The study aimed to investigate the effect of employee satisfaction on job performance in Zemen Bank S.C. Data were collected through structured close and open-ended questionnaires from the sample of 276 permanent employees through simple random method of sampling selected from head office, main branch and other branches of Zemen Bank S.C located in Addis Ababa. Data were analyzed using descriptive and inferential statistics with the aid of Statistical Packages for Social Scientists (SPSS) version 20. Multiple regression analysis technique was used to explain the nature of the relationship between employee's satisfaction dimensions (salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics) and job performance. The reliability coefficient of 0.984 was computed using Cronbach Alpha formula to measure the internal consistency of the questionnaire items. The result suggests that there is significant relationship between the independent variables i.e., salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics with job performance. Regression analysis result indicated that 93.5% of the variation on job performance of the bank could be explain by the sum up measure of salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics. The response of employees revealed that most of them are unsatisfied with the bank payment structure, performance evaluation criteria, supervision, working environment, training and development, promotion and job characteristics. Based on this, the researcher recommended that, in order to enhance employee performance, the bank should effectively implement the dimensions of employee's satisfaction namely salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics.

Keywords: Employee Satisfaction, Job Performance

**Factors Affecting Physical Distribution of Pharmaceutical Products: The Case of Ethiopian
Pharmaceutical Supply Agency
Wengelawit Seyoum, St. Mary's University**

The purpose of this research was to find out factors affecting physical distribution pharmaceutical products: The case of EPSA. The study was considered four independent variables. The researcher used descriptive and explanatory (casual) research design. To this objective quantitative approach was used. The data were collected from 125 employees who were selected using convenience sampling technique. The sample technique was chosen the respondents were selected particularly which meets a certain criterion. The sources of data were primary and secondary data. The method of data collection was questionnaire. Validity and reliability test were directed to check the consistency between the variables all included variables confirmed to reliable scoring with alpha value greater than 0.7. The method of data analysis was using correlation, multiple regression, frequency, table and percentages. The major findings showed that, there is significant positive relationship between independent and dependent variables. The other was linear combinations of all factors of physical distribution considered under the present study were significantly contributed to the positive variation for effectiveness of physical distribution management. The researcher concluded that in the case of selected branches of EPSA, the different factors which have significant positive impact on effectiveness of physical distribution management. Finally, the researcher recommended EPSA to reexamine the warehouse practice assessment in order to make more space and buy more shelves that are necessary for pharmaceutical products in more effective physical distribution management, agency needs to the reconsider on availability of vehicles in order to increase the physical distribution management effectiveness. The agency needs to update to latest technology for controlling vehicles rather than the manual way of controlling the vehicles and needs to give more emphasis in improving effective supply of medicine since it is a major mandatory in distributing medicine in the country.

Keywords: Product, Physical Distribution, Warehouse Practice, Transportation, Storage, Product Timeline and Overall Physical Distribution of Pharmaceutical Products

The Effectiveness of Educational Leadership Practice: In the Case of Nifas Silk Lafto Sub-City Secondary School
Weynished Negussie, St. Mary's University

The Effectiveness of Educational Leadership Practice in The Case of Nifas Silk Lafto Sub-City Secondary School. The purpose of the study was to examine the practices of government secondary school principals' leadership in Nifas Silk Lafto Sub-City Addis Ababa. The study employed a descriptive survey method and was conducted in three secondary schools. To collect the relevant data questionnaire and interviews were used during the study. Data was gathered from 51 teachers, 3 school principals, and 2 vice principals. The participants of the study were selected conveniently based on their responsibility. The review of literature focused on leadership in education within this concept, the concept of leadership, the theoretical background of leadership, leadership styles, leadership skills of leaders, and managerial functions of school leadership. The descriptive survey method was supported by a qualitative study that was employed to study the practices. To collect the relevant data questionnaire of both closed and open-ended questions was used and interviews were conducted during the study. Accordingly, a questionnaire was prepared to be filled by teachers, and interviews were administered to Sub City principals and vice-principals. The data obtained through questionnaires were analyzed using statistical tools such as the mean. Based on these findings, principals are less effective in their leadership due to a lack of experience and qualification in the profession.

**The Effect of Motor Insurance Claim Management on Customer Satisfaction: The Case of
Ethiopian Insurance Corporation
Wondyfraw Tilahun Betru, St. Mary's University**

The objective of this research was to examine the effect of motor insurance claims management process on customer satisfaction at EIC. The research identified five elements of the motor insurance claim management process at EIC, which are claim reporting, response to a claim, towing damaged vehicle, damage assessment and repair handling. The motor insurance claim management included a sixth process complaint or dispute settlement for those raising any. Taking a sample of 123 customers selected using a convenience sampling technique from EIC customers; the research examined the relationship between the elements of the claim management process and customer satisfaction. The results indicated that there is a statistically significant correlation between customer satisfaction and motor insurance claim management processes presented in their order of Pearson correlation coefficient (repair handling, damage assessment, complaint settlement, damaged vehicle towing, claim reporting, and response to a claim). The model also identified repair handling, damage assessment as strong predictors of customer satisfaction followed by complaint and dispute settlement. This implies that improving motor Insurance claim management process could improve the overall customer satisfaction, which can also translate in to policy renewals and further recommendation to others increasing the word-of-mouth advertising. Prioritizing and improving elements of the motor insurance claim management process specifically 'repair handling' and 'damage assessment' followed by 'complaint and dispute settlement' should result in higher level of customer satisfaction quickly.

Keywords: Motor Insurance, Claim Management, Customer Satisfaction

Effects of Employee Engagement on Job Satisfaction: The Case of Abay Bank S.C.
Yesunesh Getachew, St. Mary's University

The main objective of this study was to investigate the effect of employee engagement on job satisfaction in Abay bank S.C. The study is quantitative in its approach and has been able to use descriptive and explanatory research design. To achieve its objective data have been collected by dispatching self-administered questionnaires to 159 employees of the respective branch offices of the Bank which comprises of the four indicators of employee engagement that are expected to measure their level of job satisfaction. After 129 responses were collected back the data were analyzed using SPSS software version 25. In addition, to analyze the collected data descriptive statistics (frequencies, means & standard deviations), and inferential statistics (correlation and regression) were used. The findings of the study indicated that inspirational leadership, internal communication and career development has a positive and significant effect on job satisfaction in Abay bank S.C. accordingly the researcher forwarded the following recommendations. Based on the result inspiring leadership shows a significant relation with job satisfaction in the study. Abay bank can make its employees Job satisfaction be attained by making a good career development system in which there are regular trainings, job advancement opportunities and opportunities where employees apply their talent and expertise. To ensure maximum satisfaction for all individuals members of the institution, carefully managing internal communication is essential. In addition, the company should be conducting job satisfaction surveys continuously and taking corrective actions on areas that need improvement on issues identified as crucial and important is recommended.

Keywords: Employee Engagement, Inspirational Leadership, Internal Communication, a Culture of Diversity, Job Satisfaction, Abay Bank S.C.

**The Assessment of Challenges and Benefits of Performance Management System
Implementation: The Case of Commercial Bank of Ethiopia Selected City Branches in
Addis Ababa**

Yidnekachew Fekade, St. Mary's University

Nowadays the source of sustained competitive advantage has shifted from financial resource to technological resource and human capital. Therefore, many organizations try to rely on employees' knowledge; skills and competence to enhance organizational competitiveness. The main objective of this study, therefore, is to assess the challenges and benefits of performance management system implementation in commercial bank of Ethiopia selected city branches. A total of 342 samples were drawn from the target population using simple random sampling technique. 309 respondent's questionnaires were completed and returned. This represents 90 percent respondent rate. Close-ended questionnaires were distributed to employees of selected city branches and structured interview forwarded to six selected branch managers. Data analysis was done through descriptive statistic, specially used mean, standard deviation, frequency and percentage. The finding shows that: the employee understanding towards PMS is differ based on their demographic character, there were challenges of PMS implementation in CBE, some benefits also gained from PMS implementation and the feature of PMS implementation in CBE is not according to theoretical aspect.

Keywords: Performance management System, Challenges, Benefits, Human Resource Management. Commercial Bank of Ethiopia

Packaging and Its Effect on Brand Marketing Strategy: In the Case of Habesha Breweries S.C

Yodit Wolde, St. Mary's University

The objective of this study is to determine the attributes of packaging that play an important role on marketing strategy. The purpose of this research is to find out the main important factors related with the packaging attributes and practicality that help the marketing strategy process. Companies in order to create the right packaging for their products, they must understand the marketing strategy process and understanding the role and the impact of packaging as a variable that can influence the purchase decision. Therefore, by understanding, what factors influence the marketing strategy and what packaging attributes are most important that will help companies making the right decisions about packaging of their products. The research identified main variable of the study marketing strategy and some independent variables like packaging color, printed information, packaging material, font, printed information and innovation. The primary research data was collected through a structured questionnaire and SPSS software was used for analysis purposes. Therefore, the study tries to find out the most important factors that have an impact and influences marketing strategy.

Keywords: Marketing Strategy, Packaging Attributes

Assessment of Employee Turnover and Employee Retention Strategies: The Case of Midroc Construction Eth Plc.

Yohannes Mulugeta, St. Mary's University

Employee turnover is a significant factor that should be due attention by organizations. The general objective of the study was to assess employee turnover and employee retention strategies, the case study of MIDROC Construction ETH Plc. The study was guided by the following specific objectives; to identify the causes that lead to employee turnover in MIDROC Construction ETH Plc., and to assess employee turnover on organizations and to assess the possible strategies of reducing employee turnover in the organization. The study employed a descriptive research design since it intends to gather qualitative and quantitative data that describes the nature and characteristics of employee turnover and employee retention strategies in the organization. The target population comprised a total of 390 employees working at MIDROC construction ETH Plc. head office and terminal branches. The sampling method used in this study was stratified random sampling for quantitative data and purposive sampling for qualitative data. Primary data was collected using structured questionnaires and semi structured interview. Secondary data gathering instruments are observation and documents of the company from HR department. Therefore, the study found out that the majority of the respondents stated low compensation, lack of promotion, lack of training and education, lack of recognition and appreciation are the major causes of turnover and most respondents agreed that the organization lack remuneration adjustments within time, did not recognize and appreciate work achievements, and didn't have career growth plan and opportunity taken as retention strategies implemented by the organization. The study recommended that the organization to put competitive compensation packages, create training education and career development opportunities as a retention strategy to implement and has to make its employees stay longer.

Keywords: Employee Turnover, Costs of Turnover, Employee Retention, Retention

Assessment of the Challenges of Coffee and Oil Seed Exporters in Ethiopia
Yohannes Negussie, St. Mary's University

International trade, if properly managed, can contribute to a nation's economic growth. One of the reasons for international trade is the presence of the imbalance of natural resources of countries. The efficiency of a given country's international trade is highly dependent on the efficiency of the participants of in this sector. One of the main actors in international trade is exporters. The main purpose of this research was to assess the major challenges of coffee and oil seed exporters in Ethiopia. Among different barriers, this study aimed at identifying the major challenges in the area of foreign management, identifying institutional obstacles, challenges related to organizational capacity, and logistics-related challenges. From different scholars and research, major variables are self-extracted in each category and prioritize the problem of coffee and oilseeds exporters. Despite the fact that these variables are also used in other research pilot studies were conducted to communicate with respondents before the questionnaire was distributed for the data collection process. To get a clear picture of the challenges Nonprobability sampling method called convenient sampling technique used. The data analysis process completed using SPSS statistical packaging software and descriptive statistics relative importance index (RII) methods of analysis used to prioritize the challenges faced by both exporters. The findings showed that most exporters are unable to generate profit from this sector and they are doing business to get foreign currency to import different materials because of a high transaction cost in local and international transportation, lack of financial resources, lack of researching and market segmentation were identified as serious factors which influence this sector. Therefore, government and other concerned stakeholders should address the identified problems accordingly by considering the dynamics of the global market.

Keywords: Coffee and Oilseeds Export, Foreign Market Management, Logistics Barriers, and Institutional Obstacles

Employee Performance Management System: The Case of NIB International Bank **Yonathan Tilahun, St. Mary's University**

The basic purpose of this study is to assess performance management system of NIB International Bank of Ethiopia by providing practical solutions and recommendations so that the Bank can choose the best option. Performance management system is a strategic and integrated approach to delivering sustained success to organizations that focuses on performance improvement and employee development. This study tried to address the basic questions of what is the performance management system of NIB International bank, what is the purpose of employee's performance management system in NIB International bank, how performance evaluation criteria and the banks over all goals are aligned and employee's participation in the entire system. To answer these questions descriptive and inferential research design has been deployed by using both quantitative and qualitative research approach. There are 275 branches of NIB International bank in Addis Ababa and for this study simple random sampling technique was used to take 15 branches with total number of 249 employees and sample size of 154 employees to fill in the self-developed questionnaire, which is the main data collection instrument. The data gathered from the questionnaire were compiled by using SPSS software. Descriptive statistics and Inferential statistic method was used for analyzing data obtained from questionnaire and data gathered from interview. Based on this study participation of employee's in the performance planning, performance execution, performance assessment and performance review stage of performance management is not across all employees of NIB International Bank, lack of capacity of ratters to take performance management system, lack of regular feedback, The Bank did create a room for the practice of setting goals and standards of performance measures on the basis of mutual agreement between employees and supervisor and doesn't allow employees to agree on the goals they are expected to achieve. In addition, the system and objectives of performance management in NIB International Bank are not described clearly for its employees, Employee performances are not recognized and where possible rewards for performance and punishment for non-performance haven't been well introduced. An employee doesn't get an opportunity to know about the benefits of performance management system and so on are the major problems noted. It is concluded that there is a low understanding of performance management objectives, lack of permitting things for employees to participate in performance management system, lack of skill that helps measures actual performance and lack of providing sufficient resources, giving feedback, giving support and timely notification of performance change. To those and other problems investigated in the study, the forwarded recommendations were the bank should create a plate form through which employees participate in operational planning system, the criteria presented to assess the performance of employees should take into account of specific and measurable characteristics of that measure of work related behavior of employees and finally they must facilitate the use of explicit metrics, open and honest feedback to alleviate employees in the Bank's future practices of Performance management system.

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

**An Assessment on the Effectiveness of Project Performance Appraisal System: The Case of
Ethiopian Roads Administration
Yordanos Nigussu, St. Mary's University**

The major objective of this study was to investigate the effectiveness of the project performance appraisal system. As a result, its effectiveness has been tested by selecting three variables to show the relationship between the three independent variables and the dependent variable. The study is required to create the level at which availability of funds, stakeholders' participation, and organization leadership influence the effectiveness of the project appraisal system. Furthermore, they have been selected based on their population size out of 1206 permanent employees. A total of 300 employees were taken as a sample by using a stratified sampling technique, and questionnaires were distributed proportionally. The findings indicate that the organization's project performance appraisal system is miss-formulated and also based on the selected effectiveness variables; it is observed that the project performance appraisal system is less effective across all the divisions. Furthermore, problems which hinder the effectiveness of the project performance appraisal system were identified and a comparison of their occurrences was also made. As a result, lack of participation of employees in the project performance appraisal process was identified as one of the major problems, while lack of a well-tailored measurement system and lack of well-designed procedures and processes were also identified as critical problems. Finally, this research enables us to see the effectiveness of the performance appraisal system of ERA and the gaps that exist in the project performance appraisal system. By giving extensive information about the organization's performance appraisal processes, the research intends to recommend to management of the organization a better project performance appraisal system in order to fill the existing gaps and/or take corrective action on the PAS in a way that enables it to achieve the objectives of the organization.

Keywords: Project Performance Appraisal, Effectiveness, Availability of Funds, Stakeholders' Participation, and Organization Leadership

The Effect of Leadership Style on Employee Performance: A Case Study on TVET Agency in Addis Ababa

Yoseph Kumlachew Mengesha, St. Mary's University

The purpose of this study was to examine the effect of leadership style on employee job performance in this case of TVET agency in Addis Ababa, Ethiopia. This study has selected leadership styles such as supportive, participative, servant, transactional and transformational leadership styles as independent variables that are assumed to have direct influence on employee job performance, which is the dependent variable. In guiding this research, the researcher applied mixed research approach where by both qualitative and quantitative approaches were used to answer the research problems. Descriptive and explanatory research designs were applied to meet the research objective. Structured and unstructured questionnaires were used to collect data from 167 respondents. The leadership styles were measured through the Multi factor Leadership Questionnaire. Moreover, qualitative data were gathered through interview. Descriptive and inferential statistical techniques were used for data analysis. Inferential statistics mainly Pearson's correlation and linear regression analysis were used to examine the relationships between the study variables. The findings show that participative leadership style is the most dominant style at the TVET agency ($\bar{x}=3.0412$) while the least practiced leadership style was transactional leadership style ($\bar{x}=2.069$). The results of Pearson correlation analysis reveal that employee job performance was positively correlated with participative leadership style ($r=0.831$, $p=.001$) followed by the servant leadership style ($r=0.810$, $p=.001$), supportive leadership style ($r=.519$ and $p=.000$), transformational leadership was significant ($r=.519$ and $p=.000$). Moreover, the mean value of Employee performance is above average. The results of regression analysis indicated that all leadership style have a significant positive effect on employee performance. More specifically, participative and servant leadership styles have dominant effect on job performance. In conclusion, leaders in the case organization need to use a lot of participative and servant leadership styles to improve the level of employee job performance.

Keywords: leadership style, participative leadership, servant leadership, transformational leadership, transactional leadership, employee performance, TVET

**Effect of Motivation on Employee Performance: The Case of Abay Bank South and West Addis
District, Ethiopia**
Zelege Chanie, St. Mary's University

The objective of the study was to investigate the effect of motivation on employee performance at Abay bank South and west Addis Ababa district in head offices. The research adopted descriptive and exploratory research design with mixed research approach. Stratified sampling and simple random sampling techniques were employed for this research with 211 sample size. Both primary and secondary data that were collected through questionnaire and document review were used. Descriptive statistics, correlation analysis and infernal statistic, multiple regression analyze techniques were used to analysis the data. The finding of relationship results showed that positive relationship between the goal setting and non- monetary reward and recognition and employee performance at Abay bank. However, the study revealed that well- being and monetary reward or financial incentive are insignificant determinant of employee performance. The researcher recommends that monetary incentive Abay Bank that must provide adequate incentive plan and reward system and better market-based salaries and the well- being must offer conducive working environment and job security for their employees for those resist change. So, change can increase employee performance in their work activities to make satisfied employees and customer. The company must assess regularly the compensation program to update with market and Abay bank must to keep healthy relationship and to improve working environment to their staff to interest at the job.

Keywords: Motivation, Goal Setting, Reward and Recognition, Financial Incentive and Well Being Employees' Performance

The Effect of Service Quality on Customer Satisfaction: The Case of Commercial Bank of Ethiopia at West Addis District Selected Merkato Branches
Zeray Dagne, St. Mary's University

As the significant increasing of service sector in the economy, there is a tight competition in the area. Banking industry also one of the most dominant service sectors in Ethiopia; and there is a tight competition within this sector. So, the main objective of this study was to assess the overall level of service quality and customer satisfaction in CBE west district selected Markato branches and to investigate the effect of service quality dimensions on customer satisfaction under the study area. As the significant increasing of service sector in the economy, there is a tight competition in the area. Banking industry also one of the most dominant service sectors in Ethiopia; so, they tend to continually found a strategy that enabling them to be competent in this tight competition. This strategy often focuses on the area of improving service quality to increase customer satisfaction to be strongly compete and pooling more customers. Because, service quality is relevant to keep up their competitive advantage and improve customer satisfaction. A conceptual model of service quality dimensions was developed. Data for this study was collected in CBE west district selected Markato branches, which is situated in A.A, Ethiopia. This study was used both primary and secondary data was employed. A total of 349 respondents taken as a sample customer of the banks were chosen and the questionnaires were distributed to customers of the Banks during office hours of the week. The collected data was analyzed with the help of SPSS version 20. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The findings of the study show that service quality of customer satisfaction is below average, and customers are not satisfied with the service. Based on the finding all service quality dimensions have significant effect on service quality and customer satisfaction. The study concluded that over all service quality of banks is not good and customers are not satisfied with the services of the organization. So, the bank needs to improve the quality of service to satisfy and attract the unsatisfied customers. The researcher recommended that banks should work hard on all these service quality dimensions to improve its service quality and customer satisfaction of the banks. And also, emergence of new forms of banking channels such as Internet banking, Automated Teller Machines (ATM), phone banking and also maturing financial market and global competition have forced bankers to explore the importance of customer loyalty. Therefore, studies need to focus on the changing role of the banking system and its dynamic financial market.

Keywords: Customer Satisfaction, Tangibility, Responsiveness, Reliability, Assurance and Empathy

Marketing

The Effect of Promotion Mix Strategies on Deposit Mobilization of Commercial Bank of Ethiopia

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The purpose of this study is to determine the effect of Promotion mix strategies on deposit mobilization of Commercial Bank of Ethiopia. The target population of the study was Commercial Bank of Ethiopia's employees and customers who are found in Addis Ababa. A standard 5-point Likert scale questionnaires were distributed to a total of 368 respondents. A convenience sampling technique was used to determine the sample members. The objectives of the research were to assess the promotion practices of Commercial Bank of Ethiopia, to identify the most preferable promotion mix practices in influencing deposit mobilization, to measure the role of promotional mix practices of Commercial Bank of Ethiopia on deposit mobilization, to identify the major challenges of promotional mix practices of Commercial Bank of Ethiopia. A quantitative and qualitative research approach was applied to collect data from employees and customers in Commercial Bank of Ethiopia. To achieve this, a questionnaire survey was conducted by taking the most important promotion mix elements that were identified by various researchers from literature. In order to achieve the objectives of this study, questionnaires were analyzed using descriptive analysis with the help of statistical package for social science version 20 statistical software program. Kendall's coefficients of Concordance analysis were done to test the level of agreement among the respondents in rating the questionnaires. The findings from the study reveals that all promotion mix elements such as advertising, sales promotion, Personal selling, public relations and publicity, and direct marketing have significant and positive effect on Commercial Bank of Ethiopia's deposit mobilization. Both the employee and customer respondents have given Advertisement a high rating result from the other promotion mix elements in influencing customers. Therefore, the management of CBE in collaboration with the Business Development Sub-process should give much attention to the promotion mix strategies and practices to achieve the required result.

Keywords: Advertising, Sales Promotion, Personal Selling, Public Relations and Publicity, Direct Marketing, and Deposit Mobilization

The Effect of Digital Marketing on Brand Loyalty: The Case of St. George Beer S.C
Asres Mekuriaw, St. Mary's University

This study applied quantitative research approach. Primary data were gathered through questionnaire and supplemented by secondary data sources. The research targeted all consumers of St. George Beer in Addis Ababa above age of 21. The researcher was adopted convenience sampling of non-probability technique and data were gathered from 235 consumers of St. George beer from 246 samples. Data were processed via SPSS version 20 and analyzed through descriptive and inferential statistics. Determining factors such as knowledge of the respondents about social media, Branding, Digital marketing, and knowledge about the St. George beer 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 online advertisement, social media and customer satisfaction have been shown to have a positive influence on Brand loyalty. And on overall conclusion the research shows the relationship between Brand loyalty (dependent variable) and a digital marketing (independent variables) have positive relationship. In case of St. George beer being active on Digital marketing makes the brands noticeable at the same time, the digital marketing helps the company to have loyal consumers. In generally speaking, the regression model developed under the study was considered as a good fit or predictor of Brand loyalty of St. George beer products form their customers. The Dependent variable is Brand loyalty which can be explained by their respective beta coefficients. The individual effects of the independent variables can be explained by their respective beta coefficients, as per the regression result.

Keywords: Brand Loyalty, Digital Marketing, Social Media, Customer Satisfaction and Online Advertisement

Factors Affecting Customer Retention in Life Insurance Sector: The Case of Ethio-Life and General Insurance Company (Elig)
Behailu Kacha, St. Mary's University

Customer retention is more profitable strategy because keeping the existing customer is cheaper than searching for new customer. Customer retention is a very important issue for the insurance industry. It is the concern of every insurance company as each company's profitability and growth depends on the capacity of retaining their existing customers. In most cases, it is the core focus area of activity in insurance business. The main objective of this study is to identify factors that influence customer retention in the life insurance sector in the case of Ethio Life & General Insurance Company, Addis Ababa, Ethiopia. In this research, customers of life insurance sector were targeted as the population while customer service, premium, switching barriers, customer loyalty, competition, and claim trend were taken as predicting variables towards customer retention as criterion variable. The design of the study is explanatory research design as the study tries to examining the explanatory factors affecting customer retention in life insurance sector. The study used questionnaire to collect relevant data for the research questions from census respondents of 158 customers of Ethio Life and General Insurance Company. Pearson correlation and multiple regression analysis were used to examine the relationship between the independent variables and customer retention using SPSS 20.0 and the results showed that all factors contributed to explain customer retention but comparatively premium had the largest impact on customer retention than customer service, switching barrier, customer loyalty, competition, and claim trend. Thus, insurance companies should design a strategy to address these factors for increment of their existing customers' retention.

