



St. Mary's University

MASTER'S THESES BOOK OF ABSTRACTS GRADUATES OF 2023/2024

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

December, 2024
Addis Ababa



St. Mary's University

Research and Knowledge Management Office (RAKMO)

**Master's Thesis Book of Abstracts Graduates of
2023/2024**

**December 2024
Addis Ababa, Ethiopia**

@ St. Mary's University All Rights Reserved

Address all communications to:

St. Mary's University

Research and Knowledge Management Office (RaKMO)

P.O.Box 18490, Addis Ababa, Ethiopia

Tele: +251(0)11-552-45-75

E: rakmo@smuc.edu.et

W: www.smuc.edu.et

Preface

Since the year 2009 St. Mary's University is producing competent and industrious professionals by providing the Graduate Studies in multiple platforms including regular, extension and distance programs. Thereby SMU is contributing its best to the country's qualified human resource needs. SMU's School of Graduate Studies (SGS) runs Masters Programs in diverse areas of studies that include 10 academic divisions.

The Graduate program includes: MBA in General Management; MBA in Accounting & Finance; Master of Arts in Project Management; Master of Arts in Social Works; Master of Arts in Development Economics; MBA in Marketing Management; Master of Arts in Development Management; Master of Arts in Sociology; Master of Science in Computer Science; and Master of Science in Quality & Productive Management.

This book of abstract is a compilation of 388 Master's thesis abstracts of regular students of the SGS in the year 2023/2024. The number of abstracts of the respective fields of studies constitute: 147 abstracts from Master of Arts in Business Administration, 52 abstracts from Master of Arts in Accounting & Finance; 6 abstracts from Master of Arts in Development Economics; 78 abstracts from Master of Arts in Project Management; 14 abstracts from Master of Arts in Social Works; 62 abstracts from Master of Arts in Marketing Management; 7 abstracts from Master of Arts in Sociology; 18 abstracts from Master of Arts in Information Technology; and 4 abstracts from Master of Arts in Quality & Productive Management.

Hence, by the intent of establishing a well-organized and user friendly knowledge sharing platform the Research and Knowledge Management Office (RaKMO) of St. Mary's University compile and publish this book of abstract in every academic year.

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.

Contents

Preface	iii
1. Business Administration	1
4. Marketing Management.....	208
5. Project Management.....	271
6. Sociology	350
7. Information Technology	358
8. Social Work	377
9. Productivity and Quality Management	392

1. Business Administration

An Assessment of Business Ethics and Corporate Social Responsibility (CSR) Practices in Commercial Bank of Ethiopia

Abdurezak Meka

In today's interconnected world, business ethics and CSR have taken on a significant role in shaping the way companies operate. This thesis aims to assess the current business ethics and CSR practices in Commercial Bank of Ethiopia (CBE). The challenges and the effects came with adopting them and the various ethical business efforts were consistent and successful while identifying areas for improvements. To gain a deep understanding of the topic, this research applied deontological and stakeholder theories and employed a descriptive research design that allowed exploring various aspects of the topic in detail. The data collection process involved reaching out to every individual in the target population of 46, ensuring that their voices were heard through a census method. To gauge the understanding of the participants' insights, the researcher utilized a mixed research method. The results showed that there was a room for improvement in providing explicit steps for addressing conflicts of interest and employee engagement. Additionally, CBE lacked consistency in communicating its ethical values and CSR initiatives to stockholders and involved them in decision-making processes. Based on the analyzed data, it is recommended to involve employees in ethical decision making and CSR initiatives, ensuring sufficient funds and personnel and technology availability to effectively implement and monitor ethical guidelines and sustainability programs. Regularly reviews and updating policies are crucial for CBE to keep the stakeholders effective, and involve and communicate them on the CSR initiatives.

Effects of Employees' Job Performance Management at Dashen Bank S.C

Amen Daniel Mamo

This thesis investigated the effects of employees' job performance management at Dashen Bank S.C. in Ethiopia. Performance management refers to the systems and processes organizations use to manage employees' performance and productivity towards achieving organizational goals. The main objective of the study was to examine how performance management, such as goal setting, performance appraisal, feedback, training, and reward systems was practiced at Dashen Bank. The study used a descriptive and explanatory research designs with a mixed research method. The qualitative and quantitative data were gathered through questionnaires and interviews. The sample population was 300 employees who were selected through simple random sampling technique. Data were analyzed using descriptive statistics, correlation analysis, and regression analysis. The findings of the study ~~indicate~~ that performance management practices had a significant positive effect on the employees' job performance at Dashen Bank. In particular aligning individual and organizational goals the employees involved in performance planning, fair and accurate performance evaluations, regular coaching and feedback. Motivational rewards were key elements that enhanced job performance. The identified major challenges were: unclear performance expectations, insufficient coaching and feedback, biased appraisals, and unfair reward systems. The findings also provided useful insights in designing performance management systems to optimize employees' productivity in bank. It is possible to conclude based on the study that implementing an effective performance management system could improve employees' job performance. It is recommended that the bank should strengthen practices, such as setting clear goals, increasing employees' participation, delivering regular feedback, and linking rewards to performance.

Key Words: Performance, Management, Employees' Job, Management

Effects of Reward Management Practices on Employees' Motivation: The Case of Hybrid Design PLC

Arsema Mulugeta

The objectives of this study were to: investigate and analyze how Hybrid Designs PLC presented reward methods which contributed to employees' motivation, determine the type of reward systems that function well to boost their motivation, and assess the impact of rewards on the motivational level of employees, and investigate the effect of payment, employees' work contentedness, benefits, promotion and recognition C. The thesis used an explanatory research design because it enabled to test a hypothesis about the causal relationship between reward and employees' motivation. Quantitative research approach was employed in this study because it could be used to answer the research objectives and analyze the data. The target population of this study was 450 employees working at Hybrid Designs PLC. In this research, stratified sampling technique was used to select the sample population. Accordingly, out of the total population, i.e. 450, 207 workers were selected. The findings of the study showed that predictor variables consisted 63.4 of adjusted R square which indicated 63.9% of employees' motivation was explained by the variation of the five predictor variables. In conclusion, the findings indicated that at Hybrid Designs PLC, each of the five reward components had a direct and positive relationship to the amount of motivation shown by employees (at the 0.01 level). The study recommends that the management of Hybrid Designs PLC needs to pay attention to all rewards to increase the level of employees' motivation.

Key words: Benefits, Content, Motivation, Payment, Promotion, Recognition, Reward

Effects of Electronic Banking Service Quality on Customers' Loyalty and Satisfaction: The Case of Commercial Bank of Ethiopia

Asres Birhan

The major aim of the study was to examine the effects of electronic banking service quality on customer loyalty at commercial Banks in Ethiopia. Moreover, the study tried to investigate the relationship between dimensions of service quality and customers' loyalty. Bank service quality (BSQ) model was used to evaluate the overall level of service quality and its effects on customers' loyalty. The model had five factors; reliability, responsiveness, empathy, tangibility, and assurance. Descriptive and explanatory research approaches were used. Eight branches of commercial bank of Ethiopia were selected randomly and 394 questionnaires were administered to the customers who were selected the branch banks using convenience sampling technique and 394 responses were analyzed using SPSS version 27. The correlation result indicated that there is a positive and significant relationship between all BSQ dimensions and customer loyalty. The independent variable has a significant effect on customers' loyalty except Assurance which has an insignificant effect on the customer's loyalty. In addition, empathy has an insignificant effect on the customers' loyalty. Considering the results of these findings, the researcher recommended that CBE should seek for changes that would make it competitive in the industry by way of enhancing the customers' satisfaction and loyalty and it should also focus on improving the service quality of the branch banks require integrated and collaborative approach with all stakeholders.

Key Words: CBE, E-banking, Customers' Satisfaction, Customers' Loyalty

Effects of Customer Relationship Management on Customer Retention; the Case of Commercial Bank of Ethiopia at Bole District

Axan Girma Seleshi

Customer relationship management is a strategic approach that is used to manage and nurture businesses and their relationships with customers. It encompasses a range of practices, technologies, and strategies aimed at understanding customers' needs, enhancing customers' satisfaction, and driving long-term loyalty. The main objective of the study was to investigate how customer relationship management (CRM) affected customers' retentions at the Commercial Bank of Ethiopia, Bole District. A mixed-research method in combination with descriptive and explanatory research designs were employed to achieve the research objective. A basic random sampling technique was used to select samples from different workers at Bole district branch. A structured questionnaire was distributed to 384 customers, and 342 questionnaires were collected and analyzed using the statistical package for the Social Sciences (SPSS). The findings of the study demonstrated that all the three CRM components (social network interaction, customer responsiveness, and customer recognition) were used for this study and had a positive and significant impact on the customer retentions. However, there are areas for improvement, such as responding to customer requests in a timely manner and handling customers' issues effectively. The study recommended the importance to address customers' complaints promptly, take them seriously, and provide specialized products and services to meet their needs. Additionally, it is crucial to improve staff availability and willingness to assist customers with their questions. The study also showed that CRM components could be used to predict and explain the customers' retentions. All in all, the Commercial Bank of Ethiopia adopted CRM parameters to retain customers and enhance the bank's competitive advantages and productivities.

Key words: Customer Retention, Management, Commercial Bank of Ethiopia

Effects of Leadership Styles on Employees' Performance in Ethiopian Airlines

Bemnet Melaku

Leadership and leadership style are the most important factors for both the employees and the organization in the achievement of any goal. The main objective of this study was to examine the effects of leadership styles on employees' performance in Ethiopian Airlines. Leadership styles, such as democratic, autocratic, laissez-faire and coaching were used as the sub-independent variables of leadership styles. A standardized questionnaire was distributed via google forms to 135 respondents who were selected through random sampling technique. The data were collected using structured five-point Likert scale and analyzed via descriptive statistics and inferential statistics. Descriptive statistics was used to summarize data related to general information and inferential statistics including correlation and regression analysis was employed to determine the effects among the study variables. Based on the results of the descriptive analysis, of the mean values of democratic leadership style, autocratic, laissez-faire, coaching and employees' performance were: 13.59, 19.19, 16.44, 14.24 and 19.90, respectively. The correlation and test of hypothesis showed that (p -value < 0.05) and all the sub-variables of the independent variables had significant effects on the employees' performance. The inferential statistics showed that the democratic and coaching leadership style had significant positive effects on the employees' performance. Based on the findings, the management of the Ethiopian Airlines should continue exercising democratic and coaching leadership style because as they had significant positive effects on the employees' performance.

Effects of Work-life Balance and Job Security on Employees' Retentions in the Hotel Industry: The Case of Some Selected Hotels in Addis Ababa, Ethiopia

Beza Atlabachew

This study intended to investigate the effects of work life balance and job security on employees' retentions in the hotel industry with some selected hotels in Addis Ababa. The specific objectives were to identify: the effects of job security, the effects of work-life balance and the best practices for hotels for the employees' retentions. The study was descriptive type and a mixed research method and a descriptive and explanatory research designs were employed to undertake the study. Data were collected from primary sources through questionnaire and interview a. The number of sample respondents was 384 out of whom 101 samples were selected, and the collected data were analyzed via descriptive and inferential statistics. The study found that work life balance (job sharing, family, annual leave, flexi time and social life) and job security (job security policies and job security practice) had significant effects on the employees' retentions. As in the test results, the alternative hypothesis were used as it showed that the job sharing and social life had a positive effect on the employees' retentions. However, the result of the study proofed that work life balance had less effect as compared to job security on the selected hotels'. The employees' retentions indicated that the hotels should pay attention to work life balance practice as well as policies.

Key words: Work life balance, Job Security and Employees' Retention

Effects of Performance Appraisal System on Employees' Motivation: The Case of Ethiopian Tourist Trading Enterprise

Bezayet Tekle G/Medhine

The study aimed to explore the impact of performance appraisal on employees' motivation and performance within Ethiopia Tourist Trading Enterprise (ETTE) in Addis Ababa. Employing explanatory research design, a sample of 218 staff was selected from a population of 481 using stratified random sampling technique with 158 responses which were ultimately included for analysis. Data were collected through structured questionnaires and analyzed through SPSS Version 22. The findings revealed that the respondents perceived their motivation levels as relatively low, with a grand mean score of 2.59 that indicated the agreement with statements measuring motivation. Correlation analyses demonstrated positive relationships between performance appraisal objectives, standards, and techniques, and employees' motivation with the correlation coefficients of 0.682, 0.659, and 0.541, respectively. Regression analysis further indicated a significant effect of performance appraisal on employees' motivation. All the three dimensions (standards, techniques, and objectives) serving as significant predictors, accounted for 56.4% of the variation in overall motivation ($R^2 = 0.564$). In conclusion, the study suggests that the performance appraisal practices within ETTE had the potential to influence the employees' motivation positively. It recommends that ETTE had better utilize performance appraisal objectives, methods, and standards to appraise employees effectively, thereby motivation and the ultimate performance could be mitigated.

Keywords: Performance Appraisal, Employees' Motivation, Ethiopian Tourist Trading Enterprise

Effects of Compensation and Benefit Administration Practices on Employees' Performance: The Case of Cooperative Bank of Oromia

Biniam Alemayehu Shiferaw

The main purpose of this research was to assess the effects of compensation and benefit administration practices on the employees' performance in the case of cooperative Bank of Oromia. The employees had to be aware of the relationship between their level of performance and how they were rewarded for that performance. The main reason to conduct this research was that most researchers magnified extrinsic motivation that had high motivational factors as compare to intrinsic motivation. The findings showed that both intrinsic and extrinsic motivation outshined the perceptible value in the bank. Salary increment and incentives were not in the base of individual relative performance, as a result of this, turnover and absenteeism rate were high. Data were analyzed using descriptive and casual statistics the sample population was selected using stratified random sampling technique. The questionnaire was subsequently sorted, categorized and finally tabulated through Statistical Package for Social Sciences (SPSS). The analysis part of thesis examined the perception of employees towards the different aspects of reward systems that affected the performance and attempts to establish compensation and benefit administration systems which are beneficial to the bank. The findings of the study revealed that insufficient financial compensation; salary increment and different incentives were not provided based on the individual performance. Nonetheless, non-financial compensation was relatively more available and the bank was relatively more effective in providing intrinsic than extrinsic rewards. Based on the findings, the researcher recommended as to how the way compensation and benefit administration practices were improved which, in turn, mitigate the working environment of the bank.

Key words: Compensation, Benefit, Financial, no- financial, policy, Equity, Performance, Intrinsic and extrinsic.

An Assessment of Business Ethics and Corporate Social Responsibility Practices: The Case of Head Office of Development Bank, Ethiopia

Eleni Shitaye

Business Ethics and Corporate Social Responsibility (CSR) are increasingly important topics in contemporary business discourse. Many studies have examined various aspects of Business Ethics and CSR and their values, particularly within the Ethiopian context. However, there is a dearth of research, specifically focusing on the Ethics and CSR practices within the Development Bank of Ethiopia (DBE). This thesis aims to address this research gap by critically examining the ethical principles, the nature of CSR practices, the level of engagement in CSR activities, CSR approaches, and the implementation of CSR initiatives for community development by DBE. The study employed a mixed-research method. It primarily used survey questionnaires administered to employees of DBE and community members, as well as key informant interview questions directed to DBE managers who possessed significant insights and were expertise related to the research topic to generate primary data. For triangular unit of analysis, a sample of 250 employees was selected through simple random sampling techniques; 2 managers were selected for key informant interviews, and 92 community representatives were chosen through multi-stage sampling technique. The collected data were analyzed using descriptive analysis with the frequency, percentage, mean, and standard deviation through SPSS version 25 as well as thematic analysis to substantiate the study findings. The findings showed that DBE was an exemplar, responsible bank; it contributed to community development, and served as a catalyst for positive change. By shedding light on Ethical and CSR practices within DBE, this research contributed to the broader exploration of CSR implementation and provided valuable insights for academia and the corporate sector as well.

Key Words: CSR, Community, Business Ethics

Effects of Motivation on Employee's Performance: the Case of Sammakka Stone Private Limited Company

Elsabieth Birhanu

The Primary purpose of this study was to identify the employees' motivational factors and their effects on the employees' performance. The design of the study was explanatory. A well-structured self- administered questionnaire was used as the main tool for data collection and was administered to 160 respondents out of whom 149(93%) were retrieved and appropriately filled. Reliability of the research instrument was calculated and found to be 0.826 which means that all items were reliable and the data had internal consistency and were acceptable for further analysis. The data were analyzed using inferential statistical and the findings of the study showed that 97.4% of the variation in the dependent variable (employee performance) was explained by motivational factors group. Among motivational factors group, career development had the most dominant effects on the employees' performance followed by recognition factors group. The study found that extrinsic factors were considered to have more significant effects on the employees' performance than intrinsic factors. Therefore, the managers at Sammakka Stone Private Limited Company should exploit extrinsic factors, such as career development, recognition, modern leadership style, good working environment and attractive compensation and benefit packages in their human resource management practices, particularly in the strategic human resource management to ensure that the employees had a sense of security with their jobs and were well motivated to perform their tasks at their best.

Key Words: Motivation; Performance, Organization, Employees' Performance, Intrinsic Motivation, Extrinsic Motivation

Effects of Workplace Ethics on Organizational Performance: The Case of Lideta Manufacturing College in Addis Ababa, Ethiopia

Eyerusalem Tewodros

The purpose of the study was to assess the effects of workplace ethics on organizational performance. The study employed explanatory and descriptive research designs to gain a comprehensive understanding of the college and its performance. The qualitative research method of the study aimed to explore the experiences and perceptions of various stakeholders within the college. This method involved collecting and analyzing non-numerical data, such as interviews, focus group discussions, observations, and document analysis. Qualitative research method was valuable in capturing the richness and depth of information related to the function of the college's, including its strengths, weaknesses, challenges, and opportunities. To achieve the research objectives, the sub-independent variables (responsibility, accountability, fairness and honesty) were used. The dependent variable was organizational performance and to make the research more reliable, the researchers used both primary and secondary data sources through structured questionnaire whereas the secondary data were obtained from different published and unpublished documents to meet the general objective of the study. The target population of the study was heterogeneous, and the total population was 313 out of which 176 sample employees were selected through simple random sampling technique. The questionnaires were distributed to the selected sample and 156 questionnaires returned for analyses; 20 questionnaires were calculated as missing value. The collected quantitative data were analyzed using SPSS Version 26. On the other hand, the qualitative data were analyzed through text analysis. The results of the study revealed that Pearson correlation between responsibility and organizational performance had a weak impact, accountability and organizational performance had a positive impact, honesty and organizational performance had a positive significant impact and fairness and organization performance also had a positive significant impact. The researcher recommends that even if the study results showed a positive significant impact, Lideta manufacturing college should consider and give more attention to responsibilities to enhance the employees' motivation by training them to develop their awareness about the performance of the organization.

Key terms: Ethics, Workplace, Responsibility, Accountability, Fairness, Honesty, Performance

Impacts of Small Credit Finance to Poverty Alleviation in the Urban Society of Ethiopia: The Case of Addis Credit and Saving Institution in Arada Sub City, Addis Ababa

Fiseha Asefa

The main purpose of this study was to assess the impact of small credit finance to poverty alleviation in the urban society of Arada Sub city. It explores the benefits gained from using micro-financing as a mechanism to reduce poverty. The study was conducted at Addis Credit and Saving Institutes, specifically in Arada Branch. The data were gathered using questionnaire. In addition, interview and other secondary data sources were used. Mixed research approach was used and the researcher employed cross-sectional survey design. Descriptive statistical analysis and Propensity Score Matching (PSM) analysis technique was used with respondents coming from clients to test the differences of benefit from the credit scheme which was compared with those in the waiting lists. Purposive Sampling was used to select 384 respondents for this study. The findings of the study revealed that customers were getting advantages from the institute for the business startup and growth or expansion. However, close support system in financial management and utilization of the money they borrowed had gaps. The empowerment and psycho-social development of female clients had problems in the borrowing decision, spending of the loan money, and usage of the profit. Findings from new clients indicated that group formation and lack of entrepreneurship implementation is demanding. High interest and unwillingness to accept group responsibility were problems. Therefore, it is important to give training and support systems should be provided in order to strengthen usage of the credit and saving institutes for economic beneficence and development or positive change. The induction and orientation should be from getting loan up to the returning the money borrowed.

Key words: Microfinance, poverty, impact, income, saving, health and education expenditure

An Assessment of Leadership Style and Employees' Satisfaction: The Case of Awash Bank

Henok Ashebir

The goal of this study was to assess the relationship of leadership style with employees' satisfaction. A sample size of 300 respondents was involved from employees of Awash Bank worked under the head quarter in Addis Ababa. The study used descriptive and explanatory research designs, and multifactor leadership questionnaire developed by Bass and Avolio (1995) was adopted. The first objective of the study was to show the relation of leadership style and employee satisfaction; the second objective was to identify dominant leadership style practiced in the company and the third objective was to determine the degree of relation between leadership style and employees' satisfaction. The study used mixed approach to collect and analyze data. The sample size of 300 staff was selected from the target population using random sampling technique. A five-point Likert scale questionnaire, interview and document review was used to collect data. Descriptive tools and content analysis were used to analyze the collected data. Descriptive statistics showed the relatively significant value associated with employees' satisfaction is transformational leadership style followed by transactional leadership style. The results of correlation result showed that transactional and transformational leadership styles positively correlated to employees' satisfaction, whereas laissez-faire leadership style inversely correlated to employee's satisfaction. According to the result of the study, Awash Bank dominantly practiced transactional leadership style. To enhance perceived leadership influence on employees' satisfaction, transformational leadership style was advised to be adopted, shared visions and values, participating employees in decision making, problem solving and providing employees and managers learning opportunity to enhance their knowledge and skills were among the recommendations forwarded.

Key Terms: Leadership, Transformational Leadership style, Transactional Leadership style, Laissez-faire Leadership Style, Employees' Satisfaction, Awash Bank

Effects of Ethical Standards on Customers' Service Quality: The Case of Nib International Bank

Henok Seifu

This research investigated, "The Effects of Ethical Standards on the Customers' Service Quality: The Case of Nib International Bank." Ethical standard refers to a set of principles or guidelines that define what is considered morally right and wrong within a specific context. Customers' service quality refers to the overall experience a customer has when interacting with a company's representatives across various touch points. To achieve the objectives of this study, data were collected through questionnaire from a sample of 432 customer of the bank. The data were gathered using questionnaires in order to meet the study's objectives. The selection of these respondents was done by random sampling. Multiple regression analysis, correlation, mean, standard deviation, and other statistical methods were used to examine the data gathered through the questionnaire. The results of this study showed that, except transparency the other three ethical standards dimensions (Honesty, Confidentiality and Accountability) had significant relationship with customer service quality. The result of this study also indicated that the customers were most satisfied with the accountability of the Nib staff. On the other hand, customers were less satisfied with transparency of the ethical dimension. Furthermore, the ethical standard dimensions (Honesty, Confidentiality, Transparency and Accountability) significantly explained, 71.1%, the variations in customer service quality in Nib International Bank S.C. Based on the findings, the researcher have recommended new and additional points to foster the effectiveness of this ethical standard in pursuing good quality of service given.

Key Words: Ethical Standard, Customer Service Quality and Ethical Standard Dimensions

An Assessment of Human Resource Planning Practices and Challenges at EthioTelecom

Hermela Zeleke

Human resource planning is crucial in an organization of human resource management. This study focused on the assessment of human resource planning practices and challenges at Ethio Telecom. To accomplish the study's objectives, a combination of qualitative and quantitative research approaches was utilized. In this study, a questionnaire was employed as the primary data collection instrument, aiming to assess the practices and challenges of human resource planning from the perspective of line managers. Additionally, an interview was conducted with the HR director to further enrich the research findings. The total population of the study was 247, and out of which 153 participants were selected for analysis using SPSS Version 26 software. The findings revealed a lack of effective alignment between HR planning practices and the organization for business plan. While consideration was given to internal and external factors, there were deficiencies in HR demand and supply forecasting, as well as implementation and evaluation. Recommendations include establishing a well-defined process for implementing the HR plan and fostering collaboration between the HR department and other departments to enhance effectiveness.

Key words: HR Planning, practices, challenges, Ethio Telecom

Practical Challenges and Prospects of Agent-Banking: The Case of commercial Bank of Ethiopia

Kelemua Amsalu

The main objective of this study was to: assess practical challenges faced by Agent-Banking, identify opportunities for its development, and provide recommendations for successful implementation. The data were gathered through a questionnaire completed by 62 employees. A mixed-research method was incorporated into the study. The collected data were analyzed using Statistical Package for Social Sciences Version 26 for quantitative analysis and thematic coding for qualitative data. Descriptive statistics, regression and the relationships between key variables within the proposed conceptual framework were employed in this study. The Finding of the study indicated that limited customer awareness, inadequate network infrastructure, resistance to technological changes, and low levels of trust in the system were challenges. And it also provided valuable recommendations to CBE on addressing challenges to adopt agent banking and leverage opportunities for enhanced delivery of affordable services. The study contributed to the increment of financial inclusion. By implementing the recommendations, can enhance financial inclusion, operational efficiency, and contribute to the economic development of Ethiopia.

Key Word: Agent Banking, Practical Challenges, Adoption and Development.