Keywords: Customer Retention, Customer Service, Premium, Loyalty, Competition, Switching Barriers

The Impact of Social Media on Brand Awareness: The Case of Hyatt Regency Hotel Addis Ababa

Bethelhem Walleligne, St. Mary's University

Social Media can be defined as a group of Internet based applications that exist on the Web 2.0 platform to enable the Internet users from all over the world to interact, communicate, and share ideas, content, thoughts, experiences, perspectives, information, and relationships. The aim of this study is to investigating the impact of social media on the effect of brand awareness in the case of Hyatt Regency Hotel., 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 329 respondent answers and usable responses were collected and used for analysis with the help of SPSS software. Thus, results of the findings show that the overall social media dimensions accounted for 82% of variation in customer brand awareness. The five dimensions of social media namely E word of mouth, customization, interaction, trendiness and entertainment affected Brand Awareness of Hyatt Regency Hotel customers. E word of mouth had relatively the strongest effect ($B = .552$) followed by customization ($B = .529$) on brand awareness. Whereas, entertainment showed very weak effect ($B = .031$). Whereas, interaction ($B = .272$) and trendiness ($B = .249$) had an average effect on brand awareness. Despite the weakest influence of entertainment on brand awareness, the other four social media dimensions are good predictors of customers brand awareness towards Hyatt Regency brand. Brand Awareness, in this case, escalates more if E word of mouth, Customization, Interaction and trendiness traits of Hyatt Regency social media improved by the company.

Assessing Brand Awareness and Its Effect on Consumer Purchasing Decision: The Case of Dega Bottle Water

Betselam Biyadglean, St. Mary's University

The purpose of this paper is to explore the effect of brand awareness on consumer purchasing decision of DEGA bottled water consumer in Addis Ababa. The study measured four measurements of brand awareness such as recognition, recall, top of the mind and dominant to measure the purchasing decision of DEGA bottled water. The researcher uses explanatory research design, among the various quantitative methods, the researcher used explanatory study, where emphasis is given on studying a situation or a problem in order to explain the relationship variables. Bottled water consumers selected based on random convenience sampling technique. 384 bottled water consumers are selected from the total bottled water consumer in Addis Ababa. The Pearson correlation test conducted between consumer purchasing decision and brand awareness, there is a strong relationship between them. The regressions result confirmed that, the linear combination of all the components of brand awareness consider under the present study was significantly contributed to the variance. The ANOVA test result also confirmed that, the prediction power of brand awareness is found to be statistically significant. From the beta coefficient result, the researcher obtained that, recognition is found to be the most important variable in predicting the dependent variable consumer purchasing decision, followed by top of the mind, recall and Dominant. Finally, the researcher concludes that in the case of Dega bottled water consumer brand awareness has a significant positive effect on consumer purchasing decision.

Keywords: Brand Awareness, Recognition, Recall, Top of the Mind, Dominant and Consumer Buying Behavior

The Effects of Media Advertisement on Brand Preference of Lubricants: The Case Of National Oil Ethiopia Plc.

Elelta Solomon Admasu, St. Mary's University

Measuring the impact of Ads of different forms in consumers brand preference is very essential for every marketer. If resources including money, time and effort spent on Ads such as banners, SMM, and do not create any positive change in consumers' brand preference and get customers and potential customers to prefer the brand from all other similar brands in the market then the resources can be said to be vain, the study aims to assess the effects of Ads on consumers lubricant brand preference Media advertisement is among the important company strategy that has powerful effect on brand preference. The objective of this study is to analyze the effect of Media advertisement on brand preference in the case of National Oil Company (NOC). The sample populations of the study were owners and drivers of motor vehicle in Addis Ababa. Quantitative research approach and non-probability convenience sampling had been adopted in selecting a sample size of 384. Data were collected using structured questionnaire and analyzed using SPSS 20 and descriptive research design was used. The results of the study revealed that Media advertisement have a relationship with brand preference of owners and drivers of motor vehicle. Therefore, it is essential for National Oil Company (NOC) to pay more attention in increasing their Media advertisement practice specifically should pay more attention to the activities and means of product attributes since the study results showed a weakness on some of contributors of originality, in influencing the brand preference of both the retailers and the company as a whole. Finally, the researcher is recommended to National Oil Company (NOC) is that the strategic impact of Media advertisement 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.

Keywords: Advertisement, Social Media Marketing and Brand Preference

Analyzing the Influence of Marketing Mix Elements on Customers' Passenger Car Brand Preference: The Case of Car Dealers in Addis Ababa
Elsabet Worku, St. Mary's University

This study was conducted with an objective of analyzing the influence of marketing mix elements on passenger car brand preference in the case of selected car dealers in Addis Ababa. It conceptualized and developed four dimensions of marketing mix elements: product, price, place and promotion and tests their relationship with brand preference. This study used both descriptive and explanatory research designs. Based on the objective of the study 22 items were provided in a 5-point Likert scale to 323 respondents. Non-Probability, Convenience sampling method was used. The data was collected through close ended questionnaire and analyzed through both descriptive and inferential statistics. The descriptive analysis was conducted by using mean and standard deviation. On the other hand, inferential analysis was conducted by using Pearson correlation and multiple linear regression assumptions. The result indicated that marketing mix elements have significant positive effect on brand preference at significance level of 0.05. Product has the highest effect. Based on the findings the researcher recommends that dealers' Marketing professionals should pay consistent attention to these Marketing Mix Elements especially to the Product element upon designing their Marketing strategies.

Keyword: Marketing Mix, Brand Preference, Product, Price, Place and Promotion

**Assessment of Corporate Social Responsibility: The Case of Selected Construction
Companies in Addis Ababa
Etsegenet Merekegn, St. Mary's University**

This study tried to examine the existing gaps, concepts, determinants, factors and effects that firm values have been contested for many years and still represent one of the most unresolved issues in corporate social responsibility, sustainability reporting, literature. The primary purpose of this study is to assess the determinate factors corporate social responsibility to value based management with the case of the selected construction firms in Addis Ababa. Accordingly, a purposive sample of six construction companies has been considered with 54 participants. The quantitative and qualitative research approach was applied using a Cross-sectional case study method and the researcher employed probability and non-probability sampling technique to select the sample from each firm and to make the sample more representative of the population. The data is analyzed using Likert Scales as well as effect model. The study identified various factors play a prominent role in shaping the environmental, economic and societal impacts of constructions on the one hand, and deciding on its cost structure on the other: the property developer, the general contractor, the investor, and the future user and owner. Only if at least one of these key factors required, CSR measures are implemented. As this study revealed, the Ethiopian government should design appropriate corporate social responsibility framework and impede to all organization to adopt it as their obligation. Based on the finding the researcher recommended that for all stakeholders in the country the issue of corporate social responsibility is not in well expansion and the societies are not aware about it. Thus, awareness to leadership campaigns should be mobilized to press businesses responsible, to doing the CSR performance, and protect our environment, controlling the wastages, support the community and protect social welfare of the societies to get positive impacts, although many of the firms conceive CSR as marketing and branding effects.

Keywords: Corporate Social Responsibility, Value-Based Management, Construction Industry, Core Business Operation, Sustainability

Effect of Prize Linked Saving (PLS) on Deposit Growth: The Case of Commercial Bank of Ethiopia

Fikrte Moltote, St. Mary's University

Commercial Bank of Ethiopia has launched PLS to improve saving practice and increase deposit of the banking by including different prizes. But customers are providing low attention for the promotion strategy. This study was conducted to identify effect of PLS on customer deposit. Based on this objective, the study has identified factors affecting intention to consider PLS for saving decision and its impact on deposit growth. It has targeted eligible customers for the qualifications of PLS; customers that has deposited minimum of 500 additional deposit from June 2021 at their saving accounts. For the study 400 customers were sampled and data was collected from 393 customers. Although they are eligible, 68 respondents were not included in the study because they do not know about the PLS, thus, 325 customers were used for the study. The study has followed quantitative approach and explanatory design and data for the study was collected by using questionnaire and it was analyzed by using descriptive and econometric methods. Probit model was adopted to analyze factors affecting intention to use PLS for saving decision and multivariate linear regression was used to identify effect of PLS on deposit growth. Two stages of regression were conducted; at the first stage factors affecting the intention was examined and probabilities were predicted for the second stage regression. the study has identified that demographic and socio-economic factors and the product features affect intention to use PLS and the PLS has significant and positive effect on deposit growth. Therefore, for the objective of increasing saving practice and deposit, it is important to effectively manage PLS of the bank.

Keywords: PLS, Deposit Growth, Commercial Bank of Ethiopia, Intention to PLS

Factors Affecting Digital Marketing Practices: The Case of Trekker's Spot Tour and Event Organizing Company Plc.

Frehiwot Ewnetu Begna, St. Mary's University

This research examined factors affecting digital marketing practices: the case of trekker's spot tour and event organizing company. As a response to the challenges of globalization, digital marketing emphasizes crucial qualities for businesses seeking efficiency and performance, and it is seen as an appealing alternative to traditional tactics. To achieve the objectives of this study explanatory research design was used. Data were collected through questionnaire from a sample of 384 customers that were selected using Convenience sampling method of Trekker's Spot tour and event organizing company. 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 practices (brand awareness, eWOM and social media content marketing) have positive and significant relationship with digital marketing. The results also indicate that brand awareness, eWOM, and social media content marketing have positive and significant effect of lead generation on digital marketing. The aforementioned factors affecting digital marketing dimensions explained 69.7%.

Keywords: Digital Marketing, Brand Awareness, eWOM, and Social Media Content Marketing

The Effect of Export Banking Service Quality on Customer Satisfaction: The Case of Zemen Bank

Hanan Nebil, St. Mary's University

The main purpose of this study is to the effect of export banking service quality on customer satisfaction: the case of export customer of Zemen Bank. The study was an explanatory research design and used the quantitative research approach. The structured Likert scale-based questionnaires were distributed and collected from 150 respondents selected using stratified sampling from Zemen Bank customers who engaged in export. The data was analyzed by undertaking the descriptive statistics, Pearson correlation and multiple regression analysis. All explanatory except empathy were statistically significant. Hence, all explanatory variables were found to be important factors to influence customer satisfaction in Zemen Bank. From the result the researcher revealed that assurance followed by tangibility and reliability has a significant effect on customer satisfaction. Furthermore, the results generated by Export-banking service quality dimensions explain significant variation in customer satisfaction. As a result, the researcher concludes that Export-banking service quality has positive and significant effect on customer satisfaction. Finally based on the result the researcher recommends the bank has to improve performance on all the dimensions of service quality in order to increase customer satisfaction and bringing the customers to higher level of loyalty since consumers expect more than what is being offered by other banks. This will enable Zemen bank maintain high level of competitiveness in export-banking industry.

Keywords: Zemen Bank, Tangibility, Assurance, Reliability, Empathy, Responsiveness and Customer Satisfaction

**The Impact of Social Media Advertising on Customer Buying Decision: The Case of
Brewery Companies in Ethiopia
Hilina Tsegaye, St. Mary's University**

These days' social media advertising is one of the most important marketing tools. It is presumed to have a powerful effect on customer buying decision. The aim of this study is to analyze the impact of social media advertising on customer buying decision with reference to brewery companies in Ethiopia (Addis Ababa). there are 4 independent variables of social media advertising. These are attention grabbing details, celebrity endorsement, creative characteristics and emotional appeal. The target population of the study was being customers who are aware of social media and live in Addis Ababa particularly in Yeka, Bole, And Lemi Kura sub cities. Quantitative research approach, explanatory and descriptive research designs and convenience sampling technique were adapted to gather data from 312 respondents. The data were collected using structured questionnaire and analyzed using descriptive and inferential (regression) analysis. The results of the study revealed that creative characteristics, attention grabbing details and celebrity endorsement have a positive and significant effect on customers buying decision but emotional appeal didn't cause an effect on customers buying decision. Therefore, it is essential for brewery companies to pay more attention in increasing their social media advertising practice. They should focus on the relatively better result. They should pay more attention to the, social media marketing activities since there is a weakness in one of the variables they should work on the other factors. Finally, the researcher recommends to brewery Companies should strategically plan their social media advertising. So, marketing managers should manage their social media sites in order to be profitable and also for other researchers to dig out other variables and to cover the rest geographical location.

Keywords: Customer Buying Decision, Social Media Advertising, Creative Characteristics, Emotional Appeal, Attention Grabbing Details, Celebrity Endorsement

**Assessment of Advertisement Practice on Consumers Car Brand Preference: The Case of
Automobile Car Sectors in Addis Ababa
Mahder Amsalu Abebe, St. Mary's University**

Measuring the effect of notice in buyers brand preference is exceptionally basic for each advertiser. Advertisement does not make any positive alter in consumers' brand preference; all assets such as cash, time, and exertion went through on notice will go in unsuccessful. The study points to investigate the effect of advertisement on buyers'' brand preference within the car brand showcase in Addis Ababa city. The structured questionnaires were utilized to gather essential information from 384 respondents, out of which 370 substantial surveys were collected and analyzed. These respondents were chosen by utilizing stratified likelihood inspecting strategy. The information was analyzed utilizing description insights (recurrence, rate) and inferential insights like correlation and multiple regressions. The finding uncovered that there are positive and critical connections between characteristics of the advertisements, Source of advertising media, and Celebrity Endorsement and brand preference of car. Indeed, although it has tall impact in by and large see, among publicizing media Internet is the foremost persuasive media in brand preference of lager in Addis Ababa city setting. In the long run, this consider prescribes fitting activities for companies in refining their promoting methodologies as a implies of overcoming the intense competition that exist within the advertise, hence, they can increment their deals volume and advertise share.

Keywords: Advertisement, Characteristics of the Advertisements, Source of Advertising Media, Celebrity Endorsement, and Brand Preference

**The Effect of Marketing Mix Elements on Customer Satisfaction: The Case of Habesha
Brewery Share Company
Mathias Yemane, St Mary's University**

It is evident that organizations use marketing as a tool not only to meet organizational objectives but also customer expectations. The purpose of this study was to examine effect of the marketing mix elements namely product, price, place and promotion on customer satisfaction in the case of Habesha Brewery. The study is motivated by the need to address the issue in Ethiopian context by providing recent and extensive evidence collected from beer consumers in Addis Ababa Ethiopia. The study applied a mixed research approach and pertinent qualitative and quantitative data were collected to meet the research objectives. Moreover, the study applied a combination of descriptive and explanatory research designs. 373 survey participants were selected to gather data for the study purpose. The study has used questionnaires, document analysis and observations for the purpose of collecting relevant information. The data obtained thorough questionnaires were processed via SPSS version 27 and analyzed using descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). Thus, in order to determine those factors which, influence customer's satisfaction, four variables (price, product, promotion and placement) were taken in to consideration. The finding of the study indicated that the marketing mix elements have different degree of effect on customer satisfaction in Habesha brewery. Product, place, and promotion caused positive and significant effect on customer satisfaction; while, product price has positive and insignificant effect on customer satisfaction. Therefore, the researcher recommends that the company should take a close scrutiny in the three marketing mix elements namely product, promotion and distribution not only to satisfy but also retain its customers.

Keywords: Marketing Mix, Product, Price, Promotion, Place, Customer Satisfaction

The Impact of Social Media Marketing on Sales Revenue: The Case of Medical Equipment Suppliers in Addis Ababa, Ethiopia
Melaku Hailemariam, St. Mary's University

The purpose of this study is to the impact of social media marketing on sales revenue in case of medical equipment suppliers in Addis Ababa, Ethiopia. The study employed quantitative approaches. Questionnaire and observation were the main data gathering tools. The questionnaire distributed to 61 medical equipment suppliers which all of them filled and returned back. The respondents are owners and managers of the medical equipment suppliers and the rest are working as a sales person for their company. The summarized data is then analyzed by applying descriptive analysis method. The findings demonstrated that most of the medical equipment suppliers use a social media marketing strategy. And the main platform for this medical equipment suppliers are Telegram channels and Facebook pages. Also, the result shows significant positive relationship between independent variables (content, reputation, timing connection, management and platform) and increment of sales.

Keywords: Social Media Marketing, Medical Equipment, Marketing, Medical Industry

**The Effect of Working Environment on Employees' Commitment: The Case of Education
and Training Authority (ETA)
Melkamu Ayele, St. Mary's University**

The aim of this study was to investigate the effects of work environment on employee commitment in Education and Training Authority found around Shero Meda, Addis Ababa. Quantitative research approach with explanatory research design was adopted in carrying out this research. Data was collected from thirteen directorates to address research objectives of the study using self-administered questionnaire from employees by choosing the most valuable employees by their level of positions in the authority. The collected data were analyzed using descriptive statistics, Pearson correlation and regression analysis through statistical package for social science (SPSS) version 20. The study used three major work environment factors including: physical work environment, psychological work environment and external work environment as predictor variables and employee commitment as dependent variable. The finding of the research highlights that there is strong relationship between physical work environment, psychological work environment and employee commitment while, some moderate relationship is revealed between external work environment and employee commitment. Based on the findings of study, recommendations made for the top management of education and training authority: physical work environment (in terms of work load, wage scale and recreational facilities) should be made sure that they stay at an acceptable level so as employees do not get distracted or bothered by them on their job).

Keywords: Education and Training Authority, Employee Commitment, Work Environment

The Effect of Media Advertising on Consumer Choice: The Case of 4-Star Hotels in Addis Ababa

Michael Demeke, St. Mary's University

Currently, media is a means of persuading people to take a particular course of action, or to reach a point of view. This study is undertaken to investigate the effect of media advertising on consumer choice of 4-stars hotels in Addis Ababa city. This study has used descriptive design and mixed approach. The study gathered data from primary sources through questionnaire and interview. The target populations for the study were consumers of the 4-star hotels and marketing managers of the hotels in Addis Ababa City. The sample size for this study was 80 customers and 8 marketing managers of the hotels. The researcher has used both probability and non-probability sampling approach to select hotels, hotel marketing managers and customers. After the data was collected from participants, both descriptive and inferential statistical techniques were employed to analyze the data process with the help of SPSS version 26.0. Frequency, percentage, mean, standard deviation, correlation and regression analyze were the main data analysis methods employed in this study. The findings of the study indicated that social media advertising significantly affects the choice of customers of 4-star hotels. In term of usage, customers of 4-star hotels in Addis Ababa use mostly social media sources than TV channels and printed media to choose hotels and in terms of influences on decision making customers of 4-star hotels are most interested/influenced on social media sources to get information about the services and location of hotels in Addis Ababa. Relationship revealed that there is a positive effect and significant relationship between social media and consumer choice. Challenges that affect the medias for the choice of the hotels by consumer were test and explained. Based on the findings, it is recommended that the hotels should use more social media advertisements to attract consumers in to 4-star hotels in Addis Ababa and they have to reduce the challenges that affect social media usage.

Keywords: Advertisement, Social Media, Consumer Choice

**Effect of Visual Merchandizing on Consumer Impulse Buying Behavior:
The Case of Addis Ababa
Nahome Tesfaye, St Mary's University**

The main aim of the study was to determine the effect of visual merchandising on impulsive buying behavior. In the fast-moving world, the competition and challenges have been increased in the retail sector. All retailers have aim to maximize profit through increasing sale. Retailers are using visual merchandising as a tool to attract the attention of customer in order to sale. Visual Merchandising is a technique to visually making the brand attractive and highlights the unique features of the store. The study focuses on Six important factors of visual merchandising and the hypotheses are based on these i.e., store layout, window display, mannequin, promotional signage, Pricing & Lighting and how it influences the impulsive consumer buying behavior. This study was based on primary data which was collected through the questionnaire. Our target respondent is the respondent that consumes the product in the small in bole sub city. Simple Random (Probability) sampling technique was used to conduct this research and a structured questionnaire was designed to collect responses. 116 individual responses were collected with their contact details to have an authentic individual feedback result. In this study we analyze the Demographic profile, Descriptive Analysis and Inferential Analysis including correlation and regression analysis. The major finding we got in this study is that the independent variable mentioned is the model has significance influence on the dependent variable (Impulse Buying). Retailer Manger should invest in improving the store environment to increase the level of impulse buying in their stores.

Keywords: Visual Merchandising, Impulse Buying, Consumer Behavior, Window Display, Store Layout, Mannequin, Promotional Signage, Pricing and Lighting

**Organizational Determinants of Employee Motivation and Customer Satisfaction: The
Case of Bolloré Transport and Logistics Ethiopia
Semere Baye, St. Mary's University**

The loyalty of customers and the rate at which customers reuse logistics services is a measure of success in the field of customer care of each business. Motivation determines how hard employees are willing to work for a business and how productive a business is. Motivation is also important for attracting employees, retaining employees and general levels of productivity in a business. A business can motivate its employees through financial and non-financial methods. Although the relationship between employee motivation and customer satisfaction has been studied in many researches on various businesses cases, this study is different by its type of business nature as logistics and supply chain management is a complex issue. The purpose of the study is finding out the impact of organizational determinants of employee motivation on customer satisfaction in the case of Bollore Transport & Logistics. The study formulates 4 hypotheses that are; H1: Work environment has a significant positive effect on customer satisfaction, H2: Pay and benefits have a statistically significant positive effect on customer satisfaction, H3: management systems have a significant positive effect on customer satisfaction, H4: Organizational vision has a significant positive effect on customer satisfaction. The research implemented census on employees & customers of Bollore Transport & Logistics. It employed explanatory research design supplemented by descriptive design. Primary data was collected by using questionnaire. The research findings show that Management System and Organizational Vision have a positive impact on the Customer Satisfaction of Bollore Transport & Logistics. Based on the study's findings, the researcher makes the recommendations to improve Organizational Vision, Management System and Employee Motivation at Bollore Transport & Logistics in order to improve customer satisfaction.

Keywords: Employee Motivation, Customer Satisfaction, Work Environment, Pay and Benefits, Management Systems and Organizational Vision

The Effect of Marketing Intelligence on Sales Performance of Private Banks in Addis Ababa

Semha Mohammed, St. Mary's University

This study aimed to investigate the effect of marketing intelligence on sales performance of selected private commercial banks in Addis Ababa. A quantitative research approach along with explanatory research design was applied. Branch managers of Awash, Abyssinia, NIB, Dashen, and Cooperative Bank of Oromia banks in Addis Ababa were taken as a study population. A sample of 258 respondents was selected by applying the convenience non-probability sampling technique. The primary data were collected from the targeted respondents through a self-administered questionnaire, of which a total of 228 valid usable data were used for analysis. SPSS 21.0 application software was used for processing quantitative data and analyzed using both descriptive and inferential statistics. Based on the analysis, the results of the findings revealed that marketing intelligence had a positive and statistically significant relationship with sales performance. Among the five dimensions of marketing intelligence, product modification had relatively the highest effect on sales performance followed by competitor business processes and marketing information review. However, process modification and strategic competitor analysis showed the least effect on the sales performance of the private commercial banks in Addis Ababa. It can be concluded that marketing intelligence dimensions are good predictors of sales performance in private commercial banks in Addis Ababa. Therefore, the commitment of managers is required to demonstrate the marketing intelligence acquired from both internal and external sources into practice. In doing so, private banks may enhance their sales performance to a better level.

Keywords: Marketing Intelligence, Product Modification, Strategic Competitor Analysis, Business Process Modification, Commercial Bank

**Assessment of Ship Chartering Practice and Challenge: The Case of Ethiopian Shipping
Logistic Enterprise**
Simegn Tassew, St. Mary's University

The main objective of the study was to assess the ship chartering practices and challenges in Ethiopia Shipping and Logistics Services Enterprise. Descriptive research design was used to describe the current situation of the study area, and qualitative method was used to collect the primary data gathered through in-depth interview and secondary data documents has taken from annual reports of the enterprise. The target population covered both the internal and external customers and they were selected by using expert purposive sampling method. Next to that, the demographic data were analyzed using STATA software and also the secondary and interview data were used qualitative data analysis. The result indicated that, there are three types of chartering practicing in Ethiopian Shipping and Logistics Service Enterprise such as voyage charter, time charter and the contract of affreightment. The main reasons, ESLSE to chartered vessels are because of cargo load capacity, specialization of vessels, unaffordability of ports, limited number of vessels, cargos available in ports, low liner cargo demand and not to being vessels idle. Due to having good vessel schedule with the voyage planning, provision of affordable freight rate, having better knowledge about the shipping terms and conditions, good communication, availability of international cargo suppliers and government support most of the trends of bulk cargos shipped in Ethiopia were being showed progress from year to year. On the other hand, the bad weather condition, port/birth congestion, international freight rate fluctuation, weak ICT infrastructural development, fluctuation of cargo demand and supply, taking long time in decision making and cargo/vessel delay are found to be among the most critical challenges of ship chartering in ESLSE.

Keywords: Ship Chartering Practices, Chartering Challenges, Ethiopian Shipping and Logistics Service Enterprise

**The Effect of Brand Equity upon Customers' Service Choices: The Case of Bank of
Abyssinia S.C in Addis Ababa
Sisay Alemu Marea, St. Mary's University**

The purpose of this study was to examine the effect of brand equity upon customers' service choices. A sample of 400 respondents in 18 Addis Ababa Area Bank of Abyssinia was drawn using a stratified sampling approach, and 362 completely filled questionnaires were used in performing final analysis using a 5-point Likert scale. Findings support that all six brand equity dimensions were influencing customers' service choice of Bank of Abyssinia. Brand resonance is found to be the strongest relationship with customers service choice ($\beta=0.38$, $p<0.05$), brand feeling ($\beta=0.172$, $p<0.05$) and brand performance ($\beta=0.081$, $p<0.05$). However, brand awareness is found to be positive but insignificant relationship with customers service choice ($\beta=0.057$, $p>0.05$), brand judgment ($\beta=0.052$, $p>0.05$) and brand imagery ($\beta=0.034$, $p>0.05$) are also positive and insignificant relationship with customer service choice. From these, the Bank needs to prioritize its focus as per the given sequence. Correlation analysis result also shows, overall customers' service choice is found to be significantly and positively correlated with brand imagery, followed by brand feeling, brand judgment, brand performance, brand awareness and brand resonance. The findings also indicates that the overall service quality of BoA is high (above the average) and because of this reason the bank customers are satisfied with the services provided by BoA and rated its service excellence as a very good. It can be concluded that Bank of Abyssinia has to exert maximum effort on attributes associated with brand awareness, brand performance, brand imagery, brand judgments, brand feeling, and brand resonance in order to bring higher influence upon customer services choice and enhance brand equity values. Future researchers can conduct using analytical method of research with large sample size that could come up with similar or different findings on the effect of brand equity upon customers' service choices.

Keywords: Bank of Abyssinia, Brand Equity, Customer Service Choice, Brand Feeling and Service Quality

Assessment of Marketing Strategy: The Case of Addis Gas and Plastics Factory
Sofonias G/Medhen, St. Mary's University

This research was conducted to assess the marketing strategy of Addis gas and plastic factor. The overall objective of the study was to assess impact of marketing strategy on Addis gas and plastic factory. The research design was descriptive and Qualitative and quantitative methods of analysis were used for data analysis. To conduct this study both primary and secondary data were used. The primary data were collected by questionnaire, interview and field observation, and the secondary data was collected from company documents. In the study, samples of 50 customers were selected out of the 550 customers at Addis Ababa city using purposive sampling method. The finding of the study showed company has identified marketing mix element and target market in marketing strategies price of company's product are affordable and quality of product is accepted by costumers. On other hand the finding of the study showed that; company's product availability and accessibility were not sufficient and promotional activities of company lacks brand promotion. and also, usage of only direct channel for distribution, increasing trend in imported competitive products, high level imported inputs as raw material were cause of various problems faced the factory. Finally, based on the result of study some possible solutions were concluded and recommended to investigate its marketing strategy and to revisit current performance against problems.

Keywords: Strategy, Marketing Strategy, Target Marketing, Market Segmentation, Positioning and Marketing Mix

**Factors Affecting Satisfaction of Participants in Trade Fairs: The Case of Trade Fair
Organized by Ethiopian Chamber of Commerce and Sectorial Association
Tizazu Birhane, St. Mary's University**

Business take part in various trade fairs among other with the aim to showcase their product or service quality to potential users, create contact with suppliers and to know more about the existing technologies and their competitors. However, their continuous participation on similar events depends on their level of satisfaction. Ethiopian Chamber of Commerce Ethiopian Chamber of Commerce continues organizing international trade fairs every year. Accordingly, this study was carried out with the aim of assessing factors affecting Participant' satisfaction during participation in a trade fair organized by Ethiopian chamber. It will lead to identify mechanisms needed to be employed to handle factors affecting participant' satisfaction and highlights on the promotion mix needed to be deployed in the process of organizing an effective trade fair. In order to undertake the research, the target population used comprises participants from the Ethiopian Chamber trade fair organized at the exhibition center in the year 2022. Per the participant's record of the Ethiopian Chamber of Commerce International Trade Fair for the year 2022 the local companies' participants are 80 companies. In order to look for relationship between and among data groups descriptive and inferential analysis are used on the processed data. This study was conducted by defining dependent and independent variables. The dependent variable was participant satisfaction whereas the independent variables were information, place, facilities services, a variety of products, quality of products. Regarding correlation analysis, the dependent and independent variables were associated with each other. In similar fashion, the study sought to establish how the dimension of participant satisfaction would influence exhibitor satisfaction using multiple linear regression analysis. The scopes were: information, place, welfare facilities services, a variety of products and quality of products. The results indicate that among the dimension, information followed by place and facilities services and quality of products would have most influence on exhibitor's satisfaction. It is recommended that Ethiopian Chamber of Commerce should work in a coordinated manner on the factors influencing exhibition participants' satisfaction when organizing trade fairs and further detail studies should be conducted on the individual factors influencing participant's satisfaction.

Keywords: Satisfaction, Trade Fair, Participant (Exhibitor), Price, Product Quality, Information, Facility, Promotion

Computer Science

A Model to Detect MiTM Attack in IoT Networks: A Machine Learning Approach

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The Man-in-The-Middle attack is a kind of cyber-attack where a perpetrator intercepts an ongoing communication between two parties and use this communications breach to either eavesdrop on the communicated message or alter the message prior to reaching the intended legitimate receiver. In any IoT network, the basic purpose of any smart device in the network is taking part in collecting large amount of data from various sensors located in geographical dispersed locations and relay this information to a Master-Device in the IoT network. Once these collected sensors' data reach the Master device, it relays the sensors' data to a central database or server via gateways wirelessly. IoT devices are usually designed to be deployed in a mass scale and are also designed to operate in remote and hard-to-reach areas. IoT nodes are usually battery powered or scavenge power from their surroundings. Hence, IoT device manufacturers give little emphasis to security. In fact, IoT device manufacturers' main goal is designing nodes that get the job done whilst consuming as little power as possible for as long as possible. Despite their wide spread use and ubiquity, IoT networks are highly vulnerable to cyber-attacks like MitM attacks, and identification of these malicious behaviors is mandatory as tampering IoT data in a malicious manner by adversaries could lead to real-time, real-life catastrophes. The main objective of this study is building a machine learning model that detects modified sensors' records that originated from IoT networks infected with ARP cache poisoning based on the IoT network's data patterns. Therefore, to build the model, both Normal and Attack data needed to be generated from an environment that mimics an IoT Network. Hence, for this study, an IoT testbed was built using the NodeMCU ESP32 IoT Module which acts as the master device in the IoT network, a DHT22 Temperature & Humidity Sensor, an MQ2 Gas Sensor, a SW-420 Vibration sensor, and a wireless router. An Adversarial system was also built using a DELL® Core-i3 laptop which runs on Kali Linux with a processor speed of 2.1GHZ and a total installed RAM of 4GB. In this Testbed, data captured from the three sensors are Temperature, Humidity, Smoke in Parts-Per-Million and the level of vibration which are transmitted to a cloud named ThingSpeak server via a wireless router. In the normal phase, sensors' values are extracted by the NodeMCU device and then transmitted to the ThingSpeak cloud. This data is then labeled as 'Normal' data. The attack phase is performed by the adversarial system which intercepts data coming from the NodeMCU device, modifies it and sends these modified Sensors' readings to the ThingSpeak cloud. This data is labeled as 'Attacked' data. Machine learning classifiers such as SVM, Naïve Bayes, Decision Trees, KNN and Adaboost are built to differentiate the sensors' data as 'Normal' or 'Attacked' data using the Weka Explorer software based on the IoT Network's Sensors' records. From the five candidate algorithms, Decision Trees had the highest accuracy of 95.125 %.

Keywords: Iot Networks, Iot Vulnerability, Iot Network Attacks, Address Resolution Protocol Poisoning, Machine Learning

Developing SQL Injection Prevention Model Using Deep Learning Technique

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Cyber security is the study of all aspects of communication security and privacy, and it is dedicated to protecting computer systems from attacks that compromise the hardware, software, or information. A Structured Query Language Injection is one of the most common cyber security attacks on the database of a web application. The attack is a common and dominating type of major web application assault, as well as one of the most serious cyber security threats in which hackers gain access to data. A hacker could simply gain unauthorized access to the web application's underlying database, giving them complete and total control of the system. Many methods and approaches for preventing Structured Query Language Injection Attacks have been developed by several researchers. A deep learning Convolutional Neural Network was used to create a model to prevent Structured Query Language Injection Attacks in this study. In this study, the primary data was collected from Kaggle (SQL injection attack dataset) and it contains a total of 4,199 number SQL injection attacks query and normal text. the data splitting used is 80%-20% for training and testing respectively Furthermore, 90%-10% of data partitioning has experimented. The experiment conducted suggests the 80%-20% data splitting achieved a good result, in addition, the proposed model was built using five different scenarios in the experiment. The scenarios have different parameters and hyperparameter values. Finally, according to the classification metrics report, the proposed model has a 97% accuracy in detecting and preventing Structured Query Injection Attacks while testing with unseen data. Finally, the proposed model produced promising results when tested on an unknown dataset.

Keywords: Convolutional Neural Networks, Structured Query Language Injection Attack, Cyber Security, Structured Query Language

Bank Customer Churn Prediction Model: The Case of Commercial Bank of Ethiopia

Berhane Gebreegziabher Seyoum, St. Mary's University

In 21st century because of availability and affordability of computer technology, organizations and businesses especially in banking sector are situated in basic requirement to gain a number of key advantages to improve their business using Machine Learning (ML) Algorithm. ML Algorithms is a branch of artificial intelligence based on the idea that systems can learn from data, identify model and make to support decision with minimal human intervention brief about the customer churn. Nowadays industries working with large amounts of data have recognized the value of machine learning in this case Commercial bank of Ethiopia (CBE). CBE is one of such service-giving industries that collects, processes and stores huge amounts of records from time to time and therefore deal with large amount of data. On the other hand, CBE is facing problems in Customer Relationship Management (CRM), specifically it is unable to control the customer churn. Customer Churn is the propensity of a customer to stop doing business with an organization and subsequently moving to some other company. In this study an attempt is made to apply machine learning algorithms for customer churn prediction. After performing business and data understanding the data preparation task is done to clean and make the data ready for experimentation. For the experiment and construct predictive model, machine learning algorithms such as SVM, KNN, Naïve Bayes and Logistic Regression are selected based on their advantages and past performance seen in different literatures, it has been reported that they were widely used classifier algorithms for prediction and classification. The R Studio with R programming was used to simulate all the experiments. Confusion matrix was used to calculate the accuracy, recall and precision and evaluate the performance of the models. The results of the experiment show high accuracy, so that the models can be used to predict customer status accurately. Based on the research findings, the KNN classifier produced an accuracy of 99.91%, the SVM classifier produced an accuracy of 92.4%, Logistic Regression model also produced an accuracy of 93.8%, and Naïve Bayes classifier produced an accuracy of 83.8 %. Therefore, the KNN classifier is proposed for constructing bank customer churn prediction model for Commercial Bank of Ethiopia. Based on the proposed optimal model in this study, we recommend future research to integrate customer churn predictive model with CRM data base management system.

Keywords: Customer Relationship Management and Customer Churn

Mobile Network Congestion Prediction Using Machine Learning: The Case of Ethio Telecom

Betelehem Alemayehu Hailu, St. Mary's University

A mobile network, also known as a cellular network, is a radio network that is distributed over land areas known as cells, each of which is supplied by at least one fixed position transceiver, also known as a cell site or base station. Congestion, fraud, and delay on international calls are among issues that these networks confront. For practically all telecom service providers across the world, these issues are severe threats and customer churn issues. In the context of Ethiopian telecom network data, this paper seeks to handle mobile network congestion problems using machine learning techniques termed multilayer perceptron neural networks. The network data used in this article was obtained from Ethiopia Telecom's key performance indicator database over a six-month period. For the aim of constructing the machine learning models, a total of 3080 data sets with 15 attributes are employed after removing unnecessary data, formatting the data organization, and clustering the data into three independent data sets for each site. By conducting performance analysis of Multilayer Perception Neural Network models with different combinations of training algorithms, activation functions, learning rate, and momentum, it was found out that Multiple Layer Perception Neural Network model having 15 hidden layers each having 200 neurons with Adam optimizer training algorithm and Relu activation function delivered the lowest mean absolute error of 0.272 while another Multilayer Perception Neural Network model having 10 hidden layers having 200 neurons in each layer, the same activation function and training algorithm had the mean absolute error of 0.345. The results of this research showed that performance analysis of Multilayer Perception Neural Network models is a crucial process in model implementation of Multilayer Perception Neural Network for mobile network congestion prediction and a multilayer perceptron having 15 layers can give a comparable prediction of the real mobile network congestion situation. The lack of sufficient data and enough expert knowledge of the performance parameters of the network were of the major challenges faced during the craft of this research paper. Finally, through the results found in this paper we recommend Ethio telecom to implement this mobile network congestion prediction techniques and avoid such types of irregularities throughout the network which will improve user experience and reduce customer churn.

Keywords: Relu, Congestion Prediction, MLP_NN, QoS, Machine Learning

**A Case Based Reasoning System for Diagnosis of Malnutrition for Under-Five Year
Children: The Case of Tiruneshe Bejing
Daniel Kahsu Tesfay, St. Mary's University**

Malnutrition is a broad word that refers to an insufficient intake of nutrients to support healthy growth; it can refer to both under and over nutrition. It's possible that it's one of Ethiopia's leading causes of disease and mortality in children under the age of five. Lack of specialists, practitioners, and health facilities at lower-level health institutions in order to detect and treat malnutrition at an early stage are some of the factors that exacerbate the spread of malnutrition in the country. Artificial Intelligence (AI) was used in the study to diagnose malnutrition by using computer tools that mimicked human intelligence. The general objective of this study was to design a case-based reasoning system that provides expert advice for diagnosis of malnutrition under five-year children. The examples were gathered from Tiruneshe Bejing General Hospital, and design principles were used to create a prototype case-based reasoning system. Domain specialists from Tiruneshe Bejing General Hospital were selected using a purposeful sampling strategy for knowledge acquisition, system testing, and assessment. The researcher utilized the jCOLIBRI version 1.1 implementation tools and the closest neighbor technique to create the prototype system. The produced prototype was put to the test in terms of system performance and user approval. 7 test cases and 6 domain experts were used to put the prototype to the test. The average accuracy and recall values acquired based on evaluating the system's performance were 71 percent and 83 percent, respectively. Domain specialists were also included in user acceptability testing, which resulted in an average of 83 percent approval. The CBR system's performance might be improved by adding more cases. This investigation yielded a positive outcome that satisfied the study's aims.

Keywords: Case Based Reasoning, Malnutrition, Artificial Intelligence, Design Science

Sentiment Analysis on Amharic Language-Based COVID-19 Discourse from Facebook social media comments

Eyasu Tekle, St. Mary's University

The new coronavirus disease (COVID-19) broke out in Wuhan, China in late December 2019. The virus causes respiratory infections ranging from the common cold to more serious respiratory problems. covid-19 pandemic made huge impacts on different sectors environmental, mental, economical, and industrial are some of them which the pandemic affects negatively. prior studies indicated that social media is a key tool used for gaining a huge amount of people's opinions or sentiments towards such pandemics. Sentiment analysis is an important tool when it comes to analyzing people's expressions and thoughts on social media. The collected sentiments can be very crucial to assist public health authorities in monitoring and tracking of health information, worries, behaviors, and misinformation, and designing interventions to reduce the impact of the pandemic. In such cases, there is a need to develop a system that detects people's opinion automatically and categorizes them as positive or negative to the guidelines given by health authorities. However, despite the importance of sentiment analysis, much investigation is not done to assess and find people's attitudes on social media in the context of local Amharic language. The objective of this thesis is to apply sentiment analysis on Facebook social media by extracting Amharic textual comments focuses on Covid-19 and compare the performance of machine learning algorithms to find the best model. In this study, 15,000 comments regarding Covid-19 was collected and 7309 comments extracted during pre-processing stage, after which three supervised machine learning algorithms SVM, Nave Bayes, and Maximum Entropy used with feature extraction BOW, TFIDF, and word2vec to classify sentiments expressed on comments. Naïve Bayes with TF-IDF yields high results in classifying sentiments with 83.3% accuracy. The experimental evaluation shows how the proposed approach is effective.

Keywords: Sentiment analysis, Covid-19, Natural Language Processing, Health Authorities, Facebook Comments

Quality of Service Comparison of Seamless Multi -Protocol Level Switching and Multi-Protocol Level Switching Networks

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A seamless MPLS network is one in which Multi-Protocol Level Switching is used for all packet forwarding within the network, from the time a packet enters the network until it leaves it. Seamless Multi-Protocol Level Switching was created with the goal of providing an architecture that can handle a wide range of services on a single Multi-Protocol Level Switching. Access, aggregation, and the core network are all integrated into one platform. The goal of traffic engineering is to make network operations more effective and dependable while also maximizing network resource consumption and traffic performance. Because of the high cost of network infrastructure and the commercial and competitive nature of the Internet, traffic engineering has become an essential function in many big Autonomous Systems. These issues highlight the need of maximizing operational efficiency. Traffic oriented performance objectives include the aspects the Quality of Service of traffic streams. In a single class, best effort Internet service model, the key traffic-oriented performance objectives include: minimization of packet loss, minimization of delay, minimization of jitter and maximization of throughput. The primary goals of Quality of Service are bandwidth management, controlled jitter, latency and improved packet loss characteristics to provide satisfactory services for users. The goal of this thesis is to improve the quality of service on multi-protocol level switching that is seamless. Two scenarios are used to examine the influence on Quality-of-Service parameters: one with Seamless Multi-Protocol Level Switching and the other with Resource Reservation Protocol -Traffic Engineering Seamless Multi-Protocol Level Switching. To compare the performances of the two situations, simulation tools such as Graphical Network Simulator-3, Ostinato, Paessler Router Traffic Grapher, and excel are utilized. On various Quality of Service metrics, the result demonstrates that Resource reservation protocol Seamless Multi-Protocol Level Switching is superior than Seamless Multi-Protocol Level Switching.

Keywords: MPLS, Seamless MPLS, QoS, Traffic Engineering, RSVP, Network Analysis

Afan Oromo Text Summarization with Deep Learning Approach

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Text summarization is the technique, which automatically creates an abstract or extractive summary of a text. Text summarization is one of the research works in NLP, which concentrates on providing meaningful summary using various NLP tools and techniques. Abstractive and extractive summarizations are two methods of generating summaries from texts. This study has identified the “Afan Oromo Text Summarization in Deep Learning” as a research topic. The primary purpose of the study is to design a system and implement extractive and abstractive Afan Oromo proclamation text summarization to come up with effective and efficient summarization type as well as to evaluate the extent of the fitness of the algorithms. Hence, 583 articles of 27 Afan Oromo proclamations were used as an input data for the purpose. Accordingly, abstractive text summarization models (Sequence-2-Sequence decoder with attention) and extractive text summarization models (TextRank) was developed for text summarization of the dataset. Different comparison measures (Rouge-1 and Rouge-2 percentage, count vectorizer, tfidf vectorizer, and soft-cosine similarity) were implemented to evaluate the text summaries produced. Results of the Rouge-1 and Rouge-2 measurement percentage index were higher for abstractive summarization than that of the extractive one in this case. Besides the algorithms and models used for both summarization methods fit for the Afan Oromo proclamation text summarizations.

Keywords: Deep Learning, TextRank, RNNs, Attention Model, Encoding, Decoding

**Predictive Model to Detect First-Line Antiretroviral Therapy Failure Among HIV/Aids
Patients in Zewditu Hospital, Addis Ababa
Helina Assefa, St. Mary's University**

This study utilizes expert consultation to develop machine learning based predictive model that detects clients who are at high-risk of treatment failure among those who are receiving first-line ARV therapy. The study uses retrospective cross-sectional data of clients who are at least 6 months on ART when data was collected from Zewditu Hospital. The study has followed the Cio data mining model. 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 decision tree (J48), NaiveBayes, SVM and random forest algorithms. The experimentation results show that all the algorithms were the same in terms of accuracy (98.998%), precision (0.990), recall (1.00), and F1-score (0.995). They differ in the time taken to build the classification model. J48 and Naïve Bayes algorithms are having better time efficiency. Accordingly, the J48 and Naïve Bayes algorithms were found the best algorithms to develop ART treatment detection model for the data considered in this study.

Keywords: First-Liner ART, ART Failure Detection, Clustering, Classification, WEKA, Cios Model, Zewditu Hospital

Context Based Afaan Oromo Language Spell Checker for Handheld Device

Henok Dawit Daniel, St. Mary's University

Spellchecking is a spelling check app that will carefully go through your text to scan it for any spelling errors and correct them by providing possible ranked suggestion for user to select from list and fix misspelled words. This thesis describes the design architecture, implementation and testing of a model that have been developed by a programming language Python. This spellchecker came with an integrated user-friendly graphical user interface, where users can input their text, detect misspelled words and choose from a list of five candidate correction words to correct them. Users can even add words to a pre-built dictionary. Error detection is based on the dictionary look up method, bigram and trigram analysis. The data collected from the different scientifically and error free as well as trusted sources and prepare the dictionary, bigram and trigram model for error detection and correction. Two types of error happened in spelling check system to detect and correct both context aware/ real word and non-word error types. The main focus of this study is to design context-based spell checker for Afan Oromo language hand held devices depends on the spelling error patterns of language based on the sequence of words in the input sentences contextually. The first types of spelling error that is non-word error candidate generation is based on dictionary lookup techniques, similarity is measured using the Levenshtein edit distance by considering Insertion, deletion, substitution and transposition of character of user input to the dictionary token and ranking top 5 probable suggestions accordingly. The second types of errors occur during spell check that is the real word error, for these types of error the bigram and trigram model created from the corpus and Stord based on statically/probabilistic analysis techniques was used to identify the misspelled word based on context to correct bad word according to context misspelled. To conduct experiment 1500 words were used to learn and test the model respectively. Experiment result shows that, the accuracy of 85% for spelling errors. According to gated result the accuracy of the system is 85%, this shows that the model is convenient and efficiency in order to correct misspelling Afan Oromo words both real word and nor word types of spell error occurred while user type texts to communicate.

Keywords: Context-Based Spellchecker, Real-word Error, N-gram, Levenshtein edit distance and natural language process (NLP)

**The Role of a Detection of Vehicles' Speed and Net Overload in Road Traffic Accident
Analysis with Data Mining Approach: The Case of Addis Ababa
Kaleab Yirga, St. Mary's University**

From the advent of increased transportation, overloading and over speeding of vehicles has become the major causes for accidents and killing many lives. Transport authorities are employing advanced traffic management system (ATMS) to improve vehicular traffic management efficiency. ATMS currently uses intelligent traffic lights and sensors distributed along the roads to achieve its goals. Furthermore, there are other promising technologies that can be applied more efficiently in place of the above-mentioned ones, such as vehicular networks. In this study, the researcher tried to assess road traffic accident causes and control mechanisms undertaken by authorities, in Addis Ababa traffic police bureau and Addis Ababa Road Authority. As findings revealed, overload and over speed has immensely contributed to the incidence of road traffic accident in Addis Ababa. This research demonstrates that the Ethiopian traffic management system has been using very old systems which have 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 model for integrating wireless sensor network and vehicular social network. This paper presents a model, that can classify accidents well with a better accuracy as fatal, serious, and slight or property-damage was selected and evaluated. Experiment results reveal that the use of logistic regression is helpful in detecting causes of the accident. In this work it has been proved that driving over speed and over net load of vehicles are the major causes of traffic accidents in Addis Ababa and also the research proved that automation provides better performance than a human handled system.

Keywords: Sensor Network, Data Mining, Traffic Accident, Models

Improving Customer Service Using Public Opinion Mining **Kalkidan Mekonnen, St. Mary's University**

Today, digital reviews play a pivotal role in enhancing global communications among consumers and influencing consumer buying patterns. The availability of technology and infrastructure create opportunities for citizens to publicly voice their opinions over social media. Business Company uses this opportunity to improve the quality of their product and the efficiency of their company. Companies do not yet have an effective way to make sense of customer opinions given on the product. Nowadays huge amount of product reviews is posted on the Web. Such a product reviews are a very important source of information for business companies to know about their product acceptance by their customer. Manual analysis of these reviews is very difficult because of the increase in the numbers of reviews on products day after day. Techno Company creates a Facebook page which helps consumers to share their experience and provide real insights about the performance of the product to future buyers. In order to extract valuable insights from a large set of reviews, classification of reviews and rating products into 1 for best product which is highly accepted by their customer, 2 for good product and 3 for products having problem which customers is not happy to buy it. Product review Analysis is a computational study to extract subjective information from the text. This paper proposes a customer opinion analysis model to classify product reviews and rating the product best, good and bad based on the customer feedback about the product. It applies six popular machine learning classifiers namely: Support Vector Machine (SVM), BOOSTING, SLDA, NNETWOR, TREE and BAGGING with the aim to come up with the most efficient classifier. The dataset used consists of 2000 reviews about mobile phone products, collected from Techno Facebook page. In order to evaluate the six classifiers, we used 10fold cross validation, recall, precision, F1-mesaure and accuracy to measure the performance of each algorithm. The results showed that SVM and BOOSTING outperformed the other classifiers in term of accuracy in all experiments. Decision Tree algorithm gave the lowest results across all experiments in terms of accuracy.

Keywords: Opinions, Opinion Mining, Review, Sentence Level, Document Level, Feature Level, Classification, Extraction, Machine Learning Algorithms, Determination

Improving the Performance of Software-Defined Network Load Balancer Using Open Flow Based Multi-Controller Topology
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Due to the emergence of internet of things and 5G networks there's an enormous pressure on the underlying communication networks in terms of demand, performance requirements and dynamic management. To manage incoming traffic, a load balancing technology is assigned to server clusters. In traditional networks routing protocols forward traffic in keeping with the shortest path to reduce cost. This might result in abnormal distribution of traffic causing overloading of communication links. Recently Software Defined Networks (SDNs) has become increasingly popular and potential candidate to beat traditional networks limitations. Software Defined Networks (SDNs), described by an ideal separation of the control and data planes, is being approved as a distinct paradigm for complex network management. In this research work, performance analysis is performed on random, round robin, weighted round robin and least load balancing algorithms in terms of response time /sec transaction rate (trans/sec) and throughput (MB/sec). Moreover, a new Open Flow Model based Multi-Controller Topology is proposed and, the proposed topology is able to reduce the response time (sec) by an average of 30.12%, increase the transaction rate (trans/sec) by an average of 39.44% and also increase the throughput (KB/sec) by an average of 10.56% when compared with a single controller topology using random load balancing algorithms in SDN POX controller.