An Assessment of Tax Audit Practices and its Effects on Tax Evasion: The Case of Kolfe Keraniyo Sub City Small Tax Payers Branch Office

Ledet Dagne Debela

The main objectives of this study were to: assess the tax audit practices and examine its effects on tax evasion in Addis Ababa city administration, Kolfe Keraniyo, sub-city small tax payer's branch office. The descriptive research design along with qualitative research approach was used. The study used primary data collected using close-ended questionnaire. Using simple random sampling technique, about 161 respondents were selected from a total population of 270 taxpayers. In addition, the sample included 18 tax audit team and 2 officials and the actual respondents were 181. Descriptive statistics was employed to analyze each of the objectives in detail. The result shows that audit case selection indicated that the tax audit case selection strategy in the selected area was poor. Furthermore, the result showed audit case selection is not done in cooperation with tax payers whereas tax payers were not selected using statistical techniques using prior tax audit results. Overall, the audit case selection was not done based on the business sectors. In addition, the tax audit department lacked sufficient audit employees qualified and experienced staff, well-organized structure and adequate training. The findings of tax evasion showed that the respondents in the research area had a low level of general knowledge about tax evasion which affected the economy. The result suggested that the rise of tax evasion reduced the amount of government services provided and the employees disagreed with the idea that tax evasion harmed the country's capacity to grow its economy. Tax evasion did not cause the government to incur needless debt in order to close the budget imbalance. Therefore, it is recommended that the tax auditor should: consider the business sector when selecting audit cases; develop a risk-based tax audit approach that entailed identifying high-risk taxpayers, and raise taxpayers' awareness of tax evasion using different mechanisms.

Keywords: **Tax Evasion, Tax Audit Case Selection, Tax Audit Program, Tax Audit Resources**

Effects of Employee's Turnover on Organizational Performance: The Case of Dashen Bank

Lidya Moges Knife

The study explored the impacts of employees' turnover on organizational performance at Dashen Bank focusing on job satisfaction, work life balance, and leadership quality. Using a mixed-research method, the research revealed positive relationships between these variables and organizational performance. Job satisfaction and a supportive work environment were crucial for organizational success. Leadership quality also played a significant role, highlighted the need for further exploration. Based on 243 sample respondents of Dashen bank, the study acknowledged the inability to conduct interviews, but offered valuable insights into organizational behavior and human resource management. It recommended continuous assessment of human resource practices, tailored leadership development programs, and initiatives promoting a positive organizational culture. The findings also highlighted the impact of demographic factors on turnover rates. The study recommended the need for investing in leadership development programs, promoting flexible work arrangements, fostering employee engagement, developing retention strategies, and providing education and training opportunities in enhancing performances.

Key Words: Employee, Turnover, Organizational performance

The Mediating Effects of Customers' Satisfaction on the Relationship between Service Quality and Customers' Loyalty: The Case of Selected CBE Branches

Mariamawit Solomon

The purpose of this study was to examine the mediating effects of customers' satisfaction on the relationship of service quality and customers' loyalty in the case of Commercial Bank of Tefera Degfe Branch. Explanatory design was employed in this study. 118 sample respondents were drawn out of 135 total populations for the study. SERVEQUAL model was adapted as the conceptual framework for analysis. Data were collected through structured questionnaire analyzed through descriptive statistics, narrative and regression analyses. The results indicated that the customers' satisfaction mediated the relationship between service quality and customers' loyalty. All the five dimensions of service quality had significant, positive effects on the customers' loyalty. It was observed that customers were most satisfied with tangible dimension of service quality followed by assurance. The finding from the correlation result revealed that there was a positive and significant relationship between the service quality dimensions, customers' satisfaction and customers' loyalty. Overall, the service quality dimensions regressed with dependent variable, customers' satisfaction and customers' loyalty results revealed the model summary $R^2 = .330$ and $.314$ respectively and this implied that 33 % of variation in customers' satisfaction and 31.4 % of the variation in customers' loyalty were explained by independent variable service quality dimensions. Finally, the researcher recommend to the bank that in our current environment service preference of customers and their demands, keep on changing at a rapid speed and the bank should operate proactively in meeting its customers' needs and preferences. So, the bank managers develop and implement customer- oriented service strategies to identify customers' needs and expectations in order to serve them better.

Key words: Service Quality, Customers' Satisfaction, Customer's Loyalty

An Assessment of Employees' Work Ethics and Culture at Commercial Bank of Ethiopia in Kirkos District, Addis Ababa, Ethiopia

Mekdes Getahun

The main objective of the study was to assess employees' work ethics and culture at commercial bank of Ethiopia, Kirkos district. To achieve this objective, this paper focused on employees' work ethics and ethical culture of the organization. The study used descriptive research design for collecting the necessary data; a random sampling technique was used in selecting the sample size of 120 employees and managers of CBE in Kirkos district. The data were collected through questioner and observational studies; to analyze the quantitative data analyzed through descriptive statistical techniques, such as frequency, percentage, mean and standard deviation through SPSS Version 29. The result of the finding showed that there were the core ethical values that existed at commercial bank of Ethiopia, Kirkos district .CBE has written ethical standards & provided appropriate training to its employees who implied the CBE employees' in Kirkos district had good ethics and the leadership in the organization was ethical. This indicated the ethical culture of the organization was high. The result of the finding also showed that the leadership style of the management, mission, vision and core values, working environment, communication and size or organizational characteristics highly impacted on the organizational culture of CBE in Kirkos district. On the other hand, a significant number of CBE employees had negative perceptions on the elements of the organizational culture. So, the top management should pay attention to these elements and take steps to improve the organizational culture and strategic emphasis of the organization was also balanced approach to strategic planning and execution. So, the organization needed to focus on strategic execution to achieve the organization's goals.

Key word: **Work Ethics, Organizational Culture, Ethical Culture,**

Effects of Organizational Changes on Employees' Performance: The Case of Informational Network Security Administration

Mekebeb Makonnen

The objectives of the study were to investigate the effects of organizational changes on employees' performance at information network security administration. The study was conducted to see: the effects of organizational changes, examine employees' performance, and find out the relationship between organizational changes and employees' performance on informational network security administration. The researcher adopted descriptive and explanatory research designs. Simple random sampling technique was employed for this research and 215 sample populations were selected. Both primary and secondary data were collected through questionnaire. Descriptive statistics, correlation analysis and multiple regression analysis techniques were used to analyze the data. The finding showed the presence of positive relationship between the organizational change dimension and employees' performance at informational network security administration. The study revealed changes on: structure, strategy, technological, communication and leadership style which are not significant determinants of employees' performance. The researcher recommended that managers should motivate the employees to take more commitments for their work and create new ideas to improve organizational achievement. Managers need to clearly communicate with the employees about organizational changes and make them participate in the strategies formulation and decision making process; managers had better provide training for their employees who were resistant to changes. So, the changes can increase employees' efficiency in their work activities.

Keywords: Structural Change, Strategic Change, Technology Change, Communication Change

Effects of Complaint Handling Practices on Customers' Satisfaction in the Case of Commercial Bank of Ethiopia

Merima Ahmed Hussien

The aim of this study was to assess complaint handling practices of Commercial Bank of Ethiopia. The population of the study consisted of two branches customers of Commercial Bank of Ethiopia, North Addis Ababa Region and employees of Commercial Bank of Ethiopia in the branches. The study used convenient sampling technique to select the target population for questionnaire. Quantitative data were gathered through questionnaire. 199 questionnaires were distributed out of which 175 questionnaires were filled out. Statistical Package for Social Sciences (SPSS Version 20) software was used to examine the data. The collected data's were analyzed through descriptive statistics, such as percentage, frequency; mean and standard deviation were applied. Finally, the research findings identified the main source of complaints, assured that the bank recruitment and training delivery were the cause of complaint. In addition, the system of the bank's recording process was not good. Based on the findings, the researcher recommended that the management of Commercial Bank of Ethiopia had better to identify the frequent sources of complaints, give attention to hiring and assigning the necessary staff to cope with complaint recording systems.

Determinants of Women's Involvement in Leadership Position: The Case of CBE

Meron Sisay

The Commercial Bank of Ethiopia (CBE) is the largest financial institution in Ethiopia. Although a number of female and male employees of the bank increased over time, the participation of women in leadership position was lower than men. The study aimed to examine the major barriers that hindered women's participation from leadership and evaluated their impacts on the participation. The study employed mixed (quantitative and qualitative) research method. Primary data were gathered from permanent employees using structured questionnaire to examine the factors (constraints). In addition, 376 respondents who were experienced in administration were purposively selected to investigate the gap. Secondary data were gathered from various related literature, articles and procedure of the CBE and the data were analyzed through quantitative and qualitative (SPSS Version 23) method. The findings of the study revealed that the majority of a combination of individual, organizational and societal factors affected the participation of women in the leadership position. Family commitments, lack of sufficient role models, inflexible working hours and failure of line managers to assume women's advancement as their responsibilities were major barriers. The study also showed that the women's participation in the leadership position affected by a combination of societal, cultural, personal and demographic factors. Moreover, the attitudes of people towards women roles and being motherhood were the major barriers affected women to their leadership positions. Therefore, to enhance the participation of the women in CBE, top managements should implement affirmative action, and awareness creation program strong network of women should also be designed through which they share their experiences.

Effect of Data Analytics and Information Technology on Project Management: The Case of Selected International Organizations in Addis Ababa

Milkyas Terefe

In today's dynamic landscape of project management, the integration of data analytics and information technology stands as a critical determinant of organizational success. This study investigated the impact of data analytics and information technology on project management within selected international organizations situated in Addis Ababa. Employing a quantitative approach, the research explores the intricate relationship between data analytics, information technology, and project management strategies across diverse organizational settings. Through surveys, interviews, and document analysis, data were collected from 144 employees of World Vision and Techno Serve organizations. Findings reveal the transformative influence of data analytics and information technology throughout the project planning and implementation, from initiation to closure. Advanced analytics tools empower decision-making, optimize resource allocation, and enhance risk management. Additionally, technological innovations, such as project management software and collaborative platforms facilitate improved communication, coordination, and overall project efficiency. The study extended beyond organizational boundaries, envisioned potential societal impact through the adoption of advanced systems by government entities in Addis Ababa and beyond. Insights derived from this research can inform policy decisions, elevate government project outcomes, and drive the modernization of public administration. By addressing current challenges and fostering future collaborations between the public and private sectors, this study aimed to contribute valuable knowledge to practitioners, policymakers, and academics. Ultimately, this research sought to advance the dialogue surrounding the synergies between data, technology, and effective project management within the governmental context, offering insights into best practices and areas for further exploration, with the goal of harnessing the transformative potential of data and technology to drive organizational and societal advancement.

Key Words: Project Management, Data Analytics, Information Technology, Organizational Success, Addis Ababa,

An Assessment of the Practices of Corporate Social Responsibility at Plastic Packaging Industries: The Case of Abyssinia Water Bottling Company

Mulugeta Getenet

The main objective of this study was to assess the practices of Corporate Social Responsibility (CSR) in Abyssinia Plastic Water Bottling Company. To achieve the overall objective, the study specifically focused on addressing basic study areas such as economic, legal, ethical, and responsibilities. To address those basic study areas, relevant data were collected from employee and management bodies using structured questionnaires and interviews. Accordingly, 127 participants out of 185 total populations were selected using the stratified sampling technique. The collected data were analyzed using descriptive data analysis method. In this regard, the finding implied that Abyssinia Plastic Water Bottling exercises had limitations in implementing the CSR activities guided by well-organized rules and regulations. The finding of this research showed the necessity of strong commitment to ethical decision-making, emphasizing the establishment of a transparent and accountable organizational culture, placing a robust emphasis on economic responsibilities, and aligning with its commitment to balancing economic growth with social and environmental considerations. Despite its commitment, the company faced challenges in implementing CSR due to limited awareness, insufficient resources, and difficulties in measuring the impact of initiatives. The company is actively participating in philanthropic endeavors that extended beyond legal obligations, contributed positively to the societal needs. This, in turn, enhanced the company's social impact and reflected a commitment to make a meaningful difference in the community.

Keywords: CSR, Philanthropic, Economic, Legal, Ethical

Effects of Media Advertising on Consumers' Buying Behaviors: The Case of Ayat Real Estate

Netsanet Girum

For any marketer, measuring the impact of advertisements on consumers' purchasing decisions is essential. All resources including money, time, and effort spent on advertising would be useless if it had no beneficial effects on consumers' intentions to make purchases. Examining how media advertisements affect customers' behaviors in the context of Ayat Real Estate was the goal of this research. Descriptive and explanatory research designs with qualitative research method were used for this research.. Both primary and secondary data used the sampling techniques used simple random sampling technique. A questionnaire was administered to a sample of 364 respondents out of which 342 valid questionnaires were collected and analyzed. The study was analyzed through multiple linear regression and Pearson correlation. The findings revealed that there were positive and significant relationships between media advertising and consumers' behaviors of Ayat Real-Estate. According to the analysis made, the relative importance of the independent variables(honest, creative, memorable, understandable, attention grabbing, and impressive) were identified to predict the effects of media advertising on customers' behaviors; Advertising was discovered to be the most important predictor of purchase intention with standardized coefficient ($\beta = 2.159$), followed by creative advertising the second predictor with standardized coefficient ($\beta = 1.463$), Next to this attention grabbing advertising was the third predictor with standard coefficient ($\beta = 1.129$), honesty after this advertising was the fourth predictor with standard coefficient ($\beta = 3.331$). Consequently, it could be concluded that memorable advertisement had the strongest significant effects on Ayat Real-Estate customers' behaviors. From the finding, it is recommended that the marketing department of the company established a better advertisement that can grant the company potential and prospective customers Thus, the company should pay due attention to these dimensions in order to increase their sales volume and market share.