Keywords: Software Defined Networks, Load-balancing Algorithm, Open Flow Model, Multi controller

Sentiment Analysis on Tigray Television Services: A Rule-Based Approach

Kiros Aynalem Gebregiorgis, St. Mary's University

Sentiment analysis (SA) is an ongoing research field in the field of text mining. SA is the calculation and processing of the opinions, emotions, and subjectivity of the text. The comments given by viewers of the program reflect whether the program is positive (positive increment) or negative (negative decrement) or neutral. SA can analyze a given text into predefined categories based on emotional terms that appear in self-righteous documents, such as positive, incremental positive, negative, reduced negative, or neutral. These opinions need to be explored, analyzed, and organized in order to make better decisions. Early related researchers did not fully consider sentiment analysis in Tigrigna which is very important for identifying the polarity of emotions. They also did not consider the irony and ladder of expressions. And they only considered positive and negative polarity, but it is important to consider inverter words that change polarity. In this study, these gaps are attempted using NLP technology. The sentiment analysis system uses rule-based and dictionary-based methods to resolve polarity. The questionnaire we used to do this study was to prepared and collect comments from Facebook and the website. Audience/non-audience comments were collected from website/Facebook pages, focus group discussions, and distribution of open-ended questioners. The experiment uses 1633 (one thousand six hundred thirty-three) sentiment comments and four target research fields. The average accuracy, precession, recall, and f-score are 0.84, 0.94, 0.84, and 0.87, respectively. The experimental results using the comment viewer show the effectiveness of the system and the main limitation of this study was our inability to collect sufficient data. Hence, further research needs to be done to prepare a standardized data set that can be useable for experimentation and following the progress of the study.

Keywords: Polarity, Opinionated Documents, Sentiment Analysis, Focus Group Discussion, NLP Technology, Rule-Based Approach

**Web Security Vulnerability Analysis in Selected Ethiopian Governmental Offices (Using
White Box and Black Box Testing)**
Merikat Meharu Boke, St. Mary's University

Cyber security is the action of ensuring data and data systems with suitable procedural and innovative security measures. Cyber security threats are expanding from time to time. Web security Vulnerability is an imperfection or shortcoming in a computer system, its security strategies, internal controls, or plan and execution, which may misuse to abuse the framework security policy. Web security vulnerability can influence country and can disrupt the social, financial and political realm of governments. Vulnerability analysis is a series of exercises attempted to recognize the shortcomings and gaps to exploit security vulnerabilities. The reason of this study is to find vulnerabilities and give suggestions and rules to vulnerable systems found in web applications. We have utilized subjective approach to evaluate affect and likelihood unequivocally. The result for each appraisal has been relegate high, medium, or low vulnerability to classify the reason of this ponder is to find vulnerabilities and give recommendations and rules to vulnerable systems found in web applications. We have utilized subjective approach to survey affect and probability unequivocally. The result for each appraisal has been assign high, medium, or low vulnerability to classify them effortlessly. Test arrangement, data gathering, vulnerability analysis, and vulnerability report phases are too included. The finding of this work shows that all the possible number of vulnerabilities rate and system shortcoming or point of view attack of governmental office's web vulnerability analysis finding result by utilizing white box and black box testing. Finally, conclusions and recommendations are made based on the discoveries and analysis. The result of the research appears all the possible number of Vulnerabilities rate of governmental office web and network resource vulnerability analysis finding results of both approaches based on vulnerability impact rate or risk level by utilizing black box and white box testing.

Keywords: Security, Web Security, Vulnerability Analysis, Security Testing, Penetration Testing

Modeling and Implementing Amharic Non- Standard Words Spelling Checker and Corrector

Meseret Mossie, St. Mary's University

Amharic is a language that is spoken by millions of people in Ethiopia and Ethiopian living internationally. It is a widely used language for creating documents for communication purposes. However, since no spelling checker computer program detects and corrects for non-standard Amharic language, spelling errors are becoming common and interfere with communication. A spelling checker is a computer program that detects and often corrects misspelled words in a text document. In response to this problem, the researcher sets developing and implementing nonstandard error Amharic language spell checker and corrector model. To achieve this objective the researcher uses design science research methodology. This research is aimed at modeling and designing Amharic non-standard words spell checker and corrector, and hence research of this nature is best addressed through design science research methodology. The researcher uses dictionary lookup for error detection technique and minimum edit distance as error correction technique. While dictionary lookup detects misspelled words sequence matcher provides spelling suggestions and the list of candidate spellings. The research also employs tools for compiling the python code and storing the corpus. It also uses tools for text processing and for developing a graphical user interface. To demonstrate the validity of the non-standard Amharic words spelling checker and corrector model and to measure its accuracy, precision and recall, confusion matrix has been used as measuring matrix. As a result, the model precision, accuracy and recall have 0.94, 0.93 and 0.87 respectively. A questionnaire is also prepared to measure the usability of the prototype on basis of ISO 9241 usability engineering standards and distributed to respondents who are familiar with Amharic Writings. Based on this, the research finds out that the accuracy of the model designed for non-standard words Amharic language is 92%. This clearly shows that the model is effective in checking and correcting words written in Amharic.

Keywords: Amharic Non-Standard Words, Spell Checker, Correction, Suggestion, Edit Distance, Dictionary Lookup

Developing a Breast Cancer Disease Detection Model Using CNN Approach

Mihret Gizaw Debebe, St. Mary's University

Cells that divide uncontrollably and spread into the surrounding tissues are what cause cancer. DNA changes are a cause of cancer. The majority of DNA alterations that lead to cancer occur in regions of DNA known as genes. One of the cancer diseases that is commonly recognized from a variety of angles as being quite diverse is breast cancer. It is among the main causes of death for females between the ages of 20 and 59 worldwide. According to the World Health Organization's (WHO) 2020 cancer country profile report, breast cancer has the highest age-standardized mortality rate of 22.9 per 100,000 people in Ethiopia, making it the most common cancer there. Early detection and care help patients receive adequate treatment and, as a result, reduce the risk of breast cancer morbidity. According to research, most experienced physicians can diagnose cancer with 79 percent accuracy, while machine learning techniques can achieve 91 percent accuracy. The main aim of this study is to develop a model that can assist a physician in detecting breast cancer and classifying it. Mammogram images were collected from the Korea hospital repository and used for developing a deep learning model. A pre-trained model such as VGG16, Inception, and SDD mobile net are used as transfer learning for fine tuning. Also, there was a CNN model built from scratch with learning rate, batch size, and epoch and optimizer parameter optimization technique. The model built on InceptionV3 score the highest accuracy of 88% on training. The developed models have the capability of categorizing breast cancer. But the data is not sufficiently available for some classes. To solve the problem the researcher applied augmentation to overcome the problem of over fitting. Therefore, collecting a large amount of data for all classes and developing a more reliable classification model is the future work of this thesis.

Keywords: Deep-Learning, Breast Cancer, Convolutional Neural Network, Detection, Classification, Multiple Classification

Phishing Email Detection by Using Machine Learning Techniques
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Electronic mail (e-mail) is one of the most popular methods for online communication and data transmission over the web because of its rapid and simple dissemination of data, cheap distribution cost, and permanence. Despite its advantages, e-mail has several drawbacks. The most common of these are phishing and spam emails. While both phishing emails and spam can jam your inbox, only phishing is specifically designed to steal login passwords and other important information. Spam is a marketing strategy that involves sending unsolicited emails to large groups of people in order to promote products and services. A phishing email is a genuine looking email that is intended to fool users into thinking it is a legitimate email and then either expose sensitive information or download malicious software by clicking on malicious links contained in the email's body. Phishing is more harmful in this aspect because it has caused tremendous financial loss to domain users. Therefore, there is an urgent need for phishing email detection with high accuracy. Banking information, credit reports, login data, and other sensitive and personal information are frequently transmitted over email. This makes them valuable to cyber criminals, who can exploit the knowledge for their own gain. In this paper, we proposed a phishing email detection algorithm based on Naïve Base algorithms and a Support Vector Machine classifier. We extracted email features by analyzing the email header structure, email body, email Uniform Resource Locator information, and email script function features. The aim of this paper: (i) Investigate the challenge of the existing email filtration method for the purpose of minimizing the gap caused by junk mail filtration; (ii) Provide an effective and improved way of phishing email classification method by using machine learning approaches; (iii) Prevent users from opening the malicious link and responding to the attacker; and (iv) Prevent phishing emails from being sent to the intended recipient. Experiments are performed on a dataset consisting of a total of 5229, which includes Naive Base in detecting phishing emails, with accuracy rates of 98.76% and 97.51%, respectively.

Keywords: Phishing, Classifier, Bit Squat, Malware

Hate Speech Detection from Facebook Social Media Posts and Comments in Tigrigna language

Weldemariam Bahre, St. Mary's University

In recent years, hate speech on social media has become a common phenomenon in the Ethiopian online community particularly due to the substantial growth of users. As part of our country language Tigrigna language Facebook users also increased in recent years. In line with this, the hate speech in Tigrigna language is also increased. The reason could be due to, the political instabilities. Hate speech on social media has the potential to quickly disseminate through the online users that could escalate an act of violence and hate crime among peoples. To address this problem, this research proposed hate speech detection using machine learning and text-mining feature extraction techniques to build a detection model. A hate speech data written in Tigrigna language was collected from the Facebook public page and manually labeled into hate and hate-free classes to build binary class datasets. The research employed an experimental approach to determine the best combination of the machine learning algorithm and features extraction for modeling. Support Vector Machine (SVM), Naïve Bayes (NB) and Random Forest (RF) classification algorithms are employed to construct hate speech detection model using the whole dataset with the extracted features based on word unigram, bigram, trigram, as well as combined n-grams and TF*IDF. An experimental result shows that the Naïve Bayes classification algorithm with TF*DF feature extraction were achieved slightly better performance than the SVM and RF models for hate speech detection with 79% accuracy. In this study we achieved a promising result for designing hate speech detection for Tigrigna language. Since there is no data set available for experimentation, we used limited data for constructing an optimal hate speech detection model using machine learning classification algorithm. Hence, we recommend the need to prepare standard corpus for hate speech detection in local languages, including Tigrigna language.

Keywords: Tigrigna Hate Speech Detection, Facebook Posts and Comments, Machine Learning Classifier

Red Kidney Bean (RKB) Classification and Grading Using Image Processing Techniques

Yared Getnet, St. Mary's University

The red kidney bean (RKB) is a vital crop whose distribution in the market is subject to stringent quality control. RKB samples are now manually evaluated using ocular inspection, with the contents classified as foreign matter, defect, healthy, contrast, and insect board kernels. Visual examination, on the other hand, necessitates a significant amount of time as well as the presence of qualified and experienced professionals. Furthermore, it is influenced by human nature's biases and inconsistencies. Such a procedure cannot be adequate for large-scale examination and grading unless it is fully automated. The goal of this study is to create a system that can evaluate the quality of RKB sample elements utilizing digital image processing techniques, RKB image data is collected from ECX warehouse, the sample of RKB providing a total of 62 samples, which yielded 582 sample images. Image preprocessing are the steps taken for the improvement of the image data that suppresses undesired distortions or enhances some image features relevant for further processing and analysis task then a novel segmentation technique is proposed to segment the foreground from the background, partitioning both RKB and foreign particles and lay the foundation for feature extraction. To model RKB sample ingredients, a total of 24 features (14 colors, 8 shapes, and 2 sizes) have been extracted. The data set is randomly apportioned into training and test set with 70% and 30% proportion, respectively. Classification algorithms, such as artificial neural networks and naïve bayes classifiers are applied based on the Ethiopian Commodity Exchange (ECX) RKB standard. Using a feed-forward artificial neural network classifier with a back propagation learning algorithm, 24 input nodes, and 5 output nodes, matching the number of features and classes, has been constructed for the classification of RKB samples. Accordingly, the classifier achieved an overall classification accuracy of 93.8%. The success rates for detecting foreign object, defect, healthy, insect board, contrast, kernels are 100%, 92%, 95.2%, 84.4% and 100% respectively. This research work does not include moisture content analysis of RKB. It is therefore recommended as a future research direction to enhance the performance of the proposed model in this study.

Keywords: RKBs Quality Assessment, Image Segmentation, Digital Image Processing, Classification Algorithms

Enhancing the Security and Performance of Business-to-Business E-Commerce Using Hybrid Model

Yishak Sime, St. Mary's University

Electronic commerce is a modern platform which allows buyer and seller to transact on line through an electronic wire without travelling long distance through crossing boundaries. It enables the sellers to penetrate the huge global market on providing goods and services to the potential buyers and initiate the buyer to purchase goods and services. Electronic commerce cannot be realized without strong security procedure which guarantee the buyer and seller that they are transacting in safe environment which unauthorized user do not interfere their communication. The primary essence of this thesis is to create a more reliable and efficient security environment for the electronic market in general and specifically for the Business-to-Business kind of commerce. Various researches are made e-commerce security using the Symmetric and Asymmetric cryptographic algorithm, but only a few papers were done on reducing the execution time of algorithm without compromising the strength of security. This thesis was done to fill the gap on reducing the execution time of the AES algorithm from 10 iteration round to 8. There were no papers done this aspect and this thesis use the standard AES algorithm and reduced the number of iterations from 10 to 8 and to avoid the limitation of AES algorithm on key exchange between the sender and receiver by decrypting the encryption key using the MD5 hashing algorithm to ensure more security. This thesis was employed experimental research methods and measured the execution time of the standard AES algorithm and the MRRA algorithm on selected sample files of Text, PDF and Audio files of 100KB and 1MB using Java **cryptate** and the result indicates that the MRRA reduced the execution time of the standard AES algorithm by 4%.

Development Economics

The Effect of Human Capital Development on Economic Growth: An Empirical Analysis in Ethiopia

Bilisuma Tesem, St. Mary's University

The general objective of the study was to assess the effect of human capital development on economic growth in Ethiopia. The ARDL Approach to Co-integration and Error Correction Model has applied in order to investigate the long run and short run effect of Human capital accumulation on Economic growth. The stationary test under taken. The result of the stationary test shows that real GDPPC growth, import of pharmaceuticals and medical equipment, labor force and educational enrolment are stationary at level while education human capital, official development assistance, health human capital and gross capital formation are stationary at their first difference. The finding of the Bounds test shows that there is a stable long run relationship between real GDP per capita growth, education expenditure, health expenditure, labor force, gross capital formation, pharmaceuticals and medical equipment, educational enrolment and official development assistance. The estimated long run model reveals that human capital in the form of education (proxed by the ratio of public expenditure on education to real GDP) is the main contributor to real GDP per capita growth followed by health human capital (proxed by the ratio of public expenditure on health to real GDP). In the short run, the coefficient of error correction term is -0.293979 suggesting about 29.40 percent annual adjustment towards long run equilibrium. This is another proof for the existence of a stable long run relationship among the variables. However, unlike their long run significant effect, health and education have no significant short run effect on the economy. The findings of this paper imply that economic performance can improved significantly when the ratio of public expenditure both on health and on education to GDP increases. Hence, the government should channel its expenditure to create institutional capacity to improve education and health services delivery in the country.

Keywords: Human Capital, Economic Growth, ARDL, Ethiopia

**The Relationship between Corruption, Governance and Poverty: Empirical Evidence for
Sub-Saharan Africa Using Panel Data
Dagim Addisu, St. Mary's University**

This study attempts to examine the relationship between corruption, governance and poverty in sub-Saharan Africa (SSA). The study applies SYS-GMM dynamic panel data models for a sample of 23 sub-Saharan Africa countries over the period from 2011 to 2020. The findings of the study show that the relationship between corruption and poverty is bidirectional, meaning corruption has a statistically significant effect on poverty and poverty also has a significant effect on corruption. Causality test results also show that bidirectional causality exists between them. It is shown that corruption Granger-causes poverty, and poverty also Granger-causes corruption. That is, current and past information on corruption helps to improve the prediction on poverty as well as current and past information on poverty helps to improve the prediction on corruption. Governance quality affects poverty where improved governance contributes to poverty reduction and poor governance increases poverty. All of the governance indicators: political stability and absence of violence, voice and accountability, government effectiveness, regulatory quality, and rule of law are also found to affect corruption level when considered independently. The policy implications of the study are that governments in SSA could understand corruption-poverty nexus while developing and implementing development policies and strategies. Policies of combating corruption and alleviating poverty should be integral parts of this strategy.

Keywords: Poverty, Corruption, Governance, Sub-Saharan countries, system

Fresh Whole Milk Marketing Channels and Determinants of Market Participation in Debrezeit Town

Dagim Geremew, St. Mary's University

The main objective of this paper was aimed to analyze Fresh Whole-milk marketing channels and determinants of market participation the case of Debrezeit Town, East Showa Zone Oromia National Regional State, Ethiopia. Using random sampling technique, 141 smallholder milk producer households were selected and 76 milk traders from different marketing actors were involved in the sample. The required data were collected from both secondary and primary sources of data and analyzed using descriptive and econometric method of data analysis. The fresh whole milk marketing channel analysis found chain actors along with their roles and the core actors identified in the district were input suppliers, producers, collectors, wholesales, processors, retailers and consumers. Marketing margin among the actors was analyzed across the main milk marketing channels. The benefit share of producers ranges from 28.42% (in channel 3) to 100% (in channel 1). Regarding traders Cafes /Hotels were the highest benefited market actors for the share of GMM in channel 3(62.1%) and collectors were the lowest benefited market actors in channel 3 (9.48%). To analyze the determinants of smallholder milk producer household's milk market participation decision and their level of participation Tobit regression model was used and results of Tobit regression model showed that out of thirteen independent variables, about seven independent variables namely: education level of the household, land holding size of the household, volume of milk allocated for home consumption, access to credit, experience of household in milk production, distance from market centers and the Amount of Milk Produced affected significantly the probability and level of participation of smallholder milk producers in milk market supply.

Keywords: Milk, Marketing Channels, Marketing Margin, Market Supply, Tobit Regression Model

Determinants of Households' Willingness to Pay for Improved Solid Waste Management Services in Gullele Sub City, Addis Ababa, Ethiopia
Destaw Adugna, St. Mary's University

The generation of solid waste has become an increasing environmental and public health problem everywhere in the world, particularly in developing countries like Ethiopia, Addis Ababa, solid waste management is mainly provided by the municipality and it has been measured and evaluated always based on the role and performance of the service provider (supplier of service) while demand side i.e., Willingness To Pay (WTP) of the residents is ignored. This study aimed at determining the households' willingness to pay for improved solid waste management services in Gullele sub city. Using Contingent Valuation Method, a total of 400 households were interviewed to gather information on their willingness to pay. Logistic regression model was used to determine the influence of different determinants of households' willingness to pay. Socioeconomic information showed that 205(52%) of respondents were female, 313(79.44%) married and 376(93.15%) attained a certain level of education. The majority of respondents 58.5% fall under the age group 27-49 year. As of the willingness to pay for improved solid waste management services, 352 respondents corresponding to 89.3%) answered "yes" and 42(10.7%) respondents said "no". The regression analysis revealed that at 5% significance level, Income, Awareness, Current situation, Age, House ownership and Education have positive and significance influence on the households' willingness to pay for improved solid waste management services. Household's size, variable exhibited a negative relationship and influence on the households' willingness to pay. The study showed that the main reason for not willing to pay for improved solid waste management services is lack of financial capacity, implying that households need to be financial empowered. Further studies are recommended to determine whether the expressed amount of willingness to pay if scaled to the entire urban population can cover the cost associated with solid waste management services. Further, cross subsidization among the rich and poor households should be explored to ensure full coverage of the service.

Keywords: Willingness to Pay, Improved Solid Waste Management Services, Contingent Valuation Method, Gullele Sub City

**The Impact of Saving and Credit Cooperative Societies (SACCOS) Participation on
Members' Livelihood: A Case of Awach Saccos
Ermias Solomon Getachew, St. Mary's University**

Saving and credit cooperative societies (SACCOs) are established to encourage saving by mobilizing pooled funds they provide loan service to its members at reasonable rate of interest and promoting financial literacy through training and consultancy service to enable members improve living condition. Thus, this study focused on the impact of saving and credit cooperative societies' participation on improving the condition of members' or well-being in the case of Awach SACCOs. The determined sample size for the study was 382 Awach members (133 members for treatment group and 249 members for controlled group) were randomly selected to participate in the study. Both Quantitative and qualitative data were collected through structured questionnaire and focus group discussions respectively. Descriptive analysis and propensity score matching method were used to describe participant member characteristics and evaluate the impact of SACCOs participant on members living standard respectively. In this scenario, the study found that financial support through microcredit has significant and positive impacts on members' average monthly income, consumption expenditure, Education, health care, employment generations and housing condition of participants of treated group in comparing with participants from controlled group. Therefore, based on the significant finding of the study, it can be recommended, all the stakeholders including the Federal Cooperative Agency (FCA) should cluster to persuade and accelerate the growth of micro-financing sector through expansion, accessibility and improvement to reach out and change the living standards of many poorer societies which are still excluded from any financial participation.

Keywords: Saving and Credit Cooperative Societies, Members' Livelihood, Propensity Score Matching, Awach SACCOs

Analysis of the Ethiopian Agricultural Export Performance: A Dynamic Panel Data Analysis

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Despite the enormous efforts made by the Government of Ethiopia to address the export sector's issues over the past 20 years, the nation has experienced a trade deficit and a budget imbalance. As a result of the growing disparity between export and import values, Ethiopia's trade balance has been getting worse over time. Therefore, the main objective of the study was to examine the determinants of Ethiopian agricultural exports using a dynamic panel data approach. Specifically, the study was expected to assess the trend, composition, and the major destinations of Ethiopian exports, to identify key determinates of the performance level of agricultural volume and value of export and to identify systemic and operational bottlenecks of agricultural export. The study used panel data for the period 2000-2020 for Ethiopia's top 29 agricultural export commodities. The commodities were chosen based on the basis of volume and value of export and availability of required data during the study period. Using the natural logarithm of agricultural export value of each commodity, and the selected the demand and supply side determinant factors of agricultural export of the commodity-like lag of agricultural export commodity, RGDP, exchange rate, consumer price index, labor force, total road network coverage, corruption index, foreign direct investment, indirect tax revenue, total domestic saving, and trade openness. The result showed that all variables were significant factors that determine Ethiopia's agricultural commodity export. From these determining factors lag of agricultural export, economic growth, Foreign Direct Invest, and Terms of Trade have a positive and significant effect on Agricultural commodity export at one-step system GMM. Whereas the remaining variables are exchange rate, labor force, Gross Domestic Saving, Road, indirect tax revenue, consumer price index, and corruption index have a significant and negative effect on agricultural export. The researcher concluded that lowering corruption and indirect tax on export, and poor quality of the road, gross domestic saving which hinders the agriculture sector (lack of agriculture financing) would motivate private investment in the export sector. Besides, controlling rapid population growth would decrease domestic consumption of exportable commodities and would increase export surplus. Finally, the researcher recommended that a concerted effort should be directed towards productive channels of agricultural commodity in the economy so as to enhance sustainable economic growth through increased agricultural commodity export.

Keywords: System GMM, Panel Data, Ethiopia, Agricultural Export

Determinants of Health Service Outcomes in Sub Sahara: Using Panel Data
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Poor health outcomes (low life expectancy and high mortality) in developing countries have always been a concern for both citizens and policy makers. Although many studies have focused on the economic drivers of health outcomes in developing countries, this is not the case for important socioeconomic determinants. Therefore, this study investigated the effects of GDP, general government health expenditure, political stability, and percentage of urban population, employment rate, and corruption control on health outcomes in sub-Saharan African (SSA) region. To achieve this, the study explored Fixed and Random Effects as well as dynamic panel model covering 38 countries in the region from 2000 to 2017. The findings reveal that population health outcomes - as measured by infant and maternal mortalities rates are related negatively with GDP, political stability, percentage of urban population, and corruption control, but directly associated with unemployment rate. For life expectancy at birth, increase GDP, political stability, percentage of urban population, and corruption are positively predicted, while related inversely with higher unemployment rate. The findings therefore suggest that for SSA countries to achieve better health outcomes (high longevity and low mortalities) should emphasis on increasing GDP, and investing on political stability and corruption control. Again, greater attention should be on enhancing urbanization and reducing unemployment.

Keywords: Health Outcomes, Panel, Data Estimation, Sub-Saharan Africa

**Determinants of Milk Market Participation of Small Dairy Farmers in Sululta Town in
Oromia Regional State, Ethiopia
Tacher Haile, St. Mary's University**

Though Sululta town have potential for dairy production in Ethiopia, the majority of small dairy farmers could not get benefit from this sector due to the low market participation problem. Hence, this study was designed to examine the determents of milk market participation of small dairy farmers in Sululta town in Oromia Regional State, Ethiopia. Data from 95 sampled small dairy farmers were employed and analyzed by using descriptive statistics and logit model. The result of the study showed that 55.75% of the sampled dairy farmers were participated in the milk market while 44.25% of them did not participate in the milk market at the time of this study. The *model result* shows that the likelihood of being participating in the milk market was higher among dairy farmers whose household head is educated, who owned a larger number of both cross breed and local cows, who produce a larger volume of milk per day, who have access to marketing information, who have access to dairy extension services, and dairy farmers who have market linkage. On the contrary, the likelihood of participating in the milk market was lower among dairy farmers who had higher household sizes and higher non-dairy income. From this it is concluded that demographic factors of the household head, economic factors of the household and institutional factors play significance role for the small dairy farmers to participate in milk market in the study place. Thus, policy recommendations include policy action that promotes the formal education of the dairy farmers, strengthen dairy extension services, increases the volume of milk production via an increasing number of both cross and local breeding cows and policy action that enhance the accessibly of marketing information and market linkage are essential to encourage the market participation of the small dairy farmers in Suluta town.