Key words: Advertisement, Character, Media Advertising, Consumers Behavior.

Effects of ATM Service Quality on Customers' Satisfaction: The Case of Some Selected Banks

Nigusayehu Solomon

The research paper focused on studying the effects of ATM service quality on the customers' satisfaction in some selected Banks in Addis Ababa branches. The research objective was to examine the effect of service quality dimensions, i.e. communication, credibility and completeness, security and reliability, responsiveness and convenience on customer's satisfaction. 398 research participants were taken using purposive sampling techniques, out of which 374 samples were considered. Explanatory and descriptive research designs and mixed research method were used to analyze the data collected from the customers. Primary data were gathered through questionnaire and interview the secondary data were collected from s Banks, IT and card payment department published and unpublished materials. Those collected data were analyzed using descriptive and inferential statistics. Descriptive result showed overall customers' satisfaction was lower to ATM customers. In addition, inferential result of this study showed all service quality dimensions had positive significant relationship with the dependent variable customers' satisfaction. Regarding the effect of service quality on customers' satisfaction all dimensions had positive effects towards it, especially convenience had high effects followed by security and reliability and completeness. The researcher recommended that further improvement had to be done on ATM service quality by providing efficient and sustainable network system, maximizing number of ATMs in convenient areas for service and considering high progress on service quality dimensions included.

Keywords: ATM, Service Quality and Customers' Satisfaction

Human Resource Management: Practices and Challenges in the Case of Ministry of Trade and Regional Integration, Ethiopia

Robel Sintayehu

This thesis investigated the practices and challenges of human resource management (HRM) in the Ministry of Trade and Regional Integration in Ethiopia. Using a mixed-research method, including questionnaires, interviews, and document analysis, the data was collected from 216 clients who were the employees of the minister. The study response rate was 97.2% because of the 210 returned questionnaires out of the ones that were distributed. The questionnaire was analyzed using statistical tools such as mean, standard deviation, the study found that aligning HRM practices with organizational goals and effectively utilizing human resources were crucial. Specifically, HRM practices, such as recruitment, performance appraisal, and training and development, were identified and evaluated within the ministry. Various challenges in managing human resources were also uncovered. Recommendations focus on strategic alignment, employee engagement, and leveraging HRM practices for competitive advantage. The research contributed to the understanding of HRM practices in Ethiopian public organizations and provides insights for enhancing HRM in the Ministry of Trade and Regional Integration. The data were analyzed using descriptive statistics, identifying patterns, trends, and challenges, while reliability and validity tests ensured the research's findings robustness. Ultimately, this thesis aimed to: improve HRM practices, boost employee performance and job satisfaction, and contribute to Ethiopia's economic growth and development.

Effects of Organizational Climate on Employees' Job Satisfaction: The Case of Real Estate Company

Samrawit Arage

The main purpose of this research was to assess the effects of the organization climate on employees' job satisfaction in the case of real estate companies. The researcher used simple random sampling technique to select a sample population. The organizational climate and job satisfaction were vital elements in any real estate companies. This depends on the involvement of efforts and the contribution of the employees. Numerous investigators studied the organizational climate and job satisfaction in health sector and higher education but rarely examined the organizational climate and job satisfaction in real estate industry. This study was to investigate the effects of organizational climate on employees' job satisfaction in 3 real estate construction companies. Quantitative research method was used together with descriptive, explanatory and cross-sectional designs. The results of this study indicated that all organizational climate dimensions (co-worker cohesion, work pressure, responsibility, structure, commitment, communication, trust and standards) had positive and significant effects on employees' job satisfaction. The primary data were collected using a set of questionnaires which included three parts i.e. socio-demographic, organizational climate and job satisfaction of respondents that contained many items with close-ended questions. The current study found that the real estate construction projects had moderate and good level of organizational climate and job satisfaction respectively whereas employees less satisfied with the structure of organizational and climate dimensions. The researcher suggested that Commercial Bank of Ethiopia had to pay attention to organizational climate dimension d which had highest influence on the employee's job satisfaction and it had to improve less employees' job satisfaction of the organizational climate dimension. The researcher suggested that Commercial Bank of Ethiopia had to pay attention to Team work and Training and Development organization climate as it had highest influence on employees' job satisfaction.

Keywords: Real-estate Companies, Organizational Climate, Job Satisfaction

Effects of Management System on Employee JobPerformance: The Case of ZTE Ethiopian Branch Office

Samuel Mengesha

The general objective of the study was to investigate the effects of the management system on the employees' job performance in the case of ZTE Ethiopian Branch Office. The study used explanatory research design. Structured questionnaire was used to collect data and 114 responses were collected and analyzed. The data were analyzed using the SPSS_Version_22 software. The respondents' perceptions of their performance were moderate with a grand mean score of 3.36. The result of correlation analysis evidenced that there was positive and strong relationship between the four components of performance management system (performance planning, performance measurement, performance feedback and performance reward). Moreover, the regression analysis showed that all the four components of performance management system were significant in predicting the employees' performance. The four independent variables together explained 62.7% of variation in employees' performance as represented by an R^2 value. The study concluded that improved performance management system was an increasingly important instrument to get a higher performance from employees. The study recommends that the management of ZTE allowed the employees to design, implement, and evaluate the performance management system that offered a direct way for compensation of professionals to enhance employees' performance

Keywords: Performance Management, Performance Planning, Performance, Measurement, Performance Feedback, Employees' Performance, ZTE.

Effects of Work Ethics on Job Performance: The Case of Kolfe Keranyo Sub-City

Samuel Seyoum

This study was conducted with the overall purpose of improving job performance by enhancing work ethics. Descriptive and explanatory research designs were applied to this research. A questionnaire of five Point Likert-scales was used for data collection and descriptive and inferential statistics were used for data analyses. The response rate of this survey was 84.5 percent with majority of the respondents characterized with age group of 26- 35 years, accounting for 30.1%. In terms of education, the respondents were dominated by Bachelor degree (48.7%). The results of correlation analysis revealed respective correlation coefficients of 0.686, 0.716, 0.688 and 0.675 for accountability, honesty, justice /respect and observing values with employees' job performance. The findings of the regression analysis indicated that the regression model captured 52.4 percent of the variation in job performance of the employees. For every one unit of increment in accountability, honesty, justice and respect and observing values, the respective changes in the job performance were 15.7%, 37.5%, 19.6% and 2.9%. Thus justice and respect and accountability were the most significant variables followed by honesty and observing values towards enhancing job performance of employees. From the findings, it was consequently concluded that the studied variables had significant positive effects on employees' job performance at Kolfe-Keranyo Sub-city. Thus, enhancing service delivery at Kolfe-Keranyo sub-city primarily required attention to further improving employees' ethics. Future research should include wider perspectives of work performance and other methods of data collection, such as cross-sectional and longitudinal methods to get more rigorous and sound research findings.

Key words: Ethics, Job performance, Accountability, Honesty, Justice and Respect, Observing values

An Assessment of Women Economic Empowerment and Their Challenges: The Case of Arada Sub-City, Addis Ababa

Tadele Demem

The main purpose of the study was to assess the women economic empowerment and its challenges in Arada sub city. Primary and secondary data were used for the study. A self-administered structured questionnaire and open- ended interview were instruments for data collections. All women in the sub city were participants in Young Women Championing for Economic Right and Justice to Attain Sustainable Likelihood project. The respondents of the study was 143 and they were selected via simple random sampling technique. 5 employees for the interview were selected through purposive sampling technique. Descriptive analysis was deployed to assess the women economic empowerment in the sub city. The result of the study revealed that the current level of women economic empowerment was high in terms of access to employee, economic decision making and generation of income. On the other hand, control over asset and productivity and skills were a moderate level of support for women economic empowerment. Beneficiary selection, provision of training, poor business skills, unnecessary expense and lack of vision were some of the challenge for women economic empowerment. Therefore, the Arada sub city would focus on providing more support in these areas, such as providing training and resources on asset management and productivity improvement. The sub city also worked to create partnerships with other organizations to access more opportunities for women-owned businesses and increase their profitability.

Keywords: Women Economic Empowerment, Income, Control Over Asset, Decision Making

An Assessment of Claim Management Practices: Africa InsuranceShare Company in Focus

Temesgen Abay

The purpose of this study was to assess the claim management practices African Insurance Company (AIC). The particular emphasis of the research was to focus on non-life /general insurance business of the company. The study tried to assess the factors of claims settlement dalliance at AIC, i.e. how claims management practices were source of customer compliance, how efficient was the claims management practice and what the main reasons of claims were at AIC . The general objective of the study was to investigate claims management processes and practices at the said company. The study employed cross-sectional survey design in which 315 external customers were selected randomly and 88 internal customers (i.e., staffs) were involved in the claim process The obtained results suggested that the prevailing claims handling process is a major problem area affecting customers' satisfaction that needed to be overhauled. The clients of AIC believed that lack of: updated and clear claim management manuals and procedures, skilled, knowledgeable, experienced and committed claim staff and appropriate service were the key challenges . More importantly, centralized claim management, external and internal effects of immoral behaviors of the clients, surveyors, garages, spare part dealers, and internal employees along with sluggish interdepartmental/work units/ communications towards claim management were the major issues in the company. Poor compliant handling system of the company, delay of claim management from notification up to settlement to claimants, lack of intensive standard training for claim staff, and lack of work standard for internal employees, external surveyors and garages decelerate the rate at which quality service is delivered in the company. Thus, it's recommended based on the findings that the AIC should create an effective, transparent and customer-oriented means to standardize the services, educate the customers, decentralize the claims unit and made use of the standard monitoring mechanism as per the strategies and policies of the company to maximize the level of satisfaction of motor claimants. The study suggested problems: that began from underwriting and the policies should be written in Amharic version. Moreover, problems of: departmental centralization, dalliance. Untimely responses and investigation should also be solved.

Keywords: - Challenges, Clients, Claims, Management, Satisfaction

Effect of Strategic Human Resource Management on Organizational Performance: Abay Insurance S.C in Focus

Tizita Abebe Belay

Companies that implemented good strategic human resource management practices were able to achieve their goals in the long term and sustained their company in the relevant industry, and had good strategic human resource management. The study was conducted to investigate the strategic human resource management practices on the organizational performance. To achieve the research objectives, explanatory research design was applied. The target population for this study constituted of employees working at Abay Insurance Company and the sample size drawn was 98. Pertinent data for the study were gathered through structure and unstructured questionnaires. This study also used stratified proportional sampling technique. Lastly data analysis was done through descriptive and regression analyses. For the qualitative part, narrative description method was used. The following results were summarized. The role of Strategic Human Resource Management (SHRM) was reported by the mean value, i.e. 2.38 fall in the range <3 which signified low level quality. In addition, Abay Insurance Company's performance on its strategic human resource management was not at good condition. This was affirmed by the mean value of 2.28 which fall in the range <3 and showed low level quality. Based on the finding of the study, it was concluded that the role of Strategic Human Resource Management (SHRM) was scant at Abay Insurance Company. In addition, the study divulged that SHRM was a key factor to improve the organization performance. The results provided support to the model of SHRM, and this revealed that Training and development, performance engagement system (PMS), and placement system positively affected the performance of the organization. In this sense, it was necessary for the company to organize training packages which enabled the employees to be more productive. Further, the company had better reconsider the existing PMS its placement system.

Key Words: Strategic Human Resource Management, Performance Management System, Training and development, Placement system

An Assessment of Factors Affecting Vertical Growth of Local Pharmaceutical Manufacturing in Addis Ababa

Wakgari Adu

The pharmaceutical industry in Ethiopia like in the rest of the world is experiencing the same phenomenon that many other industries faced in the past. Many companies have been forced to try and reinvent themselves in the face of challenges in their business environment which has had effect on their growth. The objective of the study was to assess the factors related to local pharmaceutical manufacturing companies and their influences on vertical growth of this sector in Ethiopia. The study adopted descriptive cross sectional research design and targeted 53 employees and 10 key informant interviews from 3 local registered pharmaceutical manufacturing firms in Kiliinto industrial Park, Addis Ababa, Ethiopia. Data were collected through a questionnaire and analyzed using descriptive statistics. Interviews were analyzed with thematic analyses to look at the factors influencing the pharmaceutical manufacturing. The study found that there has been increase in the number of employees in the firms since their start of the firm, i.e. 10-15 to 50 or more number of employees growth. Government regulations also favored for the growth of the firms. This could be attributed to government policies aimed at enhancing the growth in the sector. The study concluded that the international regulations could benefit from the local firms even though they seemed to favor multinationals. Further, the study concluded that the cost of production in Ethiopia, largely driven by cost of imported raw materials, and cost of machinery had a significant negative influence on the growth of the firms. The study recommended the government should fully implement the launched National Strategy and Plan of Action for Pharmaceutical Manufacturing Development in policies and regulations that encouraged the growth of local pharmaceutical manufacturing in Ethiopia.