Keywords: Small Dairy Farmers, Dairy Production, Market Linkage, Socio-Demographic Factors, Socio-Economic Factors Market Participation, *Logistic Regression Mode*

Impact of Gold Export on Economic Growth in Ethiopia Using ARDL Approach

Yared Tenkir Lemma, St. Mary's University

Many scholars have tried to point out how to better country to the development road. In our country also scholar policy makers and many stake holders suggest a way to economic development. One of the many approaches is through export-oriented approach. Gold become one of emerging export item in Ethiopia and become of a focus for government since Great transformation plan one. It can be seen that the attention there is no enough study about the nexus between economic growth and gold export in the country, even in Africa. The economic development the major objective of this study was to examine the impact of gold exports on economic growth in Ethiopia. The study employed an extended generalized Cobb–Douglas production function model using data from the National Bank of Ethiopia and World Bank data, a base from 1992 to 2021. All the variables were non stationary at level and integrated of order I (2), and then co-integration test was conducted to ensure the existence of long-run relationship using Johansen's approach. Consequently, all the variables confirmed co-integration, and the conventional VECM was estimated to extract both short-run and long-run relationships, Granger causality test was conducted to diagnose the direction of causation the finding of the study revealed that gold exports have insignificant short-run impact on economic growth, but significant positive impact in long run. The result from causality exerted bidirectional relationship holds in Ethiopia's gold exports, likewise the result from IRF revealed gold exports has a positive impact on long-run, economic growth. Besides, labor force, capital formation, and real effective exchange rates included in the model were found positive and significant impact in long run. Based on the findings, it is recommended that a long-run policy towards exports in general and gold export is believed to provide significant impact on economic growth thus, increasing efficiency of the sector and exporting gold would enable Ethiopia to sustain domestic economic growth. Besides, values had better be added to gold before exporting and when this is done, it will lead higher economic growth in long run.

Keywords: Gold, Economic Growth, Gold Export, ARDL

Analysis of Household Saving in Dilla Town of Gedeo Zone, SNNP, Ethiopia
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Domestic savings in Ethiopia are subject by household savings that are not sufficiently routed into productive use and also there is a saving and investment gap. The objective of the study was to identify the determinants of the household saving behavior in Dilla Town of southern Ethiopia. It employed descriptive statistics and double hurdle model to analyze the data collected from a sample of 120 households in the study area. Primary data collected using a random sampling method employing self-administered using structured questionnaires. The descriptive result showed that about 45% percent of sampled households involved in saving of which 75% percent use formal financial institutions and the remaining use for alternative saving options. The overall saving performance of the household is poor. The findings revealed that there is positive and significant causal relationship between amount of saving and income, personal saving habit, level of education, additional income generating activity and home owner of the respondents. Variables such as family size, age, and expenditure and dependency ratio were found to have negative influences on respondent's decision to save. The findings implied the need for designing strategies that could improve the saving behavior, mobilization and diversification of saving by household. Furthermore, the need for government and other concerned organs involvement in building the capacity and incentives that in terms of households increasing saving behavior; by reduce rate of inflation and improve deposit interest rate and increasing service quality, crating awareness of the society that discouraging bad culture or norm and encourage household saving.

Keywords: Savings, Ikub, Edir, Maheber Zeker, Double Hurdle, Household, Dilla, Ethiopia

Project Management

Cash Flow Management Challenges and the Role of Commercial Banks in Construction Sector

Abdurehim Hussen, St. Mary's University

This dissertation presents the contribution of the Banks in the capacity building as well as project financing of the domestic construction firms which are involving in the infrastructure development activities of the country. The challenge of cash flow for contractors is well documented. Besides management related challenges, lack of capital, limited access to credit, payment delays and lack of proper regulatory framework has bedeviled the capacity of contractors to have sustainable cash flow. The main objective of this paper is to assess the significance of banks in relation to contractors' cash flow problems in construction projects in Ethiopia especially in capacity building and project financing of the domestic construction firms in Ethiopia. The study took 17 construction firms under BC, WWC, Road construction and GC where a structure questionnaire was administered to 17 firms and 8 bankers. The study employed a descriptive research design in order to meet its objective. The study found that cash flow challenges were more significant at mobilization and implementation phase and to an extent at closure. It was also established that cash flow challenges have a direct bearing on project performance given their impact on project operations such as project delays, defaulting payments and declining new contracts. The study recommended enactment of necessary policies, laws and regulations geared towards increased allocation of financial resources to construction firms in order to fully support growth through easy access. Strategies to lower lending rates to what other developed countries have been explored. Furthermore, to improve the contribution of one party to the problem of the other, they should work together to enhance the relationship between contractors, banks, and occasionally the employer.

Keywords: Cash Flow, Financing, Contractors, Commercial Banks

**Assessment of Delay Factors Affecting Building Construction Project Performance in
Addis Ababa: The Case of Grade 1 Building Contractors and Consultants
Abel Teshome, St. Mary's University**

Building projects in Addis Ababa are suffering a wide range of performance challenges. The goal of this study was to evaluate the delay factors that impact the performance of building construction projects. Through a thorough analysis of the literature, eighty-one (81) project delay factor characteristics were found. A structured questionnaire survey was undertaken among stakeholders, including consultants and contractors on selected building projects, to obtain their perspectives on the factors of project delays. This study classified delay factors into four categories: consultant-related, contractor-related, client-related, and external-related, and then examined their influence on delay using the relative importance index (RII) as a foundation for analysis. Primary data was acquired from 87 respondents through questionnaire. Relative importance index (RII) was utilized for analysis to identify important delay factors impacting project performance of building construction projects. The RII was computed for each delay factor and set of categories in order to rank the factors. Slow decision making, unanticipated surface and subsurface circumstances (such as soil, high water table), inefficient project planning and scheduling, and periodic work stoppage owing to cash flow restrictions and escalation of local material prices were among the study's findings. According to the study, the client related category had the most influence, followed by external related, contractor related, and client related had the least impact. The study also recommended a series of actions that directly resolve the issues raised for each stakeholder as well as the external related delay factors such as clients should collaborate closely with other stakeholders to improve project site delivery timeliness, contractors provide enough work planning and scheduling, as well as skilled site management and monitoring and consultants should ensure that proper site investigations are carried out both during the feasibility study and the conceptual design to guarantee that necessary procedures are taken during the detailed design to avoid work suspension during the construction phase to resolve design difficulties.

Keywords: Project Performance, Delay factors, Building Construction project

Assessment on Factors Affecting the Effectiveness of Monitoring and Evaluations Practices of Government Development Projects: The Cases of National Biogas Program of Ethiopia
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Monitoring and evaluation have been critical performance management tools for project milestone planning, decision making, and implementation. The NBPE has faced significant challenges in adequately achieving the program objective and meeting the conditions required for the success of these projects. Inadequate personnel with project management skills, technology, leadership as well as insufficient financial resources, are some of the challenges that NBPE faces. The purpose of this study was to conduct research on the factors that influence the effectiveness of government development project monitoring and evaluation. The following objectives and variable have guided the researches i.e., Stakeholder participation, competency of staff handling, organizational leadership, budgetary allocation, and technology development and utilization. The descriptive and explanatory research designs were used in the study, there are approximately 110 NBPE employees, the research is conducted using a census survey method with total of 76 respondents were chosen. The descriptive statistics used in the study were generated using Statistical Packages for Social Sciences (SPSS) version 21. The study discovered that listed above factors have a positive and significant impact on the effectiveness of the M&E system in NBPE, and the study discovered that all variables have a positive and significant impact on the effectiveness of the M&E system in NBPE. Staff competency and organizational leadership were found to have the greatest impact on the effectiveness of NBPE M&E practice for government development organizations, followed by stakeholder participation and technology development and utilization. The study also discovered that each independent variables have a significant impact on the effectiveness of project monitoring and evaluation. In conclusion, the study recommends that orienting and training middle management for M&E functions, as well as rotating them into different jobs, should be part of the organization's human resource development policy.

Keywords: Factors affecting M&E practice, Effective Monitoring & Evaluations system

Assessment of the Practices and Challenges of Implementing Earned Value Management System in Selected Ethiopian Megaprojects
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This research explored the practices and challenges of implementing earned value management system in selected Ethiopian megaprojects. It assessed on the benefits realized as a result of both implicit and explicit use and implementation of earned value management system by the megaprojects in Ethiopia. It also attempted to highlight the software solutions available for implementing earned value management system. This research also attempted to discover the extent that earned value management system is implemented in Ethiopian Information Technology projects such as in Ethio telecom projects. To meet these research objectives, both qualitative and quantitative research methods were employed. A structured questionnaire and interviews, a thorough literature review and document analysis were also employed. The simplified version of the 32 earned value management system criteria defined by ANSI/EIA-748 was used to assess the practices of earned value management system in Ethiopian megaprojects. Author's slightly modified version of Kim's et.al, (2003) earned value management implementation model was applied to assess the challenges of implementing earned value management system in Ethiopian megaprojects. Literature reviews were applied to design the questionnaire on the benefits that could be realized as a result of implementing EVMS in Ethiopian megaprojects, and the same was employed to find information on currently available software solutions for earned value management system implementation. A total of 50 respondents from 12 selected megaprojects were expected to be participated in completing the questionnaire including four open-ended questions, only 20 respondents from 9 selected megaprojects who also have participated in a number of other road, railway and hydroelectric power generation projects informed this research with Cronbach's alpha value of 0.944 reliability. The questionnaire designed also collected data from the open-ended questions and a few other interview sessions provided information including from program managers in Ethio telecom multi-site megaprojects. The findings of the research pointed those practices of earned value management system in Ethiopian megaprojects, with the measure of 32 criterion in five categories such as organization, planning, scheduling and budgeting, accounting, analysis, and revision, have a relatively low score in organization and accounting system criteria, and a relatively higher score in planning, scheduling and budgeting, analysis, and revision criterion. This indicated that because of compounding factors on project activity and management issues, the practice is yet poor that it requires comprehensive move towards implementing earned value management system at full scale; however, megaprojects currently have practiced some elements of earned value management system and their current project management practices have features that resemble earned value management system but not as 'hard facts'. In the same view however, megaprojects through the lens of author's slightly modified Kim's et. al., (2003) earned value management system implementation model, faced significant challenges with factors related to the acceptance, performance and use and in that order. Moreover, it was found that Ethiopian megaprojects could be benefited from a full scale and comprehensive implementation

of earned value management system and the prominent software solutions currently available for Ethiopian megaprojects to implement EVMS are Primavera from Oracle and Microsoft Project and Portfolio Management from Microsoft Inc.

Keywords: Earned Value Management System Practices, Challenges and Benefits, Ethiopian Megaprojects

**Assessment of the Practices and Challenges of the Implementation of Addis Ababa
Integrated Housing Development Program: The Case of 20/80 Condominium House
Construction in Addis Ababa**

Alula Terefe Desta, St. Mary's University

The main objective of this study is to identify why all the stakeholders are unable to deliver better quality houses, more job opportunity and slum reduction, while repeated Major and minor construction defects are observed in completed housing units and households are subject to unexpected maintenance costs, despite the Office's (AAHDPO) efforts to promote them, and to draw conclusions about what needs to be able to improve their capacity. This research involves both qualitative and quantitative approaches for data collection and analysis. To gather quantitative data, five survey questionnaires was administered to HDPO, contractors, MSEs, consultant and house occupants. For qualitative approach, in-depth interviews were carried out to purposefully selected respondents. In addition, observation was used. Lastly, data were collected from documents such as policy documents, reports and contract documents. The main activities in the research design are core problem identification, research objective to tackle the problem, operationalize the variables through intensive literature review, identify population, data collection and data analysis and conclude the research. The selected project site is Yeka Tafo and Goro Silasie, project -4. The findings concerning the support programs indicate that the office itself (HDPO) should have to change its culture that has been implemented with scientific practices, since the study indicated that the practices are in lack of proper management practice, quality control practice, lack of strict supervision, and lack of testing mechanism, lack of technical and managerial knowhow. In general, improper implementation of project management knowledge area and project management tools and techniques. The study also aimed to identify major and minor defects in the newly constructed houses. The objective is addressed through research questions that are formulated to find out the effect of the capacity building schemes, to assess the practices and challenges of the implementation of the project (AAIHDP). Finally based on the findings the researcher recommends that special attention need to be given to HDPO, Consultants, small-scale contractors and MSEs in order to improve their capacity. In spite to this alternative construction materials of low-cost housing systems should be further studied to minimize the escalation of conventional construction materials. In addition, the whole construction management process should be improved then real cooperation between stakeholders, strict inspection of construction materials and inspection of works should be practiced; otherwise, with this working culture the system might no longer fulfill the housing shortage in the near future.

Keywords: Practice of Project Management Process, Project Management Tools and Technique, Project Management Knowledge Area, Quality

**Assessment of Project Management Practices in Civil Society Organizations: The Case of
Plan International Ethiopia Addis Ababa Regional Office
Amanuel Ermias Akalu, St. Mary's University**

Application of best project management practices is of critical importance for organizational performance. Project management is believed as an effective and resourceful method for achieving a goal that is better than the other available methods, processes, and techniques. Hence, this study aimed to assess the project management practice of Plan international Ethiopia by using the five process groups defined by (PMI). The research used a mixed approach and adopted a descriptive research design. The primary data collection was done by using an interview and questionnaire instruments from employees involved in project work selected in the census survey and as secondary data; related books, articles, journals, and publications from the project office were reviewed. Percentages and mean values were used lyse the data collected. Accordingly, the findings of the research showed a moderate level of project management practice within the organization. Also, the study revealed that the levels of initiation and execution practice are higher than the other process groups in the organization while the project closure process group has the lowest practice level according to the project management practice level standards. Furthermore, the study identified that the level of practice of activities related to risk, procurement, project control, cost, and time is low. Thus, the study recommends that the organization should give more emphasis or considerable attention to processes related to project control, risk, procurement, cost, and time, during the implementation of each process group in order to strengthen the practice of project management in Plan international Ethiopia.

Keywords: Project Management, Project Management Process Groups, Project Management Practices

Assessment of the Practices and Challenges of Project Monitoring and Evaluation in Ethio-Telecom: The Case of Fixed Network projects
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Monitoring and Evaluation of projects is one of the key processes of project management through the gathering of information and assessment of it to determine whether progress is being made towards pre-specified goals and objectives and to highlight whether there are any unintended (positive or negative) effects from a project and its activities. The purpose of this study is to assess the practices and challenges of monitoring and evaluation of Ethio-telecom, in the case of fixed network projects. A descriptive type of study with purposive sampling technique; based on the criteria of their prior knowledge, capacity and experience of monitoring and evaluation and quantitative research design to collect data was used to assess monitoring and evaluation practices. A total of 36 respondents were drawn from different levels, which included the officials in Ethio-telecom fixed network project. Questionnaires have been used as data collection tools, data analysis was done through a special program known as Statistical package for social Science (SPSS) and Microsoft excel,2022 findings of this study showed that the current M&E practices applied in Ethio-telecom had a good practice in M&E planning but also indicates the existence of poor motivation scheme for personnel participating on the M&E activity to improve effectiveness of M&E and Stakeholders perform their responsibility is ineffective. The effectiveness of the project due to monitor and evaluation practices were affected by that lack of having effective project in planning, lack of expertise for monitoring and evaluation, lack of stakeholder engagement on monitoring and evaluation, lack of management support, unavailability of funding for M&E, inaccuracy in data collection, failure to process and analyze data, percent failure to have appropriate evaluation design .Therefore, based on the findings, it is suggested that training, motivation should be provided to enhance the stakeholders in the M&E practices This is important to have a common understanding across the stakeholders since in a project different stakeholders involve too and further help to conduct effective project M&E.

Keywords: Evaluation, Fixed Network Project, Monitoring, Project Management, Stakeholders

**Project Implementation and Management Practices of Financial Institutions: The Case of
Awash Bank
Biniyam Biruk, St. Mary's University**

The purpose of this study was to investigate the effect of project management practices on IT project implementation in Awash Bank. The study employed a quantitative research approach, an explanatory and descriptive research design. A five-point Likert scale-based questionnaire was used to collect data for the assessment from 45 chosen respondents (project managers, project team members, support staffs and project coordinators) from Awash Bank. Analyses were performed using four project management practices – fund management, stakeholder management, monitoring and evaluation and risk management. The findings of the regression analysis revealed that two of the project management practices (fund management and risk management) had a statistically significant positive effect on IT project implementation. It implies that an increase/decrease in fund management and risk management will result in a proportional increase or decrease in IT project implementation. The total effect of the independent variables in the model resulted in a 32.4percent variations in IT project implementation. This implies that these variables are needed to be considered in any effort to boost IT project implementation in the banking industry. The study recommends that the management should seriously identify risks involved in a proposed project throughout the project life cycle and develop an appropriate mitigation plan accordingly. Furthermore, the management of the bank should enhance its cash management in such a way that complements IT project success.

Keywords: Project Implementation; Fund Management; Awash Bank

Causes of Delays in Transmission Projects in Ethiopian Electric Power: The Case of Addis Ababa Transmission and Distribution Rehabilitation and Upgrading Project
Biniyam Zewdu Girum, St. Mary's University

Efforts to reduce the delay by mitigation or eliminate the delay by acceleration are measures that depend on the projects being considered for those measures. Based on the general objective of the research to find out the causes of delay in the Addis Ababa Transmission and Distribution System Rehabilitation and Upgrading Project, this study addressed three specific objectives, the magnitude of the causes of delay and project delay, by using descriptive analysis, and also carried out investigation the influence of causes of delay in project life cycle phases by utilizing multivariate regression model. Project life index and multivariate regression diagnostic tests were also carried out. The target population for this study was 452 individuals stratified based on the surveyed project actors where a sample of 212 respondents was established and only 171 responded. Questionnaires were self-administered and were dropped and picked immediately respondents were done filling them. Data collected was then presented using tables and figures. Statistical Package for Social Sciences (SPSS) software was used to analyze data. The findings revealed that the most project delay is towards execution project life cycle followed by planning phase. In addition, it is found out that the occurrence of project delay was rated as high. Lack of communication due to internal project influences has been the top project delay source. Further, this study revealed that the most project delay is towards inadequate resources, poor project planning, lack of communication, lack of monitoring and evaluation and client dissatisfaction across each the project life cycle respectively. The study concluded that pitfalls in project life cycle have been a source of transmission project delay. Finally, towards maintaining and improving late execution of the project as compared to the planned completion period and these delays are often as a result of miscommunication, the study recommends: leading, integrating people, and taking decisions to make a project a success and building trust and relationships among team members, as well as propagate desirable personal behaviors and clear communication rules by implementing the identified respective approaches for action.

Keywords: Causes, Delay, Project, Power, Transmission

Assessing the Risk Management Practice of Toll Roads Expansion Projects in Ethiopia
Daniel Aragaw, St. Mary's University

Building projects are one-of-a-kind and extremely complicated, involving sophisticated technology and structures that are plagued with danger and uncertainty. As a result, having a well-articulated and experienced risk management technique is critical for project success, not just in terms of reducing negative outcomes but also in terms of maximizing opportunities. The goal of this study was to evaluate the project risk management practices of the Ethiopian toll roads Enterprise expansion building construction projects using the five project risk management processes identified through literature review: risk management planning, risk identification, analysis, response and controlling. The study employed a descriptive research design and a qualitative research approach, with semi-structured interviews serving as the primary data source and documentation analysis serving as the secondary data source. As a data collection tool, the study used semi-structured interviews and purposive sampling as a sample technique. This study revealed the significant weaknesses in the project's real risk management practice based on the analysis. This project work is not included on impact scales, risk appetite and tolerance limits, and frequency of risk management activities and reporting which needs further research on future.

Keywords: Risk, Project Risk Management Process, Ethiopian Toll Roads Enterprise

Factors Affecting the Delay of Project Implementation: The Case of Wegagen Bank Financed Projects

Dawit Feresew, St. Mary's University

Timely completion of projects within the predetermined schedule and cost has a competitive advantage for all stakeholders involved under projects. Project implementation delay refers to the late completion of works compared to the pre-planned schedule. The study assumes, project implementation delay can be rectified and eased when major affecting variables are identified. With the aim of discovering these factors, the researcher identified variables based on different literatures and published materials and aims to filter out and investigate the effect of Project appraisal and approval process, Promoters change request, project monitoring and follow up, Project implementation, Project planning, External environment conditions versus project delay under selected Wegagen Bank s.co financed projects that founds at Corporate Head office level. With the aim of assessing the effect of the mentioned factors, research hypothesis was formulated to explore major factors that affect project implementation. Therefore, the above-mentioned variables identified to be independent variables and the dependent variable identified to be project delay. With the aim of testing the proposed hypothesis, the research identifies 75 projects through purposive sampling method and data collected from professionals under credit cluster namely from credit analysts, relationship managers and Loan workout officers. Primary Data were collected from selected credit professionals and the collected data analyzed using linear regression method. Following proper checking, coding and encoding of responses in to SPSS V.26 data analysis software The findings infer that there is a strong positive and significant relationship among all the mentioned factors namely; Project appraisal and approval process, Promoters change request, Project monitoring and follow-up, Project implementation, Project planning, External environment conditions and from these unfavorable variables, external environment condition founds to have the strongest influence on project completion delay. Furthermore, after checking indicated variables are free from collinearity or the level of collinearity is within acceptable range, the researcher conducts multiple regression test and results have shown if the bank control and manipulate these factors, the bank can reduce delays from reducing a minimal 17% delay in time up to 200+ percent reduction of delay time. Therefore, the bank shall take a due consideration under mentioned variables before rendering any type of project financing and the bank shall halt financing before adequate risk mitigation mechanism is in place.

Keywords: Project Appraisal and Approval, Project M&E, Project planning, Project Implementation, External environment condition, and Promoters change request

**Practices and Problems of Condominium Housing Construction Projects: The Case of
Lideta Sub-City Housing Construction Development Projects in Addis Ababa
Demewoz Erkiyhun, St. Mary's University**

The study was conducted aiming at assessing the practices and problems of condominium housing construction in Lideta Sub-City in Addis Ababa. The research design was descriptive in nature and the quantitative method supported by qualitative approach. Data was generated via questionnaire, interview and document analysis. Accordingly, the data was collected from 194 sample respondents out of the total of populations 613. First construction project sites were selected based on judgmental sampling techniques whereas, the AAHDPO and the staff, the LHDPO with their staff, contractors, consultants and SMEs members were selected based on both judgmental and convenient sampling techniques as well. The data obtained through questionnaire, were analyzed using statistical package for social sciences/SPSS/ using statistical tools such as frequency, count, percentage, mean score and waited mean. On the other hand, the data obtained through interview, observation and document analysis were analyzed qualitatively to substantiate the result of the quantitative analysis. The findings of the study showed that a significant number of respondents were relatively qualified in the position they hold currently. The findings also indicated that there was a high level of need to conduct close supervision, monitoring and serious evaluation. Besides this the resource provision and management, project planning, capacity building, lack of stakeholder involvement, infrastructural issues were the major problems of the project activities. Realizing the fact to the great mismatch between the demand for and the supply to housing, introducing alternative housing approach is unquestionable. Moreover, the housing policy of the government should consider multi directional approaches. Such as: Participative planning and implementing campaign that build up understanding and cooperation between the concerned stakeholders is very important. Maintain proper monitoring and evaluation systems and take as early corrective actions for a variation from the bench mark. Applying alternative low-cost durable local material and technology and encouraging different actors to be involved in the construction of condominium housing is indispensable to address the targets of IHDP.

Keywords: Housing, Household, Housing Shortage, Overcrowding, Slum, Squatter Settlement, Kebele

**Performance Assessment of Public Construction Projects in Addis Ababa: The Case of
Kolfe Keraniyo Sub-City Construction Office
Elizabeth Teshome Esheta, St. Mary's University**

Construction industry is complex in nature because it contains large number of project parties as clients, consultants, contractors, shareholders and regulators. Construction projects investigated in this study include administrative buildings, school buildings, medical centers, communication facilities and shades. The general objective of this study is to performance assessment of public construction projects in Kolfe keraniyo sub-city construction office. The results were analyzed, discussed to obtain the most performance indicators. The relative importance index method (RII) was used here to determine cost, time and quality factor of the relative importance of the key performance indicators. Cost factor, quality factor, and time factor were considered the first, second and third respectively with RII has effect on public construction of public construction projects. Quality is an essential component and one of major factor for public construction project while lack of quality assurance training and follow up have contributed to the public construction project. Time is one of major factor for public construction project while contractor is factor of project and all these factor are affect time performance cause RII is above financial problems, subcontractor, site management, construction methods, improper planning, mistakes during construction, Inadequate contractor experience, Shortage of material, labor supply problem and labor productivity, consultant absence of consultant' s site staff, lack of experience on the part of the consultant, contract management problem and quality assurance. The cost factor of the performance public construction project while fluctuations in the cost of materials, project materials monopoly by some suppliers and design changes. To carry out the project activities of a public construction project, the government should prioritize the selection of capable consultants and dependable contractors. Clients are recommended to consider appropriate inflation factor during cost estimation process. Contractors should be very strong in bidding for the project so that they estimate the exact cost rather than low cost in order to win the bid, collect the advance payment, and then disappear. Consultants are recommended to hire qualified technical personnel to manage and improve the projects achievement timely with its cost and quality.