Key words: Competition, Government Regulation, International Regulations, Cost of Production, Pharmaceutical Manufacturing

An Assessment of Determinants of Growth of Small and Medium Enterprises in Nefas Silk Lafto Sub- city

Yeshi Dereje

The purpose of this study is to identify the determinants of growth of small and medium business enterprises in Nefas Silk Lafto Sub-city with a special emphasis to wood work, metalwork, retailer, raw material supply, internet cafe and sub-contracting in Nefas Silk Lafto Sub- city using a quantitative research method in a survey of managers, owners and other responsible members of the enterprise by taking close- ended questioners. The study examined seven external and internal factors that influenced the growth of Small and Medium Enterprises (SMEs). These factors were: access to finance, working places, government policy, marketing, infrastructure, internal management and entrepreneurship. Questionnaire was designed based on the determinants of enterprise growth using proportional stratified sampling basis. From the total population of 257 enterprises, using 160 samples were taken in Nefas Silk Lafto Sub City SMEs; for data analyses, the researcher used descriptive statistics, such as percentage, mean, and standard deviation Inferential statistics, such as Pearson correlation coefficients and multiple regressions were also used based on Statistical Package for Social Science (SPSS) Version 27. The major findings were: the importance of access to finance, lack of adequate financial resources which significantly hinder the growth and expansion of SMEs in the area, market access and demand that often struggle to reach new customers and expand their market reach which can limit their growth potential influence of government policies and regulations on the growth of small and medium enterprises, access to finance, working places, government policy, market factor, entrepreneurship and infrastructure were important determinants and had positive significant relationships with the growth of SMEs, whereas internal management had insignificant impact on growth. Recommendations are forwarded that supportive policies that promote entrepreneurship, reduce bureaucratic barriers, and provide incentives for SMEs to create a more conducive environment for business development need to be implemented. In addition, understanding and navigating the regulatory environment effectively could be crucial for SMEs to overcome these challenges and achieve growth.

Key words: Small and Medium Enterprises, Nefas Silk Lafto Sub-City, Growth

Effects of Organizational Culture on Employees' Job Satisfaction: The Case of NIB International Bank

Yordanos Dejene Wolde

The main objective of this study was to investigate the effects of four organizational culture ; namely, clan, adhocracy, market and hierarchy on job satisfaction in Nib international Bank at the head office. For a long time, organizational culture has been considered important to organizations. However, research on organizational culture has been relatively narrow in scope and frequently failed to link organizational culture to job satisfaction. The study was based on a descriptive and explanatory survey designs. More or less the study had used quantitative research method. A structured questionnaire was used to measure the level of organizational culture and job satisfaction. A total of 180 employees participated in the study. Data were collected using questionnaires which were analyzed using Statistical Package for the Social Sciences (SPSS) Software Version 27. It was analyzed through descriptive and inferential statistics. While the research was expected to leverage on such descriptive statistical tools as frequency, mean, percentile and standard deviation, it also applied inferential statistics through ANOVA, Pearson correlations and linear regression model analyses the results showed that the four variables measuring the organizational culture were all positively related to job satisfaction. Moreover, adhocracy culture is the most contributing organizational culture variable in the prediction of job satisfaction. The other three organizational cultural variables, in their descending order of standardized coefficients were clan, hierarchy and market. Furthermore, statistically significant of the three organizational cultural variables: adhocracy, clan and hierarchy indicated that they had positive effects on job satisfaction. However, the variable, market culture, had insignificant but positive effect on job satisfaction. The implications of the findings were discussed and recommendations were made.

Key words: Organizational Culture, Clan, Adhocracy, Market, Hierarchy, and Employee's job Satisfaction

Determinants of Employees' Job Satisfaction: The Case of Wonji Sugar Factory

Zenebech Shamebo

Job satisfaction is important in enhancing employees' productivity. Accordingly, the main objective of this research was to identify factors that determine employees' job satisfaction. To realize the objective of the research, both primary and secondary data sources were employed. Data were collected from 70 respondents who were chosen using stratified random sampling technique. To analyze the data, descriptive, inferential multiple linear regression statistics were used. As a dependent variable employee job satisfaction was used. As determinants of employees' job satisfaction, pay and benefit, promotion opportunity, strong relationships with supervision and co-workers, working environment, and trust in leadership were used. Accordingly, the findings revealed that pay and benefit, promotion opportunity, strong relationships with supervision and co-workers, working environment, and trust in leadership were important determinants of employees' job satisfaction. Therefore, a greater emphasis should be placed on the identified factors listed above to enhance the employees' satisfaction at Wonji Sugar Factory.

Keywords: Job Satisfaction, Pay and Benefit, Working Conditions, Relationship with Co-workers and Supervisor, Promotion Opportunities, and Trust in Leadership.

Effects of Motivation on Employees' Productivity: The Case of Afro-Tsion Manufacturing Company

Znab W/Mariam

Afro-tsion manufacturing has provided job opportunity for more than 900 employees and generated an average total amount of Birr 239,814,600.00 revenues and gross profit of Birr 70,000,000.00 per annual. Thematically, the study focused on the effects of motivation on the employees' productivity at Afro-tsion manufacturing Burayu Town. . This study was conducted through quantitative research method and data were collected from some selected groups. The data were collected from primary and secondary sources. Out of 269 questionnaires which were distributed to the respondents, only 262 questionnaires were appropriately filled out and collected, and the rest 7 questioners were not returned from the respondents. The quantitative data were analyzed SPSS Version 25. Descriptive statistics (frequency, percentage, and mean) and inferential statistics (correlation and regression) were used for the analyses. Partial Pearson correlation coefficient was used to test the relationships between independent and dependent variables. The findings indicated that the overall coefficient result was ($\text{Beta}=0.32$, $\text{Sig. } =0.0>0.05$). Therefore, the null hypothesis was rejected and the alternative hypothesis was accepted, which stated that the employees' productivity was significantly affected by the independent variables at ($\alpha<0.05$). Moreover, the result showed that if the Beta was 32% then the independent variable could explain the variance on a dependent variable. If the Beta was 32%, the independent variable explained the variance on dependent variable. The study suggested that knowledge and skills influenced the process which enabled the employees comprehend t productivity, objectives, acceptance of those objectives and individual's overtess in controlling their own work The finding indicated that very employee would be in a conducive environment that made employees serve for customers. The satisfaction created by manufacturing company brought about morale for the core employees to service the company. From this study, it is concluded that employees were willing to participate in productivity system. Furthermore, discussions on work-related issues with the supervisor were existent, and that the feedback received about productivity was r helpful in improving on-the-job productivity and in attaining the goal.

Keywords: Afro-Tsion, Employees' Productivity, Productivity Factor, Organizational Performance, Manufacturing

An Assessment of Employees' Performance Appraisal Practices: The Case of Addis Ababa Traffic Management Agency

Biruk Belete

Proper performance appraisals have greater contributions for the attainment of organization objectives. The general objective of the study was to assess the performance appraisal practices in Addis Ababa Traffic Management Agency. The specific objectives of the study were to examine the practices of employees' performance appraisal system, describe the main purposes of employees' PAS and identify the challenges in performance appraisal system. Descriptive research design with survey research strategy was used for the study. Mixed research method was also employed to get detail and significance information. 129 samples were taken from the employees to conduct the observation process. The research used systematic random sampling to select employees from the agency and purposive sampling techniques to select key informants. The study mainly relied on primary data with the help of questionnaire, interviews and secondary data sources. The collected data were analyzed using mean, frequency, percentage, tables and charts. The findings of the study showed that there was formal employees' appraisal practices which were undertaken twice in a year at the study area. The Employees' performance appraisal was undertaken with evaluating committee as the results they had weak participation during the evaluation process. However, performance appraisals had the purpose of differentiating high performers from low performers, identifying the strengths and weaknesses of the employees and controlling the overall performance of the employees at Addis Ababa Traffic Management Agency. During PA process, various challenges were created, such as lack of: skills and knowledge of evaluation, integration between evaluation criteria and employee's job, supervision on employee's job performance, employee participation in formulation of PA criteria and adequate training at Addis Ababa Traffic Management Agency. Therefore the researcher suggested about the preparation of suitable performance appraisal standards with active participation, facilitation of adequate training on performance appraisal procedures for employees, preparation of work experience sharing program with similar or different offices and cascade model of work for each worker at the beginning of the budget year.

Keywords: Performance Appraisal, Addis Ababa Traffic Management Agency, Evaluation, Performance Appraisal Standards

Effects of Motivational Practices on Employees' Retentions: The Case of Commercial Bank of Ethiopia, Addis Ababa, KolfeKeraniyo District

Dagmawi Mesfin

Employees are essential to an organization's success. The accomplishment of organizational objectives depends on staff retentions in the contemporary, competitive work environment. It is impossible to overstate the significance of motivation in keeping key personnel. Retaining top talent is still a struggle for most managers. This study's primary goal was to determine how motivating techniques affected employees' retentions. The Kolfe Keraniyo district of the Commercial Bank of Ethiopia was chosen as the case study location. Samples of 146 CBE workers were involved in filling out the questionnaire. The responses were analyzed using an explanatory research design in order to meet the already set objectives. Stratified random sampling, Solvin's sample size determination algorithm, and Taro Yamane's 1967 methodology were implemented to select the sample and determine the size of the population. For the study, both primary and secondary data were employed. With the use of descriptive statistics including mean, standard deviation, correlation, and regression analysis, the data obtained from a questionnaire were examined using SPSS Version 24 (Statistical Package for Social Science). As a result, the findings of the descriptive analyses showed that the respondents' average levels of opinions on compensation, reward and recognition, and availability of training and development were low, and they had moderate levels of opinion on promotion. The findings of the correlation of the study showed that the employees' retentions were positively and moderately correlated with the training and development, reward and recognition, job security, working environment, salary and promotion. This suggested that CBE's use of these incentive techniques was insufficient to keep its staff members motivated. Therefore, it is recommended that Commercial Bank of Ethiopia should set up suitable selection standards to guarantee every employee received a promotion on schedule and the Commercial Bank of Ethiopia ought to put aside fund to give diligent workers as incentive.

Key Words: Motivation Factors, Employees' Retentions, Commercial Bank of Ethiopia

Effect of Digital Banking Service Quality on Customers' Satisfaction: Some Selected Branches of Awash Bank in Addis Ababa City Administration in Focus

Habtemichael Geressu

This research examined the effects of digital banking service quality on the customers' satisfaction in selected branches of Awash Bank in Addis Ababa. To achieve the objectives of this study, data were collected through questionnaire from a sample of 387 customers of the bank. These respondents were selected using cluster and convenience sampling techniques. 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 indicated that all the five service quality dimensions (tangibility, reliability, assurance, empathy and responsiveness) had positive and significant relationship with the customers' satisfaction. The finding of this study also indicated that the customers were most satisfied with the information available in the website as they were friendly and easy use of the digital banking and had safety protective mechanism. On the contrary, the customers were less satisfied with accuracy of the data in digital banking and the up to date information in the bank. Furthermore, the service quality dimensions (tangibility, reliability, empathy and responsiveness) were significantly explained as 54 % of the variations in customer satisfaction at Awash Bank S.C. Assurance service dimension was considered as one of the most important factors influencing the customers' satisfaction at Awash Bank. Finally, the study suggested that Awash Bank tries to work hard in addressing service empathy and other quality service dimensions so that they can retain their customer and attract even new customer.

Key Words: -**Customers' Satisfaction, Service Quality, Service Quality Dimension**

Effects of Internal Control on Financial Performance of Bank of Abyssinia

Helina Mulugeta

The research was conducted at the Bank of Abyssinia in Addis Ababa and examined how internal control systems affected financial performance. A total of 197 people were chosen at random. Semi-structured questionnaires were created at the bank to collect data on socioeconomic factors and the effect internal control systems had on financial performance. A semi-structured and self-completion research questionnaire were distributed and collected. After the completed questionnaires were reviewed for plausibility, integrity, and completeness, there were 180 respondents that could be used. From the 197 questionnaires distributed, 180 relevant examples were chosen. The data were then summarized using descriptive statistics, regression, and correlation analysis, and the averages were statistically compared using SPSS version 24.0. Five independent variables were found and scored on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The independent variables were control environment, control activity, internal auditing, risk assessment, and information communication. The dependent factor was the extent to which the company met its financial performance targets during the last seven years. To discover the internal control systems that influenced the financial performance, regression and correlation analyses were employed. The correlation analyses that the relationship between risk assessment and financial performance was positive and insignificant, study's correlation analysis findings disagree with the findings which indicated that financial performance of banks was strongly and positively related to risk management. Control activities and risk assessment had a significant positive impact on the financial performance; whereas Information and communication had an insignificant impact on financial performance and control environment in banks of Abyssinia negatively influenced the financial performance. The following recommendations are made based on the findings: The management of banking institutions should make sure that every part of the control environment that had a negative impact on the financial performance was properly dealt with and appropriate steps were taken in order to reduce the effects.