Keywords: Public Construction Project, RII, Time, Quality, Cost and Performance

**Assessment on the Causes and Effects of Road Construction Project Delay: The Case of
Addis Ababa City Road Authority
Ellene Dejene Demerew, St. Mary's University**

Delays of a construction project can be defined as the late completion of works as compared to the planned schedule or contract schedule. Delay in completion of road construction projects is the most common and frequent problem in Addis Ababa city as well as in Ethiopia in general. The objective of this study is to identify the causes and effects of delay causing factors in Addis Ababa City Road Authority Road construction projects. The study adopted a descriptive research design. A purposive sampling method was used in this study. The study was carried out based on literature reviews, questionnaire survey and document review of projects. 37 potential delay causes and 13 effects were selected from the reviewed literature and the causes were divided into 5 as client related factors, consultant related factors, contractor related factors, material and equipment related factors and external related factors. These factors were ranked using the Likert scale by a total of 56 professionals and analyzed using Relative Importance Index (RII). The study indicates that the top major causes of delay in road construction are Cost of materials, Shortage of foreign currency, Delay in approving documents by consultant, Delay due to Sub-contractors, Delay of payment by the client, Shortage of construction material, Improper planning and scheduling, Reworks, Lack of modern technology equipment and Low bid by contractor. The study further determines that the major effects of delay are Time Overrun, Cost Overrun, Poor quality, Compromised Quality, Low Profit, Disputes, Negotiations, Court Cases, Litigations, Abandonment, Revocation, Arbitration and Bad reputation. In order to avoid/minimize the road construction project delay in the city, the study recommends the payments to be made on time by the client, the design documents should be reviewed and approved by the consultant on time and the contractor should select an experienced sub-contractors and work hand in hand to complete the project with the allocated budget and time.

Keywords: Delay, Road Construction, Causes of Delay, Effects of Delay, Addis Ababa City Road Authority

**Challenges Associated with the Administration of Educational Programs Implemented by
Selected nongovernmental Organizations in Addis Ababa**
Elsabet Aynalem, St. Mary's University

This study aimed to identify the most significant challenges associated with the management of educational projects implemented by non-governmental organizations in Addis Ababa. Six school principals, and twenty-one teachers from the target schools, as well as twenty-seven project experts and officials from implementing NGOs were selected using random and purposive sampling techniques. For data collection, questionnaires and interviews were used, while percentages were used for data analysis. Similarly, the qualitative data that was extracted through transcription methods and mainly relies on meanings and words. Technical issues, such as lack of project M & E experts, lack of training, and problems with motivation; lack of support; little or no attention to M & E were identified as the most challenging aspects of project management. As a result, it was determined that the issues could have a negative effect on the effectiveness and efficiency of the education projects' management, resulting in a diminished capacity to achieve the projects' goals. It was suggested that the NGOs running the projects should be as effective and efficient as possible by properly identifying and planning education projects, establishing good relationships with the education bureau and the donor agencies, and involving concerned community members and other stakeholders at all stages of the projects as well as staffing qualified monitoring and evaluation officers. The Department of Education, the donor organizations, and the umbrella organizations should provide supervision and assistance.

Keywords: Education project, Monitoring and Evaluation, NGOs

**The Practice of Communication Management of Construction Projects: The Case of
Ethiopian Toll Roads Enterprise
Ermias Kibru Kerala, St. Mary's University**

At the time where project management becomes as a norm for many organizations, research suggests that communication management is one of the key areas in project management. This research, therefore, examines the current practice of communication management in construction projects in the case of the Ethiopian toll roads enterprise. In this descriptive study, questionnaire(survey) through physically distributed for all the six departments with a total of 41 samples by census survey which directly and indirectly involve in construction projects with experts/engineers, team leaders and managers and descriptive research design is adopted. The finding of the study indicates that the current practice of communication management in the study areas shows a gap with respect to the benchmark practice of Project communication principles outlined by PMI. In addition, the communication skills of team leaders and managers have been found as satisfactory and a few levels of conflict, has been observed between the study organization and its stakeholders such as vendors and consultants. The communication channel, commonly used by the organization, was a telephone and verbal communication that has limitations in project management processes. Finally, the level of intention /focus given to communication management by the study organization was also enough with respect to what it should have been. Accordingly, this result the study organization is recommended to use more formal communication instead of informal, enhance the communication management process to follow communication processes outlined by PMI.

Keywords: Project Management, Communication Management, Project Communication

**An Assessment of Project Leadership Practice and Challenges: The Case of
Care Ethiopia
Ermiyas Birhanu, St. Mary's University**

The study was conducted using a descriptive research design and a mixed-methods research approach, with both primary and secondary data were collected with a support of some qualitative data. Purposive sampling was utilized as the sample strategy, and the instrument used in this study was a structured questionnaire in order to assess the project effectiveness, challenges and differentiate different leadership style A total of 69 leaders and 30 employees received surveys. The study's findings elaborate that Transactional and Transformational Leadership Styles is used in the organization at different times, according to the study's findings. As per finding all the leadership styles are used at different time. The survey also identified the primary leadership issues faced by CARE Ethiopia, including a lack of shared understanding, a lack of team spirit, lack of appreciation of the importance of tasks, and a disparity in worker knowledge. According to the findings of the study, it is suggested that performance be improved by instilling in followers a clear understanding of the organization's vision, mission, encouraging others to participate in goal-setting for their respective work units, and assisting others with their future plans and enhancements. The researcher also recommended broader and longitudinal studies with different research design to deal with the matter in more detail.

Keywords: Leadership, Leadership Style, Leadership Practice, Challenges of Leadership

**Assessment of Environmental Sustainability Practices: The Case of Addis Ababa 40/60
Condominium Buildings
Eyob Tesfaye, St. Mary's University**

This initiative aims to evaluate the status of environmentally sustainable practices of Addis Ababa condominium structures. The researcher has attempted to uncover some of the ecologically friendly methods practiced before, during and after construction based on the opinions of the respondents based on data acquired through questionnaires and interviews. The questionnaire was given to 100 employees at the head office, and 70 of them completed it and returned it. The questionnaire was disseminated to employees using simple random selection depending on the respondents' desire to participate and collaboration. The study used a descriptive research design using a qualitative and quantitative approach. Data was studied with statistical methods such as frequency, percentage, and mean; moreover, data acquired from interviews and document analysis was analyzed in narrative form to supplement the quantitative findings. On the topic of natural resource extraction, the data collected was examined using SPSS software, and it was discovered that the condominium project did not take adequate steps to limit natural resource extraction. The existing water usage and conservation system was also deemed to be insufficient, as there was no water management system in place to maximize sustainable water use and conservation. Waste minimization was another significant topic that the researcher wished to learn more about.

Keywords: Sustainability, assessment, environment, change orders, sustainability indicators

**Determinants of The Effectiveness of Monitoring and Evaluation System in TVET Project
Implemented by Selected NGOs In Addis Ababa
Eyuel Nigussie, St. Mary's University**

Monitoring and evaluation of projects is great importance to various players including project sponsors and it goes further to ensure similar projects are replicated elsewhere and not only revolving around a few areas. An effective monitoring and evaluation system is fundamental if the goals of a project are to be achieved. The study aims to assess determinants affecting the effectiveness of monitoring and evaluation in TVET project implemented by NGOs. The study is conducted on the four determinants of effectiveness monitoring and evaluation such as availability of fund, stakeholder participation, organization leadership and technical capacity. The study used quantitative research approach with descriptive and exploratory research design. Quantitative type of data gathered from primary and secondary data source for the primary data the study targeted 108 employees of TVET Projects from the study organizations. The response rate was 85% the questioner item were measures based on 5-point Likert scale and the questioner was tested for validity and reliability of the items Cronbach's Alpha was used to measure reliability. Also, the collected data was edited, sorted and analyzed using SPSS (statistical package for social science) version 20. The regression result shows that organization leadership (sig 0.008) and availability of funds (sig 0.005) has a positive and significant influence on the effectiveness of monitoring and evaluation system whereas stakeholder participation (sig 0.092) has a positive but not significant influence on the effectiveness of monitoring and evaluation system and technical capacity (sig 0.101) has a negative insignificant influence on the effectiveness of monitoring and evaluation system. Finally, the study recommends that organizational leadership greatly influence on effectiveness of monitoring and evaluation system, however; the organization policy should support the M&E system and the leaders should always communicate M&E results with the staff.

Keywords: Effectiveness, Stakeholder, Leadership, Technical

Assessment of Factors Influencing Enterprise Resource Planning/ERP/ Project Implementation Process- Project Management Perspective: The Case of Ambasel Trading House

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In Today's world, "Enterprise Resource Planning (ERP) systems have emerged as prevalent software that integrates the functional areas of a company or organization into a single system providing real time solutions and seamless communication in business processes. Studies done on ERPs successes have acknowledged that top management Support is a Critical Factor for the success of an ERP Project. The goal of this study was to examine factors influencing the implementation of enterprise resource planning in Ambasel Trading House Plc and the prospects for success from project management perspectives. The study was guided by five objectives; to examine the influence of project risk management on implementation ERP project; to examine the influence of Project Monitoring and Evaluation on ERP implementation success; to examine the influence of staff commitment on ERP implementations; to examine top management support influence on ERP implementation and; to examine the influence of stakeholder's commitment against ERP implementation success in Ambasel Trading House Plc. Employees of the organization who use Enterprise Resource Planning in various departments make up the population of this study. A purposive sampling methodology was preferable in conducting this study. this sampling method aids in the identification of elicit responses from people who have a strong understanding of ERP. As a result, the study made use of 90 people who were actively participate during the implementation process. Respondents who are ERP users were targeted. Data was gathered from both primary and secondary sources and both quantitative and qualitative data analysis methodologies were used in this study. descriptive statistics such as mean, percentage, and frequency tables, research questions were utilized. The validity of the instrument was checked and internal consistency of the instrument was measured using Cronbach Alpha and the results are statically acceptable. Descriptive statistics-based frequency tables were used to provide information on the variables. The results are investigated in terms of descriptive statistics followed by inferential statistics on the variables. According to the study's findings, the overall Ambasel's ERP deployment was successful. Top management support was remarkably successful compared to the other four determinants. In terms of the degree of influence against ERP implementations, with exception of stake holder's engagement which has moderate extent, the other four variables, project risk management, monitoring and evaluation, top management support, staff commitment have been found in great extent to influence the successful outcome of ERP. Eventually the study provides suggestions in order to improve the project outcome. the top management of the company is found to be the backbone for the successful implementations and significant influential factor. Hence, highly accountable to accommodates all other variable to be in that same page as well. So, more efforts are still expected from the company's top management in order to gain the paramount attribute of ERP system.

Keywords: Enterprise Resource Planning, Project Management Variables, Implementations

**Leadership Skill Impact for the Execution of Project towards Sustainable Development
Case Study of a ‘Project for Establishing Comprehensive Support System for Enhancing
Firm Competitiveness in the Federal Democratic Republic of Ethiopia’**

Fetene Getachew, St. Mary’s University

Purpose of this study is to identify and assess the impact of project managers leadership skill communication, interpersonal, coordination, team building and delegation, problem finding, analyzing, solving skills on project success while concurrently assessing the impact of team work as moderating variable on association between project managers’ soft leadership skills and project success. This study gathered views of 30 individual associated with in organizations related to projects. Non-probability convenience sampling technique was used for drawing samples from population. Descriptive statistics analysis was used to analyze the data. This study indicates that a statistically significant positive relationship exists between each of identified soft leadership skills and success of project and moderation impact of team work on soft leadership skills. The study amply highlights the importance of project managers’ coordination skills and problem finding, analyzing and solving skills. It is hoped that results of this study will provide organizations and individual’s related to projects with key skills especially soft leadership skills to focus and successfully execute the projects.

Keywords: Leadership Skills, Project Success

**Causes of Change Orders and Their Impact on Construction Cost: The Case of Addis
Ababa Design and Construction Works Bureau
Girum Haile, St. Mary's University**

This research has been conducted to make assessments on causes of change orders and their effect on project cost, the case of Addis Ababa Design and Construction works Bureau. The research adopted a casual/ explanatory model on top of a descriptive research provided. Emphasis was given on the identification of the causes of change orders and 21 causes were analyzed. A closed ended questionnaire was designed and distributed to the employees and contractual stakeholders of AADCWB. Respondents were selected using a statistical formula. From the 60 questionnaires were distributed and 55 were returned with a response rate of 91.6%. The result was analyzed in SPSS version 26 using descriptive statistics and regression analysis. As a result, the most common causes of change orders were identified as; Errors and Omissions in design, Change of design, and conflict between contract documents. The study concludes that change order is a significant predictor for the performance of cost. Therefore, if there are a high number of change orders in a project, the cost overrun will be significantly higher. Finally, the theses recommend for adaptations of critical planning and prevent change order from happening by further scrutinizing design documents together with all contractual stakeholders and to involve further market studies to minimize indirect cost effects.

Keywords: Construction Projects, change orders, cost of a project.

Causes of Project Delays in Grade One Construction Companies: The Case of Yotek Addis Ababa

Habtamu Aregay, St. Mary's University

The purpose of this study was to Study Causes of Project Delay in Grade One Construction Companies: the case of Yotek Addis Ababa". Both descriptive and explanatory research designs were used for this study. Cross-sectional data were collected to address the research objectives of the study using a self-administered questionnaire for 65 employees using a stratified sampling and simple random probability sampling technique. The collected data were analyzed using descriptive statistics, and inferential (correlation and regression) analysis through the statistical package for social science (SPSS) version 16. The study used three major Causes of Project Delay factors including monitoring and evaluation, material-related factors, and project management-related factors as predictor variables, and successful project completion as the dependent variable. The finding of the research indicated that monitoring and evaluation, material-related factors, and project management-related factors have a positive and statistically significant impact on successful project completion. Finally, based on the findings of the study, recommendations were made for Construction Companies of Yotek: The most significant and influential variable affecting project completion time was found to be monitoring and evaluation, hence the project managers and clients should give their priority to improve the monitoring and evaluation strategies and techniques they use.

Keywords: Causes, Project, Delay

The Effect of Job Assignment on Employee Performance in Ethio-telecom **Hagos Gebreigzabher Kahsay, St. Mary's University**

This study was conducted at Ethio-telecom aiming to assess the effect of job assignment on employee performance and its effect on the companies planned performance. The study used both descriptive and explanatory research method. In conducting the study, both primary and secondary data are collected using structured survey questionnaires, interview and other published materials. Random sampling technique was used to select representative sample of 120 participants from the total population of 328 found at south Addis Ababa zone and some other zones. Descriptive statistics such as measures of frequency and mean values were also employed to analyze the data gathered. The findings of the study clearly showed that employees of Ethio-telecom specially in south Addis Ababa zone are not satisfied with the job they have now due to the improper assignment of job with correct time and qualification. Many of the participants are not motivated with their job assignments due to the reason that they are assigned to the job not at the wright time with the right qualification and the right working time they have to. The study also came up with a result of lowest performance on employees and this yields lower target achievement on the Company. The study also showed that there is a mismatch in allocating resource for employees to perform their task to achieve the targeted goal of the Company's organizational objectives. Ethio-telecom has not been augmented with the employees' capacity, interest, qualification, and working age due to unclear criteria of job assignment in the company. Failure of proper use of feedbacks from employees also leads to lower employee satisfaction as well as performance. Considering this and other problems, the study recommended the Company to bench mark best practices in the sector, provide clear job assignment strategy, align organizational objectives with employees' capacity, effectively make use of the results for the identification of employees' weaknesses, strengths and proper job assignments so that it could retain the existing and attract competent employees of the sector.

Keywords: Job Assignment, Employee Performance, Company performance

**Examining Stakeholders' Engagement in Project Implementation: The Case of Integrated
Agro Industry Park (IAIP), Amhara Region, Ethiopia
Haregewoin Gochel, St. Mary's University**

This study examines the stakeholder's engagement in project implementation in the case of Integrated Agro-Industry Park (IAIP) initiative in Amhara Region, Ethiopia. A mixed research approach has been followed mainly using a qualitative analysis with some supportive quantitative data analysis from primary and secondary sources. 24 stakeholders were sampled to understand stakeholder's desired and current engagement using a stakeholder's assessment matrix and an additional of 51 stakeholders were included in the study to collect further detail through questionnaires. The result clearly demonstrates that the engagement of stakeholders in the pre-feasibility assessment practice of IAIP initiative was very restricted to some sectors and minimal while a large number of key stakeholders has not been aware of the presence of pre-feasibility assessment. The study also found that there is a gap in the desired and current level of stakeholders' engagement where most key stakeholders from the agricultural sector, cooperatives agency and unions, potential investors and investors signed agreement with the RIPDC falls under unaware, resistant and neutral categories although the desired level of their engagement is to be supportive of leading the initiative. Apart from these, the major strengths stakeholders' engagement in the implementation of IAIP project in the region are identified to be the presence of well documented stakeholders list to engage them in the implementation process while the observed key weakness is the lack of clearly designed stakeholder's engagement plan. In line with these, it is recommended there should be a peer-to-peer discussion programs with key stakeholders considering the current status of stakeholder engagement; and prepare a clear and participatory stakeholders' engagement plan considering the multi-stakeholders demand of the IAIP initiative.

Keywords: IAIP, Stakeholders, Engagement, Assessment Matrix, Agro-Industries, Project

**Assessment of Project Cost Management Practices: The Case of Selected Real Estate
Companies in Addis Ababa**
Henok Habtamu Shita, St. Mary's University

The objective of the study was to assess the project cost management practices of real estate development companies in Addis Ababa. Existing cost management practices related with resource planning, cost estimating, budgeting and cost controlling were assessed in view of identifying shortcomings and limitations associated with each function. A mixed research approach and descriptive survey design was used. A questionnaire was used to gather quantitative data while semi-structured interview was employed to collect qualitative data. The study mainly targets four real estate companies in Addis Ababa currently undertaking various real estate development projects. These are: Sunshine Real Estate, Noah Real Estate, Pluto Real Estate and Jambo Real Estate. The study covered a census of 88 project team members of the four sample projects who were working in four construction projects in Addis Ababa. The data collected was analyzed with the aid of descriptive statistical techniques such as frequencies, percentages and mean score. Based on the analysis, this study identified the major gaps in the actual cost management practice of the project. The study found that despite the fact that all sample real estate companies were undertakes the resource planning, cost estimating and cost budgeting task as part preparing the overall project management plan, there were gaps in terms of using all the required inputs during the resource planning, cost estimating and budgeting. Most of sample projects did not establish cost control plan and did not timely measuring and reporting of the cost variances from the baseline. There was also limitation in terms of using more advanced project resource planning, cost estimating, cost budgeting and cost controlling techniques and tools and the traditional method of intuitive judgment is still very much in evidence. The study also found the application of the traditional or standard estimating method for cost estimating is dominant. The results further revealed that the cost control system fails to indicate/identify activities or operations which are being carried out uneconomically together with the underlying reasons. Moreover, it is not carried out in a way which provides feedback to the estimating process. The study also concluded that that there was deviation between estimation and actual costs in this project. Finally, recommendations forwarded such as prepare cost control plan, improving and expanding the scope of company's cost controlling system, integration of the estimating formats and techniques with those used for budgeting and cost controlling purposes and embed cost management practice in daily project activities using appropriate tools and techniques.

Keywords: Project Cost Management, Resource Planning, Cost Estimating, Budget, Cost Overrun, Cost Control, Real Estate Development Project

**Assessment of Project Management Practice and Challenge of Construction Project: The
Case of Yotek Construction Building Project
Jemila Wassie, St. Mary's University**

The goal of this research is to carry out "Assessment of project management practice and challenge of construction project the case study of YOTEK construction building project " in Addis Ababa. The primary goals of this project are as follows: first, to investigate project management practices during the project's initiation, execution, monitoring and controlling, and closing phases; second, to identify the major project management challenge; and third, to describe the solution to the project Management Challenge. Employees of the company was involved in the sampling, and all information gathered, reviewed, and formalized from the literature review was collected, reviewed, and formalized. For this study, a mixed quantitative and qualitative approach was used, and a structured questionnaire was distributed to the Construction Engineer, Office Engineer Division head, Office Engineer, Site Engineer, Quantity Surveyor, and Resident Engineer on the Consultant side, as well as additional documented sources, including interviews. Primary data needed for the study was collected from 37 respondents which are selected used Purposive sampling obtain key informants considered knowledgeable about, and central to, project management that best may represent building Construction. The collected data was analyzed with the help of SPSS version 20.0. Then the data presented quantitatively using descriptive statistics with the help of table, frequency and percentage. Semi-structured interview was also conducted with respondent, and analyzed qualitatively by integrating secondary data obtained from Yotek construction reports. The findings of their search is analyzing the practices of project management in building construction projects undertaken by Yotek Construction from the phase starting projects up to closed out which is indicated by Average mean for the project management practice in initiation, planning ,executing, monitoring and control and closing phase is about 3.89,3.86,3.68, 3.0239 and 3.62 respectively, it is recommended that the project manager should understand project goals and objectives, check the statements that are related to the practices of project management in each phases of the project, such as initiation, planning executing, monitoring and control and closing. In addition to this the project manager and the project team should manage the ten-knowledge area to meet the project successfully.

Keywords: Project Management Practices, Project Management Challenges, Project Management Knowledge Area

Effectiveness of Market System Development (MSD) Approach in Improving Livelihood of Women and Youth: The Case of Livelihood Improvement for Women and Youth Program in Addis Ababa

Kalkidan Yemane Kassa, St. Mary's University

Many development actors and donors are shifting their project/program implementation approach from conventional type to market system development approach (MSD). MSD differs from much conventional development cooperation and aid in its emphasis on identifying the underlying causes of market system dysfunction. Market systems approach is a valid one for promoting economic development, improved access to services and poverty reduction. Different MSD programs have been implemented in Ethiopia with especial focus on rural context. Nevertheless, no studies have been conducted to investigate its and effectiveness in urban context. Therefore, this study aims to examine the and effectiveness of MSD approach in employment creation and income increment of women and youth in Addis Ababa. Besides, systemic and behaviors changes of partners, roles of partners, challenges and lessons from MSD program implementation were examined. Qualitative descriptive study and case study research strategy were used. Five target groups, 5 consortium partners staff and 4 implementing partners were selected using purposive sampling. Data were collected through key informant interview, focus group discussion, non-participatory observation and secondary sources review. The study has used thematic data analysis. The findings of the study clearly revealed that MSD approach is feasible and effective in creating employment and increasing income opportunities of women and youth target groups in Addis Ababa. However, the impact of conventional ways of project implementations and lack of awareness and skills on MSD, affected MSD project/program implementations. In most of the interventions, there are a couple of signs for sustainability and this have been ensured through the effective partnership with different local market actors. Even though there are challenges to this newly practiced approach; the research concludes that with a maximum effort in awareness creation, capacity building of actors and practice of adaptive management; MSD approach could bring changes in system, create employment and income opportunities for target groups (poor women and youth). Finally, hence the goal of MSD is benefiting the poor; it is aligned with current Ethiopian government priority of unemployment reduction. For that reason, the researcher recommended that donors, development practitioners and implementing partners to shift their traditional ways of project implementations to MSD approach.

Assessment on Health and Safety Practices in Ethiopia Electric Power Construction Projects

Kasahun Tsehay Jemaneh, St. Mary's University

The construction business has long been regarded as one of the most dangerous. This is due to the industry's low performance in terms of health and safety when compared to other industries around the world. Every country's labor law state that it is the employer's responsibility to ensure that every employee is working in a satisfactory, safe, and healthy environment. The construction industry in Ethiopia is characterized by high incidents rate of accidents. The objective of this research is Assessment of Health and Safety Practices in Ethiopian Electric Power Construction Projects. Accordingly, survey research design was used to accomplish the objectives of the study. Mainly a five point Likert scale questionnaire was distributed to engineers and professionals who are working in Ethiopian Electric Power construction projects as a project manager, site engineer and office engineer to may help collect the data for knowing the levels of health and safety conditions in Ethiopian Electric Power Construction Projects. Activities used SPSS (Statically Package For Social Science) software, Microsoft Excel spreadsheets tools, and descriptive statics were used to identify the importance and relative significance of the health and safety factors that were ultimately utilized to develop the proposed health and safety framework or health and safety model. The results show that the health and safety practices in Ethiopian Electric Power Construction Projects are classified as unsafe practice and required high improvement that is due to a major five causes factors of accidents on the response failure to use Personal Protective Equipment's (PPE), Lack of health and safety training, lack of top management commitment in health and safety programs,, Lack of education, Negligence & carelessness, Inadequate management of work environment, and ineffectiveness of current health and safety policies. And Most of construction projects don't have continues health and safety training, safety meeting, safety policies, safety officer, medical and first aid facilities and reporting system. Moreover, the roles of government towards health and safety are almost minimal under implementation of Occupational Health and Safety rules.

Keywords: Health and Safety Management, Construction Project, Employee/Worker, Accident

**Determinates of Timely Completion of Road Projects: The Case of Addis Ababa City Road
Authority Lot One Projects
Keriat Mohamedawol, St. Mary's University**

The construction industry is dynamic in the environment due to the growing uncertainties technology, budgets, and development processes. The main aim of this study was to assess determinates of timely completion of road projects the case of Addis Ababa city road authority Lot one projects. To this end, the descriptive and explanatory research design was conducted on 226 respondents taken based on probability sampling specifically stratified sampling method, and data were gathered through questionnaire and interviewee, the validity of the research instruments was confirmed by expert review, while the reliability of the tools was found 0.909 based on Cronbach's alpha. The data were analyzed using descriptive analysis, inferential statistics, regression analysis and correlations involving SPSS version 22. The major findings of the study show that funding, procurement bureaucracy and misappropriations of project funds were factors influencing completion construction projects. The study also revealed that there is an influence of stakeholder participation on the completion of projects. The study found there was a statistically significant and positive relationship between the fund, project management, and leadership skills, stakeholder involvement and contract duration and completion of construction projects. The study concludes that adequate resource allocation, strong project leadership and stake holder involvement are essential elements in timely project delivery. Finally, the study recommends project managers should hold stakeholder engagement sessions in the lifetime of the project; contractors should employ the right professional for the right position related to work, consultant of the project should have to collect sufficient data and detail site investigation and design should be done before tender to avoid future variations and cost estimator should have to consider appropriate risk and factors.