Keywords: Abyssinia Bank, Control Activity, Control Environment, Financial Performance, Information Communication, Internal Audit

Effects of Total Quality Management Practices on Organizational Performance: The Case of Hallelujah General Hospital

Abera Debebe

The objective of the study was to examine the effects of total quality management practices on organizational performance with a special reference to Hallelujah General Hospital. The existing quality management practices related to the top management commitment, employee involvement, training, customers' focus and continuous improvement were assessed in view of their effects on organizational performance. A descriptive and explanatory survey designs were applied and questionnaire was used to gather primary data from 160 employees. The data collected were processed using Statistical Package of Social Sciences Version 22 and analyzed with descriptive statistical techniques (frequency distribution, mean and Standard deviation) and inferential statistics (correlation and multiple linear regressions). The study's findings revealed that three out of five total quality management (TQM) dimensions, namely: top management commitment to quality, customers' focus, and continuous improvement had statistically significant positive effect on organizational performance of Hallelujah General Hospital. Contrarily, employees' involvement and training did not cause a statistically significantly effect on organizational performance in the case organization. The result of R² value (coefficient of determination) showed that the five independent variables altogether explained 69.8% of the variation in organizational performance of Hallelujah General Hospital as represented by the R² value. This means implementation of TQM had a higher potential of improving organizational performance of Hallelujah General Hospital. Therefore, the study recommends that the hospital management should give appropriate attentions for TQM activities and used it as tools for improving the organizational performance.

Key Words: Organizational Commitment, Customers' Focus on Organization, Effective Training, Top Management Commitment to Quality, Continuous Improvement and Organizational Performance

Policies, Practice and Challenges of Female Teachers' Participations in Secondary School Leadership Positions: The Case of Kolfe Keranyo Sub-city

Kidist Lemma

This study was conducted at Kolfe Keranyo Sub-city aimed at assessing the policies, practices and challenges of female teachers' participations in secondary school leadership positions using descriptive survey research design and a mixed research method 122 representative sample teachers were selected through simple random and stratified sampling techniques. Additionally, three school principals, three female teachers in lower leadership positions, and four educational experts from the sub-city were chosen using purposive sampling techniques. Interviews and questionnaires were used to gather data. A mixed-research method was also used for quantitative and qualitative data analyses. While information gathered through interviews, and open-ended questionnaires was qualitatively examined to supplement quantitative results, information gathered through questionnaires was statistically analyzed using SPSS Version 26. Ultimately, the study came up with the following findings. For the past five years, the female teachers' participations in the school leadership were neglected in the sub-city. Among the main obstacles to their participations were socio-cultural practices as well as organizational and personal related factors. In addition, it was found that the female teachers themselves had low ambitions and were also unwilling to become head teachers. The study found that the influence of cultural ideology affected the female teachers' participation in the leadership position. In addition, lack of an influential female' role models in secondary school leadership, limitations in hiring and promotion decisions, and implementation of the policies to promote women at secondary school in Kolfe Keranyo Sub-city had an impact. Socio-cultural and gender stereotypes, such as family and domestic responsibilities also affected women's opportunities to gain experiences in the school leadership. To conclude the participations of the female teachers in leadership roles at secondary schools in Kolfe Keranyo Sub-city fell short of current expectations. This means that the existing measures and strategies that provided good opportunities for women were not fully implemented to attract as many female candidates as possible for greater participations in the secondary school leadership in Kolfe Keranyo Sub-City. It is, therefore, generally urged that all concerned agencies work to close the gaps in accordance with the policy provisions.

Key Words: Leadership, Participation, School Leadership Position, Female School Leadership

An Assessment of the Practices and Challenges of Performance Appraisal System: Dashen Bank in Focus

Kidist Nigatu Aycelle

Effective job appraisal systems were important in increasing organizational performance and employees' satisfaction across various industries. The primary objective of this research was to investigate the practices and challenges associated with the performance appraisal system at Dashen Bank. The study focused on several key aspects examining the role of the performance appraisal system, assessing the employees' perceptions of the system, identifying available methods for appraising performance, determining the frequency of appraisal practices, analyzing problems associated with performance appraisal, proposing solutions to overcome these issues, identifying factors crucial for effective performance appraisal, recommending strategies for involving employees in setting performance objectives and using a quantitative research approach with a descriptive design. The research used a combination of primary and secondary data sources. Primary data was collected through structured questionnaires (close-ended and open-ended) and interviews were conducted through a sample of 106 employees were selected out of 144 total employees who were chosen randomly through judgmental sampling technique followed by Slovin's formula.. The data were analyzed using thematic analysis and discovered a few important things. First, job descriptions were not always used consistently in performance measurement. Second, most evaluations used rating scales with the set criteria. Third, supervisors were generally seen as helpful for growth while non- supervisors were focused more on rules. Some problems found were unclear evaluation rules and decisions based on personal opinions. Based on these findings, the researcher proposed practical recommendations to address the challenges effectively. The recommendations include revising the appraisal criteria to improve relevance and transparency, establishing a clear connection between appraisal outcomes and rewards, exploring the integration of team- based evaluations together with individual assessments, and encouraging more frequent appraisal cycles together with regular coaching sessions.

Effect of Strategic Implementation on Organizational Performance: The Case of Kaki Motors

Lidiya Kidane

This study investigated the influence of strategic implementation on the organizational performance of Kaki Motors, a private import and export company. Utilizing an explanatory survey research design, the study collected quantitative data through close-ended questionnaires distributed to 194 employees who were selected via simple random sampling from a target sample size of 208. The research explored the internal and external challenges associated with strategic implementation and their impacts on enhancing future action plans and overall organizational performance. Key dimensions of strategic implementations, including organizational structure, resource allocation, and leadership commitment, were examined to understand their effects on organizational performance. The collected data were analyzed using correlation and regression analyses. The findings indicated that the resource allocation and organizational structure had a positive and significant influence on organizational performance, highlighting the importance of effective resource allocation and establishing an appropriate organizational structure. However, the study revealed a negative and significant association between leadership commitment and organizational performance, emphasizing the need to address leadership commitment within the context of Kaki Motors. Based on the research findings, the study concludes that successful strategic implementation at Kaki Motors requires addressing resource allocation issues, fostering a supportive organizational culture, and developing proactive leadership. The recommendations stress the significance of strong commitment and cooperation among stakeholders, efficient resource allocation, and innovative leadership to achieve Kaki Motors' strategic objectives.

Key Words: **Strategic Implementation, Organizational Performance, Kaki Motors, Resource Allocation, Organizational Structure, Leadership Commitment.**

Unlocking Ethiopia's Trade and Economic Potential through the AFCFTA: Opportunities, Challenges, and Policy Imperatives

Lidya Asfaw

The thesis examined Ethiopia's engagement with the African Continental Free Trade Area (AFCFTA) to unlock its trade and economic potential, opportunities, challenges, and necessary policy measures. Through a review of literature, policy analysis, and empirical data, the study identified significant opportunities, such as increased market access, sectoral growth in textiles, apparel, leather, agro-processing, and light manufacturing, and the development of regional supply chains facilitated by tariff eliminations and harmonized regulations. However, challenges like infrastructure deficits, non-tariff barriers, institutional and regulatory obstacles, and limited productive capacity hindered progress. The study suggested that Ethiopia had to facilitate infrastructure, enhance institutional capacities, and strategically participate in AFCFTA negotiations to ensure beneficial rules of origin and trade terms. By aligning national industrial policies with AFCFTA objectives and focusing on export diversification, Ethiopia could reduce reliance on traditional markets, boosted industrial growth, and achieved sustainable economic development. Successful implementation of these measures significantly improved the living standards and integrated Ethiopia into the global trading system, demonstrated its commitment to regional economic integration and its potential to transform trade expansion into a major pillar of economic growth.

Keywords: Ethiopian Trade Performance, Economic Growth and Development, African Continental Free Trade Area (AFCFTA), Trade Integration, Trade and Investment Policies, Infrastructure Development,

Organizational Culture and Employees' Well-being at Catholic Relief Service in Ethiopia

Lielina Getachew

This study investigated the relationship between organizational culture and employees' well-being at Catholic Relief Services (CRS) in Ethiopia, a key humanitarian organization. Given the sector's demands and challenges, it was essential to understand how internal cultural dynamics influenced the employees' well-being. The research identified key cultural dimensions: values, leadership styles, communication patterns, and employees' empowerment that impacted employees' satisfaction, mental health, stress levels, and overall welfare. Utilizing a mixed-research method, data were collected through surveys, interviews, and participatory observations involving a sample population of 150 CRS in Ethiopia employees. The research design included both quantitative and qualitative data to ensure a comprehensive understanding of the topic. The findings highlighted that a supportive organizational culture, marked by clear communication, empathetic leadership, and opportunities for meaningful participation, enhanced employees' well-being. In contrast, misalignment of values, inadequate leadership, and poor communication contributed to stress and reduced job satisfaction. The study emphasized to foster a positive organizational culture to mitigate the operational environment's adverse effects on employees and recommended initiatives to improve leadership, communication, and empowerment. These insights did not only enrich the existing literature but also provided actionable guidelines for enhancing organizational effectiveness and sustaining CRS Ethiopia's humanitarian mission.

Keywords: **Organizational culture, Employees' Well-being, Catholic Relief Services, communication patterns, employees' empowerment, Ethiopia.**

Security Issues in Mobile Banking Services at Commercial Bank of Ethiopia

Liya Areda

The mobile banking services is one of the newly introduced services designed to enable customers transact 24 hours in a day and seven days a week without the need to go to the bank's counter. The major challenges for the adoption of mobile banking technologies are customer concerns about security; therefore, the major objective of this study was to assess the current security practices and customers' protection of mobile banking services in Ethiopian banks .Using a descriptive study, this study collected primary data from 235 respondents from the banking sectors in Commercial Bank of Ethiopia. The respondents were selected using a purposive sampling technique. It was concluded that using available information would increase the number of customers using M-banking. Nowadays, mobile gadgets are an essential component of an individual's daily life. People can conduct financial transactions utilizing their mobile devices, which might introduce security threats and problems to mobile banking. Consequently, CBE uses M- banking to deliver its banking services and it needs to enhance security issues for becoming safer and more trusted. The research recommended that the M-bankingapp should have a minimum of four-digit PIN, multi-factor authentication, and a two-step security mechanism. It should have a 2-5-minute session, a minimum active time of six months to a year, and daily verification codes. To improve security, provide unlimited verification codes for blocked apps, identify reasons for blockages, and check for fraud ~~attempts~~. Use encryption, i.e. SHA2 or SHA3 hashing algorithms, and set a timetable for app updates. After identifying the problems through discussions they should be solved with the aim to increase security challenges for CBE M- banking apps.

Key Words: Mobile Banking, Security Issues and Customer protection

Effects of Human Resource Management Practices on Organizational Performance: The case of Lion International Bank S.C

Mahlet Abate

This study examined various Human Resource Management (HRM) practices, including recruitment and selection, performance appraisal, training and development, and compensation and reward, and their impact on the overall performance of Lion International Bank. The study adopted a descriptive survey research design. A sample size of 291 employees from Lion International Bank was selected through stratified sampling techniques. Data were collected via a researcher-constructed questionnaire which achieved a response rate of 95.18%. The data were analyzed using the Statistical Package for Social Sciences (SPSS) Version 26 software. The results indicated a significant positive correlation between effective HRM practices and organizational performance at Lion International Bank. Strategic recruitment and selection processes were found to lead to a more skilled and motivated workforce, while a fair and transparent performance appraisal system fostered a culture of accountability and high performance. Comprehensive training and development programs enhanced employee's capabilities and productivity. Competitive compensation and benefits packages were crucial for attracting and retaining top talent. The findings underscored the critical role of HRM practices in shaping organizational performance within the bank. To maximize performance outcomes, it is recommended that the bank prioritized investments in employees' engagement initiatives, talent management strategies, leadership development programs, and fostered a positive organizational culture. By aligning HR practices with organizational goals and fostering a culture of continuous improvement, the bank could enhance its competitive position, drove sustainable growth, and ensured long-term success in the dynamic banking landscape.

Key words: **Human resources management practice, Recruitment and Selection, Performance Appraisal, Training and Development, Compensation & Reward**

Effects of Corporate Social Responsibility (CSR) on the Image of the Company: St. George Beer Factory in Focus

Mahlet Asfer

The purpose of this study was to examine the effects of CSR on the image of St. George Beer Factory in Addis Ababa, Ethiopia. The study employed a quantitative research method. The target population included employees, customers, and community members near the St. George Beer Factory. A sample size of 359 respondents who were selected using convenient sampling technique was determined based on Yamen's formula for employees, customers and local communities using. 91.6% filled out the questionnaires and returned. The data were analyzed with descriptive statistics, correlation analysis, and multiple regression analysis. The major findings indicated that there was a significant positive relationship between the economic, legal, ethical, and philanthropic dimensions of CSR and the corporate image of St. George Beer Factory. The regression analysis revealed that the economic, ethical, and philanthropic dimensions of CSR had a significant effect on the corporate image, and the legal dimension had also a significant effect. In conclusion, this study provided empirical evidence that CSR initiatives could effectively enhance the corporate image of St. George Beer Factory. It is recommended that strengthening CSR programs, improving communication about CSR efforts, and aligning CSR initiatives with the core business of the company and stakeholders' needs should be considered to maximize the corporate image of the company.

Keywords: Corporate Social Responsibility, Corporate Image, St. George Beer Factory

An Assessment of Leadership Succession Planning Practices at Private Schools : The Case of Abune Gorgorios School, Addis Ababa

Mahlet Bihonegn

The purpose of this research was to assess leadership succession planning practices at private schools in Addis Ababa. Abune Gorgorios School was in focus. To examine the alignments of leadership succession planning practices with the overall strategic plan of Abune Gorgorios School, a sample of 140 respondents were selected from Abune Gorgorios School, and the questionnaire was distributed to the respondents. The data were collected through questionnaire and were analyzed using descriptive statistics with SPSS Version 26. The result of the aggregate mean of all the practices of leadership succession planning, challenges of leadership succession planning, the extent to which leadership succession planning practices were aligned with the overall strategic plan, and the extent of successful implementation of the leadership succession plan related items laid between the range of [3.5 - 4.49] and it indicates that the mean was highly linked to the strategic goals and objectives of the institution. Regular evaluations of the success of leadership transitions were necessary to identify areas for improvement and refined the succession planning process accordingly. The need to foster a culture of openness and transparency to encourage honest discussions about succession planning challenges and potential solutions among school leadership and staff was also highlighted. There was a lack of regular review and update of the leadership succession plan to ensure its alignment with the evolving needs of the school and the education sector. Abune Gorgorios School should develop a formal leadership succession planning policy and procedure document that outlines the process, criteria, and responsibilities for succession planning and establish a structured mentorship program to facilitate the transfer of knowledge and skills from current leaders to potential successors

Key Words: **Leadership Succession Planning, Private Schools, Abune Gorgorios School**

Effect of Corporate Social Responsibility on the Reputation of Dega Bottled Water Company

Mamaru Tadele

This study aimed to examine the impacts of corporate social responsibility (CSR) on the organizational reputation of Dega Bottled Water Company. The study utilized an explanatory research design to investigate this relationship. Quantitative research method was employed. Among a population of 500, a total of 222 individuals were selected using the Cochran sampling formula. Probability sampling techniques were utilized to choose a stratified random sample from this population. For the study the data were gathered from primary and secondary sources using various data collection techniques. Descriptive and inferential statistical analysis methods were used. The survey findings revealed that a positive stance on Dega Bottled Water Company's economy, CSR, commitment to profitability and competitive positioning though skepticism existed. Regarding ethical practices, government alignment, and legal compliance were deemed. Legal CSR aspects received high approval with strong agreement on adherence to societal ethical norms and philanthropic efforts were well-regarded, especially in community engagement and educational support. Regression analysis indicated that a significant portion of corporate reputation variance showed the economic, legal, and ethical responsibilities had positive impacts while philanthropic responsibility had a weaker relationship. To enhance its reputation and stakeholder trust, it is recommended that Dega Bottled Water Company had better address ethical concerns, strengthen regulatory compliance, and improve transparency in its practices.

Keywords: Corporate Reputation, Stakeholders, Economic Responsibility Legal Responsibility, Ethical Responsibility, Philanthropic Responsibility, Dega Bottled Water, Ethiopia

Opportunities and Challenges of Ethiopian Sesame Export with a Particulat Reference to Some Selected Exporters in Addis Ababa

Mastewal Alemu

The major objective of this study was to investigate the factors affecting export performance of sesame seeds in Ethiopia with a particular reference to some selected exporters. The study used probability sampling technique, and mixed research method. The researcher selected seven independent variables and the data were collected through structured questionnaires on linker scale measurement technique and some open-ended interview questions from a population of 35 sesame seed exporters who were active Ethiopian sesame seed exporters. Descriptive and inferential statistics (correlation and regression analysis) were used to analyze the quantitatively data gathered through questionnaire. All the necessary tests, such as reliability and multiple regression assumptions were taken place. The findings implied that out of seven variables, five variables, namely: bureaucracy related with export, pricing, quality of the product, policy and infrastructure were found to have significant effect on sesame export performance. Based on the findings of the study, it was recommended that enhancing policy, keeping quality of the product, making stable foreign exchange rate, reducing documentation related to export, and working on warehouses, road and the overall infrastructure service were all important.

Key Words: Export, Sesame Seeds, Ethiopian Commodity Exchange, Bureaucracy, Price, Quality, Policy, Infrastructure.

An Assessment on the Risk Management Practices of Construction Projects: The Case Study of Addis Ababa Saving House Development Enterprise

Mastewal Yibelu

The goal of this study was to evaluate the Addis Ababa Saving House Development Enterprise's project risk management procedures. Descriptive study design was employed. Semi-structured interviews and a questionnaire were used as the data gathering methods. Purposive sampling was used to choose 40 participants that made up the sample size of the study. There was a 100% response rate. Purposive sampling technique was used to determine the sample size, and 49 items of a questionnaire were sent to team members and other project participants. The findings showed that there was not a well-organized policy or guideline that offered advice on how to handle project risk. Typically, the project did not adhere to a predetermined or typical risk management procedure.

Key Words: Risk Identification, Risk Management, Risk Monitoring and Control.

Effect of Corporate Social Responsibility (CSR) on Employees' Engagement: The Case of Heineken Ethiopia

Mekdes Alemu

Corporate Social Responsibility (CSR) involves ethical and voluntary initiatives undertaken by companies to contribute positively to society, going beyond mere profit-making. In the context of the beverage industry, where attracting and retaining a dedicated workforce and fostering optimal working conditions are increasingly challenging due to increased competition and dynamic business environments; CSR plays a crucial role. The primary objective was to assess the Internal CSR practices at Heineken Ethiopia and evaluated their influences on employees' engagement. The study employed a cross-sectional study employed 332 employees. The data were collected through standardized self-administered questionnaires. The study focused on permanent employees of Heineken Ethiopia, specifically those stationed at the primary brewery in Addis Ababa. Systematic sampling was employed to collect data from employees. Descriptive and inferential statistical analyses with SPSS Version 25 were executed. Analytical tools, variables and multivariable linear regression analyses, were performed for comprehensive inferential statistical analyses. A total of 329 study participants took part in this study. The mean ($\pm SD$) score for work engagement was 95.35 (± 14.70), with 199 (60.5%) respondents scoring above the mean. The level of work engagement was significantly associated with the organization's commitment (β : 1.23; $p=0.035$), good labor practices (β : 1.48; $p<0.001$), good health and well-being conditions ($\beta=0.87$, $p<0.001$), receipt of employees' benefits (β : 1.66; $p<0.001$), and opportunities for skill development (β : 1.43; $p<0.001$). The study found that the median ($\pm SD$) score for job engagement was 95.35 (± 14.70), with only 60.5% of respondents scoring above the mean, highlighting the need for further attention. Thus, the managers at various level of the company should work on various dimensions of CSR with due emphasis on enhancing organizational commitment to make favorable working environment. The organizations also need to prioritize the skill development via training to excel in their roles and engagement. In addition, due emphasis, needs to be given for assuring employees' benefits to enhance retention and work engagement.

Keywords: Corporate Social Responsibility, Internal Corporate Responsibility, Beverage Industry, Employee Engagement, Heineken Ethiopia

Effects of Motivational Package on the Performance of Employees: The Case of Dashen Bank

Mekdes Nigatu

The purpose of this study was to investigate the effects of motivational package on the employees' performance at Dashen Bank. Primary data were used in the study. Stratified sampling was used. 312 chosen respondents were asked to complete a Likert scale questionnaire that was used to gather important information. 287 of them were among were returned and examined. Explanatory research designs were used. Using SPSS, descriptive, correlation, and regression mean were conducted to analyze the data. Multiple regression result indicated that all the variables except stock grants had caused a statistically significant effect on the employees' performance. In terms of the degree of correlation, Career development opportunity ($\beta=0.231$), salary increment ($\beta=0.346$), management style ($\beta= 0.194$), assigning new roles ($\beta= 0.134$), and workplace recreation ($\beta=0.428$) had positive correlations with employees' performance. Besides, Participation had negative correlations with employee' performance ($B = -0.164$). Based on the findings of the study, it is recommended that Dashen Bank should emphasize the determining factors stated above as they significantly affected the employees' performance by customers. It also demonstrated that 73.1% of the variation in employees' performance can be explained by the independent variables used in the study.

Keywords: Motivational package, employee performance, Workplace Recreation, Career Development Opportunity

Effects of Organizational Culture on Employees Commitment at Ethio-Nippon Technical Company S.C

Mekides Yosef

The main purpose of this research paper was to find out the effects of organizational culture on employees' commitment on the case of Ethio-Nippon Technical Company S.C. It also aimed to examine the organizational culture of ENITCO using Denison's cultural model; the research designs were descriptive and explanatory and also the research approach was quantitative research method. This study was based on the primary data. The sampling technique was probability sampling (simple random sampling and stratified sampling techniques). Descriptive and inferential statistics of correlation and regression analysis were used to analyze the empirical data. Pearson coefficients implies that the four factors measuring organizational culture were all positively related with employees' commitment within the range of 0.661 to 0.780; all were significant at $p<0.01$ level. Therefore, the researcher proved that the entire hypotheses were accepted. The result of multiple regression analyses indicate that $R^2 = 0.867$ and 86.7% of the variation of employees' commitment could be predicted by the independent variables. It indicated that the employees' commitment was influenced by 86.7% of organizational culture in ENITCO. The remaining 13.3% of variation of employees' commitment could be clarified by other variables. From beta coefficient result, the researcher found that the consistency was the most contributing organizational culture traits in the prediction of employees' commitment followed by mission. The other two variable adaptability and mission contributed to the least variation. Finally, based on the finding, the researcher recommended that Ethio-Nippon Technical Company S.C which had the four variables: mission, involvement, adaptability and consistency had significant and positive impacts on the employees' commitments.

Keyword: **Organizational Culture, Consistency, Adaptability, Mission, and Employees' commitment**

Credit Risk Management and its Effects on the Performance of Bank of Abyssinia: The Case of West Addis Ababa District

Melese Nigatu

The main objective of the study was to investigate: asset quality on bank of Abyssinia, credit risk management practice, the management quality of BOA, assess the earning efficiency of BOA, and examine the liquidity ratio of BOA. This study used a descriptive and explanatory research designs. The target population of the study was 150 employees at BOA. Primary data were collected using questionnaires and administered. The data were then analyzed using both quantitative and qualitative techniques. The findings showed that the bank considered the risk identification as a process in credit risk management; it focused on the interest rate risks in the risk identification map and that it also focused in foreign exchange risks. In view of risk analysis as a credit risk management practices at the bank, the application of modern approaches to risk measurement, particularly for credit and overall risks was important for BOA and the risk analysis helped the bank management to discover mistake at early stages and the risk monitoring could be used to make sure that risk management practices were in line with proper risk monitoring. The study recommended that BOA management should understand how they can edge themselves against the eminent dangers of over exposure to credit risks.