Keywords: Fund, Leader's Skill, Stakeholder Involvement, Contract Duration

Assessment of the Effectiveness of Construction Material Quality Management on Building Construction Projects: A Case Study on Selected FDRE's General and Building Grade-1 Construction Companies in Addis Ababa
Kiyan Tilahun, St. Mary's University

Quality is the symbol of human civilization and with the progress of human civilization; quality control plays an incomparable role in construction business. Construction projects are an extremely complex process involving wide range participants. There are plenty of factors affecting the quality of construction material such as design, materials, machinery, methods of operation, management system and so on. This research deals with the assessment of the effectiveness of the construction material quality management system on the project as a general quality controller in some selected FDRE's General and Building Grade I construction companies in Addis Ababa which was carried out mostly on the building construction materials to be used directly on the construction. Also new and existing project quality management system indicators are assessed. Through the research, the function and importance of quality were learnt and some suggestions for the quality management and control of construction material were given. The finding of the study clearly showed that most of the grade I construction companies apply the quality management system to manage their quality for each of their projects. The result indicated that majority of the contractors (63.45%) implement the material quality management system on construction projects and the system applied in the companies shows effective outcome according to the responses of the respondents. Therefore, it could be concluded that the practice of the quality management system is effective resulting from the factors that are identified for the assessment to collect the data. The study recommended that the sampling of research is limited to the Grade I construction companies, so that construction companies in different level may have different results because their managing culture their employees commitment and environment are different.

Keywords: Construction Industry, Construction Material Management, Practice, Quality Management, Quality Management Measures

A Study of Construction Contract Administration in Addis Ababa City Residential Building Projects: The Case of Ajamba Condominium Project Site
Lemi Teferi, St. Mary's University

The study examined the practice of construction contract administration in Addis Ababa city residential building projects: the case of Ajamba condominium construction site. Questionnaires are primary data collection instruments which were distributed to the contract administration officers and the management members of Ajamba construction project and followed by descriptive and exploratory research design. Secondary data were collected from the reviewed literatures, journals and, Addis Ababa Housing Project Office: Project six office. Interpretation and discussions were made on the basis of results from SPSS 24 software analysis. The result shows that the qualitative research came up with a finding that principal or owner commitment, competence and experience of the contract administrator, understanding contract documents, communications, regular quality assurance and control, adequate human resource capacity and appropriate choice of contract delivery method had a significant impact in the execution of the projects with regard to the contract administration of the expansion projects. Based on the finding, it is recommended that giving more concern to contract formulation is significant for an effective contract administration skilled personnel for contract administration. Also applying appropriate choice of contract delivery methods has a positive impact for project execution with regard to the contract administration.

Keywords: Contract Administration, Contract Document, Effective Contract Administration, Contract Delivery Methods

**Assessment on Delay and Consequence of Delay of Housing Construction in Addis Ababa:
The Case of 20/80 Condominiums Project Koye Feche Site
Lidiya Tibebu, St. Mary's University**

Many projects around the world continue to fail, resulting in the loss of millions of dollars for the organization due to delaying projects. Construction project completion delay can be defined as late completion of work compared to the planned schedule. Construction project completion delay can be improved by schedule practice assessment. This study was conducted with an objective of examining schedule practice of 20/80 condominiums housing construction project at Koye Feche site in Addis Ababa that are under construction. Descriptive research design was adopted to identify these schedule practice and its consequences by using both quantitative and qualitative approaches. The target populations of the study are all contractors, consultants, clients, and small enterprise of the 20/80 condominium housing construction project. The selection of respondents was made by stratified random sampling techniques, 187 questionnaires were distributed to stakeholders and make key informant interviews of clients and consultants for balance. Descriptive analysis such as mean, frequencies, and factors analysis were used to analyze the data and the analysis was conducted by using SPSS version 26. Based on the findings the following schedule practice were identified: financial problems, highly bureaucratic organization, delay in raw material supply to site, delay in payment, absence of consultant's site staff, poor inspection, low productivity, planning and scheduling project work, rework due to quality, and lack of strong organizational structure. The rest schedule practice that relates with micro small enterprise and external schedule practices are indicated. It is recommending that all parties in the project need to coordinate and communicate all their efforts for the construction of quality and timely on its time frame house for the better and developed housing delivery.

Keywords: Client, Consultant, Contractor, Micro and Small Enterprise

**Assessment of Project Management Practices in High-Rise Buildings: The Case of CBE
Headquarter Building Project
Mahider Asrat Zewdu, St. Mary's University**

High-rise building construction projects are very major part of construction industry which has an important role for growth of the nation. The challenges and risk factors in high-rise construction projects are high. Even though since recently high-rise building projects have been undertaken in Addis Ababa, very little studies were carried out on regarding the challenges and practice of managing high rise building projects. Accordingly, the study mainly aimed to assess the project management practices of the high-rise building construction in Addis Ababa with specific reference of CBE high-rise building project. The study used descriptive case study research design and qualitative research approach where field observation and semi-structure interview was used as primary source of data and documentation analysis as secondary source of data. The study used purposive sampling technique. Hence, the interview included one project manager, one contract administrator, and six project team members who were believed to know the area or subject matter very well. Different kinds of secondary data were also greatly used as triangulation mechanism. The qualitative research came up with a finding that DB project is becoming effective in meeting its project cost though there were some changes in cost were made due change in scope, however, the project is not effective in its time schedule as it has having significant time delay so far and the quality assurance is not certainly known though significant follow-up and supervision were made to ensure that project was in accordance with the details stated in the contract. The study identified the outbreak COVID-19, a lack of construction materials, a language barrier, a lack of certain norms and regulations, a shortage of qualified labor and contractor claims as major challenges of project. The study also identified that the project could have provided a significant opportunity for learning capacity and transferring technology and knowhow related with high-rise building projects. The study concludes that having skillful experts, documenting every project instruction in written form, providing discrete authority to the contractor with full responsibility (empowerment), harmonization of stakeholders, back-to-back evaluation with continuous progress review meetings were identified as how effective project term managed can be used to bring the project finally to be completed based on the experience of the case study.

Keywords: High-rise building, Design-Build Project, Project, Project Management, Commercial Bank of Ethiopia (CBE)

**The Role of Project Risk Management Practices for Project Success: The Case of Projects
in the NIB International Bank**
Meba Tesfaye, St. Mary's University

The study is about The Role of Project Risk Management Practices for Project success by taking different sample projects from projects practiced in the NIB Bank. Therefore, project team members worked on those projects implemented in the NIB Bank was contacted to collect data. Questionnaire survey was conducted to collect data from the respondents that consisted of project managers, supervisors, and other related respondents. The study uses purposive or judgmental sampling to select respondents that have adequate knowledge and significant role in the projects. The applications used to analyze and examine the hypotheses were the Statistical Package for Social Sciences V.21. The descriptive statistics was used to describe the general result of the variables. In addition, correlation analysis was done to check the correlation between the dependent variable and the independent variables, while regression analysis was used to test the hypotheses developed following the conceptual framework developed from the literature. The finding of the study indicates that effective implementation of project risk management element (Risk planning, Risk Identification, Risk analysis and Risk control and Response) has significant effects on project completion within the scheduled time and budgeted cost. But the impact of risk management practices on project completion with the promised quality is not clear from the finding of the study. But, in the projects taken as a sample, project risk management is not practiced to the level needed and gap is seen between what should be theoretically applied and what is being practiced in the projects. Therefore, this study recommends that project risk management (proper risk identification) should be practiced throughout project life cycle and should involve project team members.

Keywords: Project Risk Management, Project Success, Project Time, Project Cost, Project Quality

**The Contribution of Non-Governmental Organizations in Assisting Primary Education:
The Case of Three Sub-cities in Addis Ababa
Mekonnen Molla, St. Mary's University**

In Ethiopia, basic education has received a lot of attention and emphasis. NGOs are vital in supporting the country's growth. For this reason, the researcher assessed the role of NGOs in three sub-cities (Nifasilk Lafto, Kirkos and Akaki Kality). The role of local NGOs in promoting elementary education was studied using both qualitative and quantitative methodologies. Purposive sampling was used to choose ten cluster schools from three sub-cities. The questionnaire and interviews were conducted with 30 school principals, 180 teachers, 30 cluster supervisors, 9 Wereda education specialists and 1 Addis Ababa Education Office expert. Document analysis and questionnaires were used to acquire primary data. For example, providing quality education, raising community awareness of the importance of schooling, meeting material needs of children, especially girls, supplying educational materials and providing early grade students with supplementary reading books were all mentioned by these sampled schools. The research indicates critical areas for improvement, such as limited community participation in project identification and evaluation. There are various problems encountered during the project intervention. One is lack of grassroots capacity to assist project implementation. The district education office also highlighted concerns about project delays and timely reporting. However, as a result of these local NGOs' project, students' involvement in general, and females' participation in particular, improved. To ensure project sustainability, the community should be included in project identification and evaluation, and school-based vocational training should be institutionalized.

**An Assessment on the Practices and Challenges of Project Planning and Implementation:
The Case of Federal Technical and Vocational Education Training Agency (FTVETA)
Office Building Expansion Project
Mengistu Ashenafi, St. Mary's University**

This research assessed the practice and challenges of project planning and implementation in the case of FTVET Agency office building expansion project. The objectives of the research were to assess the extent of project management knowledge area implemented during the planning process construction project, and identify the level of use of project management tools and techniques during planning stage of construction project in the organization, and to identify the major problems frequently encountered in the planning and implementation process in the organization project. Different literatures were reviewed to show the significance of project planning knowledge in the construction project. To achieve the objective of the research, the study used a mixed approach as both Qualitative and quantitative data were collected and analyzed. Both primary and secondary source of data were used. Both close ended and open ended questions were included in the questionnaires while the interview was used in the form of structured and semi-structured; these two were used as a primary source of data. For the purpose of data collection, the population size of 84 project planning members was selected to participate in survey questionnaires and interviews. The data obtained through questionnaire has been analyzed quantitatively using descriptive statistics namely frequency and percentages through SPSS version 20. In addition, the data obtained using interviews has been analyzed qualitatively. The data gathered were analyzed and brought to a discussion where major challenges of project planning and implementation, and knowledge-based project planning practices were identified as Lack of decision of risk-making process, Lack of budgeting, Improper procurement management, Lack identification, Inadequate skills for the project, Insufficient uses of project management tools and Lack of integration. As a result, the research recommended that special attention must be given to managerial decision-making process, cost estimation plan, project risk plan, procurement plan and budget allocation, which has been delivered under this study on what actions, should be taken to tackle the factors affecting the project planning.

Keywords: Project Plan, Project Plan Practices, Project Tools and Techniques

Factors Affecting the Performance of Local Contractor on Road Projects in Ethiopia

Mihret Yai, St. Mary's University

Most of construction projects delivered in Ethiopia, as evidences depict was not successfully executed. Several important participants in the construction industry, which has a significant impact on national economies, work to raise social living standards while also developing the construction sectors. Contractors, consultants, and owners are among the participants. Factors affecting every area of a construction project have an impact on each player's project performance. This study discovered and categorized a variety of parameters that influence contractor performance on road project. A well-structured questionnaire was used to harness information from construction stakeholders. The most common factors were evaluated by using the data collected through a survey conducted on construction project consultant, engineers, contractors, and owners. Everyone had unique thoughts on the subject, which enhanced the questionnaire. Data was analyzed using mean score and single factor analysis of variance. Most respondents agreed that financial difficulties faced by the contractor, labor shortages (of skilled, semi-skilled, or unskilled labor), and excessive owner change orders are the leading factors directly affecting contractor performance on construction projects. Changes in government regulations and laws, contractor violations of safety rules, and modifications to materials specifications ranked among the least important factors. Data from a survey of construction project, consultant engineers, contractors, and owners, were used to analyze the most prevalent reasons. Everyone had his or her own perspective on the issue, which added to the value of the survey. The majority of respondents believed that the contractors' financial issues, labor shortages (of qualified, semi-skilled, or unskilled workers), and excessive owner change orders are the most significant variables affecting contractor performance on construction projects. Changes in government regulations and legislation, contractor safety infractions, and material specification changes were among the least important reasons.

Keywords: Contractor Performance, Road Construction Projects, ERA, Capital, Management Skill, Organizational Culture, Technical Skill

**The Effect of Occupational Safety and Health Practices on Organizational Performance:
The Case of Grade-1 Construction Companies, Addis Ababa
Mohammed Nasir, St. Mary's University**

The aim of this study was to investigate the effect of occupational safety and health management practices on organizational performance in selected Grade-1 building construction companies in Addis Ababa. Quantitative research approach along with explanatory research design was applied to examine the relationship between occupational safety and health variables and organizational performance. Employees of the selected construction companies were considered as target population, of which a total of 272 usable and valid responses were obtained through convenience non-probability sampling technique. The data set obtained from private building construction enterprises through self-administered questionnaire were analyzed by multiple linear regression model with the help of SPSS 21.0. Both descriptive and inferential statistics were adopted to investigate the relationship of the stated variables. Results of the findings revealed that such occupational safety and health management practices as safety procedures and risk management, safety and health rules, first aid support and training, and organizational safety support had a positive effect on organizational performance. Moreover, it was seen that safety occupational safety support and safety procedure & risk management positively and strongly affect organizational performance. It can, thus, be concluded that all the five dimensions of occupational safety and health practices had positive and statistically significant effect on the performance of construction companies in Addis Ababa.

Keywords: Safety and Health Practices, Occupational Organizational Performance, Building Construction, Safety And Health Support

**Assessment of Operational Challenges of Preventive car Maintenance and Wash Services
Provided by MOENCO, Ethiopia: Addis Ababa Bole Branch
Nigest Getachew Demissie, St. Mary's University**

The main purpose of this research is to assess the operational challenges of preventive cars maintenance and wash services providing by MOENCO Ethiopia: Bole branch in Addis Ababa as per the objectives of this particular study. The key objectives of this study have essential role to prepare tools to collect important data/information for the accomplishment of the study as per the scheduled time stated the proposed time. Also, the related literature stated and reviewed to extract and widen the strength of the study to meet the objectives of the research. Quantitative and qualitative methods were applied for making analyses based on the collected data. Descriptive statistical design applied hence the number total population is difficult to count/specify and Cochran equation was applied in order to determine the sample population to the number of respondents/participants who provide important data/ information for the research. Questionnaires (for 405 customers or car owners) and semi-structured interview (for two managers working in facility department and technical department) were prepared and distributed to the participants to collect data. The results were demonstrated that there would be perceived positive/negative implications, which might strengthen or need project interventions in the future as per the major findings of the study. Finally, the research forwarded project interventions based on positive/negative implications regarded on the assessment of operational challenges of preventive car maintenance and wash services in MOENCO, Ethiopia; Bole branch in Addis Ababa as recommendations, which might be helpful to pay attention optimum maintenance service provision by considering the project interventions pointed by the researcher.

Keywords: Challenges of operational maintenance, preventive car maintenance

**Assessing Challenges and Practices of Monitoring and Evaluation in Projects: A Case
Study of Catholic Relief Services
Rahel Amanuel, St. Mary's University**

This study aimed to assess the monitoring and evaluation practices and challenges in Catholic Relief Services (CRS) food aid distribution projects. A descriptive research design was used in the study. Stratified random sampling determined the population sample that was involved in the study. Joint Emergency Operations Program consortium members were identified as stratified. Primary data was collected using a structured questionnaire. Descriptive statistics such as severity index and relative important index were applied for M & E challenges and practices respectively along with frequencies, mean, percentages and standard deviations was used for ease of interpretation. The data was then analyzed using descriptive statistics and Statistical Package for Social Sciences (SPSS) software was used to analyze the report. This study was expected to be of significance to the NGOs managers and other stakeholders in various sectors to understand those roles of M&E practices that shape NGOs businesses and ensure successful project implementation hence improve the performance of the organization. Thus, this study found that there is best monitoring and evaluation practices including having well organized policies and procedures with high level of stakeholders' involvement in monitoring and evaluation in Catholic Relief Services (CRS) Ethiopia. The top four possible challenges of monitoring and Evaluation in Ethiopia, specifically in Catholic Relief Services (CRS) included irrelevant training, inadequate skilled human resource, Unavailability of data gathering and analysis tools and improper M&E Approach, Selection of Tools and Techniques Thus, this study concluded that CRS enforces humanitarian principles and building a culture of trust among communities. Finally, this study suggest that M & E needs continues improvement as it is a never-ending process in which people are continuously working to improve the performance, speed and number of features of the humanitarian services.

Keywords: Catholic Relief Services, Challenges, Practices, Monitoring and Evaluation

Impact of New Banking Product and Service Development Projects on Organizational Performance: A Case Study on Hibret Bank S.C
Rediet Welday Belay, St. Mary's University

The purpose of the study was to examine new banking product and service development projects and its impact on organizational performance in banks with reference to Hibret bank S.C. The study adopted a cross-sectional survey design approach. Explanatory research methods were employed and both qualitative and quantitative data analysis was used the population of the study comprised of (52) fifty-two managers and employees working in the research and development department, IT department, marketing department, and districts managers while 36 responded in this study. The study used both primary and secondary data. Primary data was collected with the aid of a self-administered semi-structured questionnaire. Secondary data was collected by use of desk search techniques from published reports and other relevant documents. The research had seven independent variables (price, ergonomics/ease of use, marketability, manufacturability, quality, functionality, performance of new product service) and one dependent variable that is organizational performance. The results indicated the bank introduced new product/service very often agreeing that introduction of new product/service affected the bank's performance. In the regression analysis performance of new product and service, price and marketability has high impact on organization performance. It is also found that organizational Strategy and goals, organizational culture, competition with other banks, and the need to sustain performance are factors that affect new product/service development in Hibret bank. From the study findings, it concluded that new product/service development projects affected the banks performance positively. From the findings, the study recommends that banks should consider increasing the level of new product/service development projects as it has a big effect on performance. Organization strategy and goals should always be tailored to promote new product/service development projects. The study also recommended for further research that there is need to replicate the study and to use other variables to assess the Impact of new banking product and service development projects on organizational performance.

Keywords: New Product/Service Performance, Ergonomics/Ease of Use, Price, Quality, Marketability, Manufacturability, Functionality, and Organizational Performance

The Practice and Challenges of Development Cooperation Project Management: The Case of Meseret Humanitarian Organization (MHO)
Samrawit Bogale Dememe, St. Mary's University

This study deals with the practice and challenge of development cooperation project management in the case of Meseret Humanitarian Organization (MHO). Project management body of knowledge developed by project management institute (PMI) considered knowledge areas to check the effectiveness of the project. In fact, among the nine knowledge areas, this study considered only the four core knowledge areas; these are cost management, scope management, quality management and schedule management since they are the four basic constraints which are base for the other knowledge areas. The aim of this study is to assess the effectiveness of the existing project management practices in development cooperation particularly the case of MHO. The research used both primary and secondary data sources. The primary data was collected using in-depth interview among 41 individuals from about 25 employees; who are fully engaged in the project. Reports and related articles act as secondary data sources. The questionnaires were distributed to 28 employees but only 25 of them (1 executive director, 2 program coordinators, 2 project finance officers, 6 social workers, 3 psychologists, 2 nurses, 3 project officers, 2 project coordinator, 4 SA (social accountability) experts) properly filled the information. Purposive sampling was adopted as the sample would be taken according to the objective of the study. The research considered descriptive research and only qualitative research design. According to the collected data, 22 of the respondents were women; most of them were young enough range between the age of 19-40; and more than half of them were above 4 years of experience. The researcher concluded as: the scope, schedule and quality management were done well but not the cost management; the challenges faced by the organization were both internal and external. Internal challenges faced by the organization were Shortage of staff and implementing capacity, security problem at project implementation areas, lack of adequate project budget and delay in releasing project budget by some of donor organization. And the external challenge, which is beyond the capacity of the organization and the project team member were brought from the current political instability of our country and foreign countries.

Keywords: Project Management, Project Management Practice, Schedule Management, Cost Management, Quality Management, Scope Management

Factors Contributing the Delay of Construction Projects: The Case of Plan International Samrawit Habtemariam, St. Mary's University

Construction industry has complexity in its nature because it involves large number of parties as clients, contractors, consultants and others. Construction projects suffer from many problems and complex issues in performance such as cost, time, scope and quality. The same is true for Plan International construction projects and it is important to minimize the existing time over run issue by knowing who are responsible for main identified factors and provides possible recommendations. Therefore, this thesis tries to identify and evaluate the main factors affecting that contribute to the delay of construction projects in the organization. A questionnaire survey was conducted using forty-one identified factors which are categorized into four groups. 66 Questionnaires were distributed, and 55 questionnaires were returned: 9 (90%) from owners and 46 (82%) from contractors. The results were analyzed using relative importance index method (RII) to determine owners and contractors' perceptions toward the identified delay factors in construction projects. From the results it was found that more than 90% of the construction projects suffered delays. Accordingly, the top most important factors agreed by both parties were: Political instability (e.g. Security issues), Inadequate Contract duration, Price fluctuations (inflation/escalation), Shortage in material/equipment/tool on site, Poor skill and experience of labor/technical staff, Inadequate planning and scheduling of work, Delay in finance and payments of completed work, unexpected surface and subsurface conditions, delay in delivery of material on site and leaders commitment to provide the required resources to implement performance management system were ranked the top ten most important performance factor by contractors and owners.

Keywords: Delay, Time overrun, Plan International, Construction projects, Contractors, Owners

The Effectiveness of Project Management Process on The Performance of Jambo Construction Plc.

Saron Gelana, St. Mary's University

Project management is an administration process for the planning and control of services or the implementation of a project. Project management is a method of managing change by designing activities that meet specific objectives while involving stakeholders and teamwork to achieve successful implementation. Literature shows that applying project management practices offers organizations the means to be completed within the time frame, budgeted cost and required quality. However, unfortunately many projects take longer time to complete, cost more than necessary. The general objective of this study is to assess the effectiveness of project management process on the performance of Jambo construction. Mixed research approach has been adopted to carry out the study. A total of 70 questionnaires were distributed. The collected data was analyzed with the help of SPSS version 20.0. Then the data presented quantitatively using descriptive statistics with the help of table, frequency and percentage. The research result revealed that stakeholder management, communication management, Human resource management and integration management processes were applied effectively in Jambo construction. But on the other hand, factors that challenges the construction project in this study includes scope management, quality management, risk management, time management, cost management and procurement management. Based on these research findings the researcher concluded that planning process from the process group and Quality, Time, Cost, Communication, scope, risk, procurement and integration management processes from the subject group are effective in realizing success of a project. Emphasis should be given to have well prepared procurement planning with much detail, quality management plan, risk management plan, scope management plan, time management plan and Cost management plan in order to deliver successful projects.

Keywords: Project management, Construction project, project management Effectiveness, Project management knowledge area, Jambo Construction

**Practice and Challenges of Project Portfolio Management: The Case of Ethio-Telecom
Infrastructure Expansion Project**
Selome Tilahun Belete, St. Mary's University

A project's success depends on its management. The unlimited market need should be compromised with the limited resource through an application of proper project portfolio management technique. Throughout all the phases of PPM (formation to execution, updating and closing) the management team takes care of the time, cost and quality constraints of a project. This study was conducted to assess the practices and challenges of project portfolio management on Ethio telecom's infrastructure project. A descriptive research design was employed for the study. 45 employees working in the various sub-departments of PMO of Ethio telecom were taken considered for the research. Mixes of both qualitative and quantitative approaches were implemented to collect the primary data from respondents. The study examined how PPM is practiced including the challenges faced at Ethio telecom. According to the findings of the study, the case organization has a major problem of information exchange, resource sharing, strategy linkage and balancing of different project characteristics in the formation stage and the execution process of portfolio management i.e., communication of the strategic direction, continues monitoring and comparison of projects in the program as well as the performance vis a vis the schedule, resource sharing of projects was also found to be conducted poorly. Finally, looking at the findings as well as various literatures, recommendations such as establishment of well-organized PMO to handle different issue of PPM, fixed communication platform along with practical implementation were suggested by the student researcher.

Keywords: Project Management, Project Portfolio Management, Portfolio Balancing

Assessment of Quality Improvement Project Implementation Practices at Addis Ababa Public Hospitals

Shemsedin Omer Mohammed, St. Mary's University

To achieve better health outcomes at the societal level, it is important to emphasize quality across the spectrum of health systems from the sub-national to the national and across primary, secondary and tertiary levels of care. The quality issue in Ethiopian health system was given high prominence in Health Sector Transformation plan (2015/16-2019/2020). The objective of this study was to assess the quality improvement (QI) project implementation in Addis Ababa Public Hospitals. Cross sectional descriptive study design with quantitative approach was used. Self-administered structured questionnaire was used to collect primary data electronically from 12 Addis Ababa Public Hospitals. Out of 72 study participants for whom the questionnaire was sent 60 have responded making the response rate 83.3%. The questionnaire internal consistency was checked using Cronbach's alpha. The data was analyzed using SPSS version 20 software. All 12 hospitals have started at least one new QI project while more than half of study participants (56.7%) have reported that their hospitals had graduated at least two QI projects within 12 months prior to the study. The QI team members have least influence on preparing project goal and resource allocation. The descriptive analysis shows that there is high perceived competency on QI implementation, QI team have positive attitude toward QI project, there is high level of team work on QI, there is gaps in using generated evidence for decision making and sustaining gains. The hospital leader's and physician engagement on QI project implementation as well as resource allocation for QI project are sub optimal. The hospital management is recommended to further empower QI team, maximize use of evidence for decision making, improve resource allocation, sustaining gain from QI project implementation, and work to enhance physician engagement. Lastly encouraging new ideas, actively monitoring the QI project implementation and facilitating cross learning among employees were recommended as a means to improve leadership engagement.

Keywords: QI project implementation, Leadership, team work, Attitude, staff competency

**Assessment of Factors Affecting Project Implementation: The Case of Selected Overpass
Bridge and Approach Road, Project Addis Ababa City Road Authority
Shimeles Biru, St. Mary's University**

AACRA (Addis Ababa Road Construction Authority) is one of the governmental Organizations in the city administration of Addis Ababa. The mission and responsibility of the organization constructing asphalt roads, bridges, drainages and other access roads according to the defined design with different resource materials by itself and in addition to constructing road projects using local and foreigners' contractors by outsourcing the projects. Unfortunately, project implementation process is challenging for the organization because of several reasons. Available evidence indicates that a lot of challenges with project implementation process particularly on out sourcing road projects. Most out sourced projects not completed with the desired goal of the organization objective. The reporting data on the archive of the organization documentation center clearly shows that, the challenging has been continued. The objective of this study was to investigate factors affecting project implementation and to address the integrated solution and fill the gap of project implementation by the outcome of the study. Explanatory research will be conducted in the study by using different literature reviewing about the subject matter and collocating relevant data which used for computation of the performance evaluation indicator with mixed use qualitative and quantitative method. The study's sample will be drawn using basic random sampling. All concerned body participates in the study as a frame sample.

Keywords: Project Implementation, Project Managers' Competency, Project Equipment, Project Fund, Project Integration

**Causes and Effects of Construction Delay in Koye Feche Condominium Houses in Addis
Ababa: Project 08 Branch Office
Simeon Abera, St. Mary's University**

Delay is one of the biggest problems often experienced on construction project sites. Delays can instigate negative effects such as increased costs, loss of productivity and revenue, many lawsuits between owners and contractors and contract termination. The aim of this project is to investigate the causes and effects of construction delay in Project 08 Branch Office. Among 13 projects branch office sites of condominium houses in Addis Ababa, Project 08 Branch office housing development construction was chosen purposively for this study because it is the most delayed project compared to its baseline plan, which was planned to be completed in 18 months but it has already taken 96 months with 99.01% performance. A structured questionnaire in Likert scale was used in data collection. 114 project team members filled the questionnaire and 6 of them took part in the interview. It was done based on descriptive and explanatory type of research. The research adopts both mixed methods research approach. This research categorized the causes of delay under six main groups of clients related, consultant related, contractor related, labor and equipment related, material related and external related and then the data obtained were analyzed using descriptive statistics and multiple linear regression methods. Descriptive statistics of frequency mean and percentage tables are used to present the results of the study. Based on result, out of the top six major causes of delay in construction 3.24 of problems were materials related causes, 2.89 of problems were client related causes and 2.37 of problems were Contractor related problems. This indicated that the majority of construction delay occurred due to materials, client and contractor related causes. In addition, the top major effects of delay were; time overrun and cost overrun of the project were the most significant effect of delay in this project 08. And 88.3% of the variance on effect of construction delay had been significantly explained by client, contractor, consultant, materials, equipment's, labor and external related causes of construction delay in project 08 branch office.

Keywords: Delay in Construction, Causes of Project Delay, Effects of Project Delay

**Impact Assessment of the Riverside Development Project in Addis Ababa:
The Case of Atlas
Sitota Kebede, St. Mary's University**

Riverfront development is one of the city's mega-structure projects that refers to any development along a riverside or bodies of water. Water contamination from industrial wastewater disposal is becoming a major environmental hazard in Addis Ababa and its surrounding regions. The study's goal is to look at the project's social, economic, and environmental elements. Riverside projects provide various advantages, including improved environmental and water quality, tourism prospects, improved social services, and more social engagement in society. The study used a qualitative research method. Structured open-ended and close-ended purposeful interviews, secondary data, and observations were employed in the study. Purposive sampling is used to pick 50 respondents from several concerned sectors. As a result, the purpose of this research is to assess the project's social, environmental, and economic elements and to make suggestions for the project's future. This study concludes with various future research proposals. The well-being of society is a significant value for one country in these sorts of mega-structure projects. The local government must respect the demands of citizens by not moving but rather offering standard living space; transferring people destroys the community's history, identity, and well-being. Related literature research was done to compile a list of factors pertinent to the entire investigation.

Keywords: Riverside, Riverside Development

**Assessment of Project Management Practices and Challenges: Evidence from Selected
Projects at the Ministry of Agriculture
Solomon Gizaw Desta, St. Mary's University**

Development Organizations cannot be successful unless they implement a project management methodology that is applicable to their projects in consistent and predictable manner. The main purpose of this study is to assess whether and the extent to which the application of project management processes is consistent with existing theory or not based on the data collected from target Programs/Projects. Purposive sampling method was used to sample respondents. A blend of quantitative and qualitative research tools was used to collect data. About 38 respondents were completed the survey questionnaires, and key informants' interviews were done with few experts. SPSS (20) was used for statistical data analysis and descriptive results were presented in the form of percentage, median, tables and figures. The result showed that among the 10 Project Management knowledge areas, about 6 knowledge areas were found widely used practiced, Whereas Project Quality, Risk, communication and Stakeholders management were poorly practiced. Concerning the assessment of project management challenges, result showed that scheduled delay beyond plan, lack of quality check at satisfaction level, lack of strict quality evaluation measure, risk management process on failure to manage expectation of risk event with no effective response, lack of communication plan and lack of effective communication with stakeholders, and low commitment of stakeholders were identified as challenges. It is suggested that properly applying the standard project management guidelines taking into account local context is required if projects needed to succeed. Furthermore, project team members should be acquainted with Project management knowledge areas which are very vital processes in the project management that drastically reduces risk and uncertainty if they are properly practiced as per needed.

Keywords: Project, Project Management, Project Management Practices, Challenges

**Practices and Challenges of Stakeholder Management: The Case of Covid-19 Emergency
Response Project**
Tedela Tefera, St. Mary's University

The purpose of this study was to assess the practices and challenges of stakeholder management in Covid-19 Emergency Response Project. The study employed a quantitative research approach and descriptive research design. A five-point Likert scale-based questionnaire was used to collect data for the assessment from 51 chosen respondents (project managers, project team members, support staffs and project coordinators). The study's findings show that the project has an institutionalized stakeholder management framework. In addition, the project stakeholder identification, planning, and communication methods were excellent. However, there was a gap in the analysis, engagement of all stakeholders, and management of their expectations. The findings show that significant stakeholders were not identified at the outset of the project and their interests were not adequately assessed. Understanding the unique characteristics of each stakeholder group, creating empathy among stakeholders, defining stakeholders' power and influence, managing expectations of stakeholders effectively are the major challenges concerning stakeholder management in Covid-19 Emergency Response Project. The study also revealed that intra-organizational communication and trust were identified as important components for both internal and external relationships. Inter-organizational communication and trust, as well as long term business, were also essential factors in external partnerships. Finally, it is advised that all stakeholders understand the project goals and objectives, and that the project has strong engagement and analysis methods in place, as well as an effective conflict resolution strategy in place for future projects. It is also suggested that project managers must consider both IRM and ERM. They must also pay attention to many areas of relationship management.

Keywords: External Relationship Management, Internal Relationship Management, Stakeholder Management

**Assessment of Quality Management System in Real Estate Construction in Addis Ababa:
The Case of Gift Real Estate
Wongel Awoke, St. Mary's University**

This study aims to assess the practice and implementation of quality management system at Gift real estate projects, which are among a very few construction companies certified for ISO-9001-2000 Quality management system. To attain the objectives of the research, data were collected using quantitative and qualitative methods from concerned personnel's and experts in the project environment. The data were collected with a response rate of 83% from the distributed sixty (60) questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation and percentages, which is calculated using statistical package for the social sciences (SPSS) version 20 and Excel for analyzing the qualitative data content analysis were conducted and it is triangulated with the quantitative data to summarize the findings, conclusion and recommendations. Results of the findings were presented both in qualitative and quantitative manner. The research finding showed that most respondents were familiar with the concepts of quality and quality management but its application was relatively low and finding of the study tells that the performance regarding to quality planning process, lack of continues QMS training, or target dates for their provision, contractors and consultants' performance were found to be achieved under poor performance. On the contrary the management responsibility in understanding the customer needs and commitment of the top management and optimization of project resources is carried out in a good manner. Thus, it is recommended that for a quality management system to be practiced and implemented effectively it is important to give more quality assurance training, have separate quality management policy in order to undertake complete project quality management process, have a documented quality plan and implementing the right project management methodology in their system.

Keywords: Quality Management, Gift Real Estate, Project Management, Gift Real Estate Construction Project

**Assessment of Health and Safety Performance and Challenges at the Butt and Cutt Line
Construction Project of Japan Tobacco International Ethiopia
Yonatan Wondemagegnehu Mekuria, St. Mary's University**

The construction industry is a significant component of many countries' economies and is frequently regarded as a driver of economic growth, particularly in developing countries. Construction work employs a diverse range of skilled, semi-skilled, and unskilled individuals due to its relatively labor-intensive nature. Despite its importance, the construction industry is regarded as hazardous, with frequent and high accident rates, as well as health issues affecting workers, practitioners, and end users. However, there is a lack of understanding in Ethiopia about how health and safety risks are managed on construction sites. As a result, the goal of this study is to learn about the current state of health and safety management in a Hawassa-based construction firm. A quantitative research method was used in the study. Project data was gathered. A quantitative research method was used in the study. Data was gathered from members of the project management team, site engineers, safety officers, and casual and contracted workers. The information was presented in charts and tables, and it was analyzed with descriptive statistical tools like frequency and percentages. Working at height, falls and trips, and tools and machinery were found to be the leading causes of incidents. The study also discovered that while health and safety management on the construction site is adequate, there is still much room for improvement. The major issues and challenges confronting the construction sector's health and safety performance are a lack of enforcement of existing rules and regulations, resistance to change, particularly among supervisors, a lack of employee involvement, and a lack of authority follow-up. According to the major findings, the country's construction health and safety rules, as well as regulation by health and safety and local authorities, should be strengthened. Creating a workplace safety culture would also be critical, given that Ethiopia is new to the concept.

Keywords: Construction projects, health and safety hazards, risk management, health and safety management, health and safety management challenges, health and safety training

Social Work

**The Prevalence and Associated Factors of Depression among Covid-19 Patients
Quarantined in Eka Kotebe General Hospital at Yeka Sub-city, Addis Ababa, Ethiopia
Abigia Worku, St. Mary's University**

The global impact of COVID-19 on mental health increases from time to time. Several studies show that depression is highly prevalent among quarantined individuals. COVID-19 is a pandemic with a rapidly increasing incidence of infections and deaths. People are depressed and psychologically overwhelmed by the illness and possible loss of their friends and loved ones. The overall this Objective to determine the prevalence of depression and associated factors among COVID-19 patients quarantined in Eka Kotebe general hospital at Yeka Sub -city, Addis Ababa, Ethiopia from March to April, 2022. For this research mixed research approach were done and facility based cross sectional study was conducted from March to April; 2022. A total number of 303 COVID-19 patients were selected by simple random sampling method. The data were collected by using structured questionnaire administered in Eka Kotebe General Hospital. Depression was assessed by using the Patient Health Questionnaire–9 (PHQ-9). The Data were entered and compiled by Epi data version 4.6 and analyzed using SPSS version 23. Factors with $p < 0.2$ during bivariate analysis were entered multivariable logistic regression model to control cofounders and identify significant factors of short birth interval and statistical significance is considered $p < 0.05$. The results were presented using graphs, tables, figures, adjusted odds ratio (AOR) & 95% confidence interval. The finding of the study indicated the prevalence of depression among COVID-19 patients were 57%, substance abuse, infection of patients relative with covid-19, social isolation and loneliness, poor social support and being knowledgeable about the pandemic were the dominant factors that makes the covid-19 patients to struggle with depression. Patients those who had severe pain and stayed at quarantine center for prolonged period of time were less prone to depression.

Keywords: Depression, COVID-19

**The Effect of School Feeding Program on School Participation in Selected Government
Primary Schools, Kirkos Sub City, Addis Ababa**
Adane Sulle, St. Mary's University

The purpose of the study was to assess the effect of school feeding program on school participation in selected five government primary schools in Kirkos sub city. The study used a descriptive research design to collect a qualitative and quantitative data from both primary and secondary data sources. The researcher used Questionnaire and interview as a data collection instrument from home room teachers and principals, parent-teacher student union members, and feeding officers were also participated in the interview and document analysis was used by the researcher as secondary data source to complement the primary data. The study used both probability and non-probability sampling technique to obtain the desired number of respondents. The researchers used purposive and simple random sampling to select sampled schools and respondents. Descriptive statistics used to analyze the data where the frequencies, percentages, means and standard deviations obtained and used to answer the research questions. The school feeding program is being implemented in the government primary schools where the study was conducted. The study found that the program had a positive effect on enrollment, enabling students to attend school regularly, and it is not only allowing school-age children to attend school, but also allows students who have dropped out of school to start school. The study finding also show that none of the sampled schools had initiated alternative income generating activities at the school to supplement what the government was providing. Therefore, if the government's support to improve the quality and sustainability of the program is adapted to the current living conditions, and schools could also use an alternative fund-raising mechanism. To reduce the challenge of community engagement, schools could first use parent-teacher union as a capacity and evaluate the implementation process by establishing a permanent communication system if the union can be part of the program to increase participation.

Keywords: School Feeding Program, Government Primary School, School Participation, Kirkos Sub City, Addis Ababa

The Role of Social Workers in Hospitals: A Case Study of Alert General Hospital, Addis Ababa, Ethiopia

Aemayehu Tarekegne Alemu, St. Mary's University

Objective the objective of this study was to assess roles of hospital social workers in Alert hospital. The study examined the rate of the social workers utilization in the day-to-day practice in Alert hospital, and identified the opportunities and the challenges in using social workers practice in Alert hospital and to explore social work services. The study was conducted in Alert general hospital which is located in Addis Ababa from April, 2022 – May, 2022.G.C. Method The study applied descriptive and explanatory design. It supplemented by mixed approach which qualitative and quantitative methods. Data was collected using questionnaire, in-depth interview and observation. The Study Population for the study were inpatients, social workers and management member of Alert hospital, while the study populations were selected randomly and using purposive sampling techniques. A total of 149 participants participated in the study; those are 14inpatient, 4 key informants selected with random sampling for the patients and purposive sampling technique for the key informants. Data obtained from the questionnaire was cleaned and prepared using tabulation in number and percent; in addition, using excel graphs were also used. Discussion was deployed in data analysis part of the study. Qualitative data analyzed using thematic area. Finding The study shows that, the social workers tried to apply most of the standards stated on the NASW Standards for Social Work Practice in Health Care setting (2014). Moreover, it has also been founded that social workers in the ALERT hospital provide various services. According to one of the major findings of this particular study, social workers in the ALERT hospitals faced different challenges. Most of the challenges they faced are related to the shortage of awareness about social workers role in the hospital community. There is limited number of social workers in the hospital and this hinders to provide adequate services for the clients. Recommendation on the base this finding the study proposed recommendation that the social workers and managements of ALERT hospital as well as all stockholders should make efforts to overcome these all challenges.

Keywords: - Roles of Social Worker, Psychosocial Support, Vulnerable Client

Experience of Appraisal, Stress and Adaption of Parents Having Children with Down syndrome: The Case of Ethiopian Evangelical Church Mekane Eyesus Center for Mentally Challenged Children

Azeb Alemu, St. Mary's University

Down syndrome is a chromosomal condition that occurs when an error in the cell division results in a full or partial extra copy of chromosome 21. The additional gene affects the individual's physical features, intellect, and overall development and causes distinctive characteristics associated with an individual with Down syndrome. There are many challenges parents face in raising these special children. It demands a great deal of sacrifice and patience. According to the research finding the main challenges of parents were psychological problems, difficulty to manage the family, economic strains, social stigma and lack of access to facilities and services for their children. The study aimed at exploring the experience appraisal, stress and adaption of parents in raising their children diagnosed with Down syndrome. The study was conducted in the selected organization of Ethiopian Evangelical Church Mekane Yesus Center for Mentally Challenged Children at Addis Ababa. Qualitative method was used and phenomenological research design was employed with purposive sampling techniques to select the participants. Target populations for the study were parents having 16 years old child with down in the organization were selected through purposive sampling technique. The sample size drawn was 25. The study utilized in-depth interviews, FGD, observation and key informant interview as a study instrument. The interviews with the parents were recorded, transcribed and analyzed under Interpretivist paradigm along with the theoretical framework of Bronfenbrenner's ecological system theory. The results of the Interpretive phenomenological Analysis (IPA) thematically categorized as: a) Parent initial reaction to the diagnosis of Down syndrome; having wrong perception for the cause of Down syndrome and non-acceptance of children, b) social challenges; concerned about community reaction, social stigma and discrimination, c) psychological challenge, being worried about the future of children and overall emotion impacts of Down syndrome on parents who have a child with it, d) Economic challenge; financial problem regarding to medication, health care and need fulfillments and e) adaptive coping strategies of parents raising a child with Down syndrome. According to the research finding, parents having children with Down syndrome experience financial, social, martial, psychological, and other obstacles. It was suggested that all segments of society, social worker and government be involved in providing holistic assistance for children and parents.

**The Social and Health Problems of Riverside Slum Area Dwellers: The Case of Addis
Ketema Sub-city, Woreda 11, 'Lomi Meda Sefer' Area
Esmael Mohammed, St. Mary's University**

The overall objective of this study is to identify the social and health problems of river side slum area dwellers. For this study both qualitative and quantitative research approach were used by the researcher. Sample for the study were drawn using probability and non-probability sampling to determine the size of study participants. For the probability sampling, simple random sampling techniques were applied; and for non- probability sampling, purposive sampling techniques were used. Accordingly, a total of 186 household members for survey sample were drawn from 347 houses and 9 key informants for interview data were drawn from health extension workers, government officials and village's known persons. Simple descriptive statistical tools, such as frequency and percentage were employed to analyze the quantitative data generated through household survey. Qualitative data such as key informant interview and observation were drawn and analyzed through transcribing recorded audios from Amharic language to English which used to support and substantiate quantitative data. The qualitative data was analyzed by collecting same information together, gathering researcher's notes and putting key informant interview data directly word by word. The finding of the study indicated that, riverside slum area dwellers face many socio-economic problems ranging from unable to afford good living standard to medical expense coverage. The finding of the study further shows, in the study area social problems such as flood, clean water shortage, narrow lanes, septic tank problem, sewerage system problems and shanty houses are affecting riverside slum area dwellers' life. Additionally, the finding of the study indicated, the study area residents are vulnerable to different diseases such as, diarrhea, allergic and respiratory organ related problems. Also, air and water pollution are indirectly affecting dwellers' health. The study result further revealed that, residents of the study area got to some extent different supports from government. The researcher recommended that governmental institutes (Woreda's sanitation office, land management office and health office) need to give special attention for different socio-economic and health related problems faced by river side slum area dwellers of the study area.

Keywords: Riverside Dwellers, Slum Area, Income, Social Problems, Exposure

**An Assessment of the Prevalence and Factors for Women’s Sexual Harassment at the
Work Place and Its Impacts on the Victims: The Case of FDRE Ministry of Finance
Lidya Fekadu, St. Mary’s University**

The objective of this study was to assess the prevalence and factors for Women’s Sexual Harassment at the work place and its impacts on the victims: in the case of FDRE Ministry of Finance. A descriptive and explanatory (mixed) design was employed where both qualitative and quantitative approaches were used in the study a sample of 247 employee respondents were taken for the study using random sampling techniques. In the process of answering the basic questions, a questionnaire capturing various issues including demographic profiles, factors that causes sexual harassment, the prevalence of sexual harassment and the effects of sexual harassment were addressed using Key informant interviews, in-depth-interview and questionnaire .The findings revealed there is sexual harassment but when compared to other workplaces it shows a relatively a lower rate which include attempt to rape, body contact for gratification, touching/pointing sexually sensitive parts, often saw supervisors sexually harass, sexually sensitive assignments by supervisors or coworker, habit to attend sex provoking activity, unconditional gifts in demanding sex, clothing of women, family upbringing, educational status, culture of a society, socialization, drug, alcohol and chat are the cause for sexual harassment. Effects of sexual harassment on the victim it has economic, social and psychological impacts. Organizations should form/strengthen guiding and counseling departments to guide employees in dealing with sexuality issues. They should implement the already existing policies on sexual protection and gender policy on the ground.

Keywords: Sexual Harassment, Prevalence, Factors of Sexual Harassment

**Factors Affecting the Adoption of Community Based Health Insurance among Households
in Adama City, Ethiopia
Meaza Merga, St. Mary's University**

Community Based Health insurance is an emerging social security instrument for the poor, for whom chronic health problems, arising due to prevalence of diseases and inaccessibility to an affordable health care system, is a major threat to their income earning capacity which leads all people aspire to receive quality and affordable health care. The main purpose of this study was to identify factors affecting the adoption of community-based health insurance among households in Adama City, Ethiopia. The study used a mixed cross sectional survey research design. Structured interview with 353 sample respondents were held, who were selected using probability sampling technique supplemented by key informant interview. Descriptive statistics and binary logistic regression model are used to identify factors that determine the adoption of community-based health insurance in the study area. The result show that most of (56.37%) the household heads adopted community-based health insurance. The resulting distribution on perception of CBHI further, show that (35.69%) and (41.64%) of the respondents in the study area perceived CBHI as very good and good respectively. On the other hand (21.53%) of the respondents have bad perception on community-based health insurance. The rest (1.13%) of the respondents are neutral to respond their perception on community-based health insurance. Variables such as income, legal framework, occupation, chronic ill family member and facility preference are significantly and negatively associated with the adoption of community-based health insurance in the study area. On the other hand, higher education and drug availability significantly and positively affects the adoption of community-based health insurance in the study area. Thus, in the process of implementing community-based health insurance, these variables should be considered by the government decision makers, health sector donor agencies at different level and individual household heads. For future studies, considering time serious data is recommended to understand the observed differences.

Keywords: Adama, Adoption, Binary Logit Regression, Community Based Health Insurance

Addiction and Health Related Problems of Street Children: The Case of Addis Arada Sub-City, Churchil Road
Reihan Jemal, St. Mary's University

Drug addiction is a growing problem in Ethiopia, as in many developing countries. It affects millions of people and places enormous financial and social burdens on society. It destroys families, damages the economy and affects the larger community. In Ethiopia, street children involved in drug abuse also constitute considerable portion of the bigger drug abusing community. Although it has been known that this problem is a pressing issue, the real extent and magnitude of the drug abuse is not yet properly explored. The overall objective of this study is to identify and understand the living condition of drug abusing street youth in Arada sub city special area Churchil road, Addis Ababa. It also aims to specifically identify factors that contribute to the initiation of drug abuse, risks and effects of it, the types of drugs abused, reasons for continuing drug use and their intention to stop. Qualitative research method was deployed to gather and analyze the required data. 13 male and 8 female street youth participated in the depth interview and 8 female and 6 male children took part in the FGD. In-depth interviews and FGD, key informants' interview and observation techniques were used as a source of data collection method. Individual case histories were also featured along with the data to supplement the findings. The findings of the study reveal the invisible fact behind the street youth's drug abusing behavior. Majority of the study participants joined street due to insufficient family income and peer pressure. Cigarette, alcohol, khat, sniffing Glue are the drugs abused by the study participants. Curiosity, family factor, peer influence, positive enforcements of drug, availability and normalization among the street youth encouraged the street youth to try drugs at the beginning. Pleasure seeking, relief from stress, to increase physical strength, fear of withdrawal feeling, to kill time and to resist cold and hanger are the main reasons that they are using drug regularly. From this finding, it is possible to conclude that, drug abuse is big problem among the street youth and their intention to stop is low. Finally, in line with the above problem, the researcher recommended strong law enforcements against drug abuse, integrated community awareness raising and prevention program an involvement of social workers in addressing such issue. Building rehabilitation center and psychiatrist treatment and establishing youth centers were also needed to address the issue.

Factors Affecting Female Students' Academic Achievement in Public High Schools: The Case of Abado Secondary School, Lemi-Kura Sub-City, Addis Ababa
Samrawit Filate, St. Mary's University

The purpose of this study was to explore the factors that affect the academic achievement of female students in Abbado secondary school. The research design that was employed in the study was descriptive research design and incorporated qualitative and quantitative approach. The study was focused on the female students' academic achievement with reference to grade 9th, 10th, 11th and 12th grade in 2021/22 G. C. The target population consists of 327 female students as well as 55 teachers within Abado secondary schools. On the other hand, interview was conducted to with 12 female students, and Focus group discussion conducted with 5 male and female teachers, 3 school administrators and 3 educational officials those participants of the study were selected purposely interviewed. The data gathered through different tools were analyzed using different methods based on the specific nature of the data. Quantitative data were also used descriptive statistics frequency, and percentage. On the other hand, the qualitative were used using narrative description; sometimes using the actual words of respondents at times paraphrasing their respondents; document analysis and observation were directly activated with the concern. The data analysis led to the major findings. The finding of the study revealed that common problems that female students encounter are: coming from economically very poor family, lack of sufficient time for studying absence of special support from schools to do well in their studies. All the same it was found that there were factors which affect academic achievements of female students; female students related factors institutional related factors; instructors related factors parents related factors were affected female student's achievements. Based on the findings, it was safely concluded that factors which affect the academic achievement of female students is a function of variables which emanate from in-school and out of-school systems. Accordingly, the improvement of these variables will make a considerable change in academic achievement of female students. Therefore, the study recommends that the involvement of various stakeholders in order to improve female students' academic achievement in Abado secondary schools in Lemi-Kura sub-city.

Keywords: Academic Achievement, Female Students, Secondary School

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Printed by SMU Press