Key Words: Credit, Risk Management, Performance

An Assessment on Challenges and Opportunities

Of Meat Export Performance in Ethiopia; Melkam work Assefa

The objective of the study was to assess challenges and opportunities of meat export performance in Ethiopia. The researcher used primary and secondary data. Descriptive research design with mixed- research method was employed in this study. Respondents who were working at the export abattoirs as managers in different departments, and experts in production and export departments were selected purposefully considering their knowledge and the relevant information they had. Data were collected from 106 respondents. ECC export data were used to analyze meat export performance in Ethiopia over ten years, i.e. from 2014 to 2023. The findings of the study revealed that meat export performance during the period was declined from 9,426 MT in 2023 to 16,485 MT in 2014 with a 3% average decline per year. In value terms, 847,716 USD million was generated during the period with export averaged 84 USD million. An all-time reached high of 98,456 USD million in 2017 and a low record of 63,401 USD million in 2023. In terms of export market destination, United Arab Emirates (56%), Kingdom of Saudi Arabia (34%), the remaining 10 percent of meat was exported to Qatar, Hong Kong, Vietnam and other countries. To identify the main factors affected meat export abattoirs performance, Kendall's Coefficient of Concordance (W) was used to measure differences in the ranking of variables and the degree of concordance among the respondents. Accordingly limited compliance to international standards and market requirement, lack of capacity for cattle slaughtering facilities, managers' attitude and global knowledge of international market, constraint in getting qualified and trained workforce were identified as major four internal factors that affected meat export abattoirs performance in Ethiopia with the mean rank of 5.68, 4.43, 4.21 and 4.18, respectively. The top four external factors identified were presence of illegal cross border trade of live animals, non-market oriented livestock production system, access to limited international markets, act of intermediary and involvement in live animal marketing with high mean rank of 8.28, 8.17, 7.99, and 7.12. Kendall's (W) test strength to judge external factors influenced export abattoirs performance in Ethiopia was found strong (0.479), $w>0$ with a significance level of 0.000. The major challenges identified were high purchase price of live animals in the domestic market, shortage of slaughter animals' supply, huge exchange rate difference, seasonality and low quality animals supply with mean rank of 8.85, 8.58, 8.44 and 7.54, respectively. The major opportunities identified were proximity to Middle Eastern countries. Ethiopian meat was derived from only grass feed livestock (no artificial hormones added); growth in demand for meat products in the world with mean rank of 6.20, 5.75, and 5.66, respectively. It is required government to force the proclamation that prohibited illegal live animal trade/ smudging at the border area so as to insure commercially viable supply of meat animals for export abattoirs. In addition, production and market development required to improve export abattoirs competitiveness in the international market.

Key Words: Export, Performance, Challenges, Opportunities

Safety Management Practices and Challenges on Construction Projects: The Case of Asmelash's and His Son's Construction PLC

Mengistu Gugssa

Embracing safety management in the construction sector is crucial for the health and productivity of the employees and competitiveness of the company. Therefore, this study aims to assess the practices and challenges of safety management practices at Asmelash and His Son's Construction PLC in Ethiopia. The general objective of this study is to assess safety management practices and challenges on the project sites of the company. The research employed a descriptive research design. A structured questionnaire was distributed to 136 employees working at Sarbet Project Site. Analyses of the data were conducted with SPSS Version 25. The findings of the findings highlighted several areas for improvement. Enhancing awareness and employee's attitude towards safety management, availability and proper use of safety materials and equipment and co-operations of all concerned staff are in the direction of safety issues. Furthermore, the need for adopting organized policy and guideline procedure for further readiness and assurance of safety issues were addressed. Based on the major findings, the researcher suggested that availability and supply of safety materials and equipment including medical care, awareness creation, experience sharing developing trust and comfort of the employees are essential for the wellbeing of the employees. By addressing these challenges, Asmelash and His Son's Construction PLC can capitalize on the opportunities presented by the growing demand for the construction sector and the supportive policy environment.

Keywords: Safety Management, Construction Sector, Safety Material and Equipment and Construction Site

Factors Affecting the Growth of Small and Medium Enterprises: The Case of Yeka Sub-City in AddisAbaba

Merawit Alemu

This study investigated the critical factors influencing the growth of Small and Medium Enterprises (SMEs) in Yeka Sub-City, Addis Ababa. The purposes of the study were: to identify and analyze key barriers and enable the growth of the SME in this region, highlight the significant role of SMEs in economic development and overcome the challenges they faced in Ethiopia. A mixed-research method was employed and primary data were gathered through structured questionnaires and in-depth interviews with SME owners, managers, and employees were also conducted. Secondary data, on the other hand, were amassed from relevant reports and research papers. Using a simple random sampling technique, 181 SMEs were opted from 330 populations were registered in Yeka Sub-City. Descriptive statistics, regression analysis, and Pearson Correlation Tests were used to analyze the data. The identified key barriers for the growth of SME included financial constraints, inadequate working spaces, internal management issues, bureaucratic government policies, and insufficient marketing strategies. The regression analyses indicated that financial resources, working space, government policy, internal management, and market factors were significant positive predictors of SME growth. Hypothesis test and Pearson Correlation Test results further supported these findings, emphasized the importance of the factors in fostering a supportive environment for SMEs. The study concluded that enhancing access to financial resources, providing adequate working spaces, improving internal management practices, streamlining government policies, and developing effective marketing strategies are essential for the sustainable growth of SMEs in Yeka Sub-City. As per the findings of the study policymakers and stakeholders should intervene to address these barriers and support SME development including creating financial support programs, ensuring the availability of suitable workspaces, offering management training programs, simplifying regulatory frameworks, and assisting SMEs in developing robust marketing strategies.

Key Words: Small and Medium Enterprise, Yeka Sub- city, Growth, Enterprise

Effects of Performance Management Practices on Employees' Performance: The case of Metad (PLC)

Merdiya Hussen

The purpose of this study was to examine the effects of performance management on the performance of the organization with a particular reference to METAD Private Limited Company (PLC). In light of this objective, the study employed a descriptive and explanatory research designs with a mixed-research method to address the research hypotheses. Primary and secondary data were used. Out of 177 questionnaires, 159 were filled out and collected back and were analyzed using descriptive and inferential statistical tools in terms of frequency, mean, standard deviation, correlation, and regression based on the respondents' views. Moreover, the Data were analyzed using Statistical Package for Social Sciences (SPSS) Version 27. The findings the study indicated that planning, continuous communication, review, assessment, and reward were positively and significantly correlated with the employees' performance. The regression analyses also showed that there were positive and significant relationship between the dependent and independent variables. Hence, the study recommends that METAD Private Limited Company (PLC) worked on its assessment and continuous communication practices to influence the employees' performance highly significantly.

Keywords: Performance Management, Employee's Performance, METAD Private Limited Company

Effects of Internal Audit Practices on Firm Performance: The Case of Some Selected Micro Finance Institutions in Addis Ababa

Merima Naser

This study aimed to investigate the effects of internal audit practices on the firm performance: The case of some selected micro finance institutions in Addis Ababa. 129 internal auditors were driven from 29 micro finance branches using simple random sampling technique. Primary and secondary f data and mixed-research method o were used. Questionnaires and interviews were used to collect qualitative and quantitative data, respectively. Descriptive and inferential statistics were used to analyze data. The R square indicated that 98.7% of the variance in firm performance was explained by the five internal audit related factors. The result of linear regression analyses with the sampling ($\beta=0.852$, $p <0.05$) caused a statistically significant effect on the firm performance followed by the effect of internal audit planning ($\beta=0.186$, $p <0.05$), following up ($\beta=0.39$, $p <0.0$) reporting ($\beta=0.033$, $p <0.05$) and field work ($\beta=0.017$, $p <0.05$). Based on this, it is recommended that all the transactions had to be verified; the ample auditors used the risk based approach; the audit plan needed to be identified in explicit steps to follow, participating managements and board membersin the entrance and exit meetings and management bodies of the micro finances ought to have followed the implementation of the audit recommendations and management corrective actions which were re-followed up on o providing assurance that plans were implemented.

Key Words: Sampling, Planning, Fieldwork, Reporting Follow up, Micro Finances

Effects of Reward Management Practices on Employees' Turnover Intentions: The Case of Abebe Bikila Health Center

Meron Adugna Alemu

Human capital is a paramount important part of todays' business world. For any company to achieve its corporate strategies, it is important to have motivated, committed workforce within the company. Losing experienced human resource by voluntary turnover is very costly for the organization and difficult to recover from when it specially occurs in large quantity. Regardless of the huge negative impact of turnover intention on the goal achievement of organizations, serious attention and research to address the problem especially in the health sector is very limited in many organizations in Ethiopia including Abebe Bikila health center. The study considered the various variables including remuneration, cash incentives, promotion opportunities, recognition, and work conditions. The research aimed to determine how these factors influenced the likelihood of the employees leaving their current job. Based on quantitative survey, the data were collected from 202 sample group that were working in the center at clerical, non-clerical, supervisory and health professional levels. By implementing the proper statistical tests, the study analyses uncovered that the first three out of the five candidate variables (remuneration, cash incentives, promotion, and recognition and work condition) were found to strongly correlate with turnover intention. By investigating the relationship between reward, management, practices and turnover intentions, this study provided valuable insights for organizations, especially healthcare centers looking to reduce the employees' turnover and improve retention strategies.

Key Words: Reward, Practices, Turnover, Intention

Effects of Credit Risk Management on Quality of Loan Portfolio: The Case of Commercial Bank of Ethiopia at Bole District

Meron Lulseged

The main objective of the study was to assess the effects of credit risk management on the quality of loans portfolio in the case of Commercial Bank of Ethiopia in Bole District. A sample of 82 respondents was drawn from the employees of the Commercial Bank of Ethiopia in Bole District using purposive sampling technique. Both primary and secondary data were used. Data related to loan portfolio and loan position were obtained from the bank whereas; primary data were collected using structured questioners from the employees of the bank. Descriptive and inferential statistics were used for the data analyses and Multiple Regression Analyses were run using SPSS Version 21.0 to analyze the data. With regard to credit risk management practices, the result showed that Commercial Bank of Ethiopia in Bole District had no satisfactory risk management practice. Precisely, using score 1 (poor) to 5 (best); all the parameters of risk management practice assessment had a score value below 3.40, i.e. Credit Risk Granting and Portfolio Quality Control (3.40), Credit Risk System and Standard (3.20), Credit Risk and Portfolio Quality Control (3.17), Risk Identification, Measurement and Control (3.03), and Risk Environment (2.98). The Bank's loan portfolio was also more vulnerable to various types of risks, such as to unpredictable risk, predictable, and controllable risks. The bank's NPL ratio was above 15% for the last five years. The regression result also showed that sound credit granting process, the existence of comprehensive risk management system and standards were the significant variables that affected loan portfolio quality of the bank. Credit Risk Management practices of the bank had insignificant effect on loan portfolio quality. Both in terms of non-performing loan and concentration, Commercial Bank of Ethiopia, Bole District has poor loan portfolio quality which is due to the bank's poor credit risk management practices. Therefore, there was a need to improve credit risk management practice of the bank, especially, by improving the credit granting process to have sound credit risk management, and by updating credit risk management system and standards so as to have strong credit management.

Key Words: Credit Risk Management Practice, Loan Portfolio Quality, Credit Risk Management System, Standards

An Assessment of Leadership Practices and Challenges in Implementing School Improvement Program: Felege Yordanos School in Focus

Meron Shiferaw

Effective leadership is crucial for driving change and elevating education. This study examined the leadership practices and challenges encountered during the implementation of School Improvement Programs (SIP) at Felege Yordanos School in Addis Ababa City, Ethiopia. The study focused on addressing gaps in localized research on school improvement initiatives by examining the perspectives of various stakeholders, including school leaders, teachers, parents, and students. By integrating these perspectives, the research aimed to offer a multifaceted understanding of SIP implementation challenges within a specific Ethiopian school context. Data collection methods, such as close-ended questionnaires, observation checklists, document analyses, open-ended questionnaires, and semi-structured interviews were employed to gather the data. The interpretation of the data was conducted using both quantitative (descriptive statistics) and qualitative analysis techniques to provide a comprehensive understanding of the leadership practices and challenges in implementing the SIP at Felege Yordanos School. The data collected through close-ended questionnaire had been tallied, tabulated and filled out and SPSS Version 25 was used for the analyses of the data collected from different groups. In addition, these data were analyzed and interpreted with the help of descriptive statistics, such as percentage, mean and standard deviation. Key findings of the study included identified leadership practices, such as forming a school improvement committee, conducting needs assessments, and developing strategic plans. Challenges faced by school leaders included: lack of skills and knowledge in forming the SIP committee and inadequate awareness among stakeholders about SIP. The study recommends that the skills and knowledge of the SIP committee, awareness among stakeholders, and consensus-building processes within the school community are useful to address the identified challenges. Overall, the study contributed to a deeper understanding of the school leadership dynamics and provided insights for improving SIP implementation and educational improvement initiatives in the context of Ethiopia.

Key words: Addis Ababa City, Leadership, School Improvement Program, and Felege Yordanos School

Quality Service Delivery and its Effects on Customers' Satisfaction: Saba International Shipping, PLC, Addis Ababa in Focus

Meseret Birhanu

Logistics companies are the backbone of modern commerce, facilitate the movement of goods from manufacturers to consumers. The logistic industry faces numerous challenges in delivering quality service to their customers. The quality of service (QoS) concept is becoming an ever more important issue in logistics. This thesis aimed to assess in the logistics sector and determined its effects on the customers' satisfaction of Saba international shipping PLC. To meet the objectives, data were gathered using stretched survey from 327respondents and analyzed through SPSS Version 26. The survey data were analyzed using descriptive and independent correlation statistics. The relationship between the five service quality dimensions, which were tangible, reliable, and responsive, with the customers' satisfaction, was assessed. This study used explanatory and descriptive research designs, correlation customers' satisfaction. The result of the regression analysis revealed that all service quality dimensions caused positive effects on the customers' satisfaction, and based on this, it is recommended that Saba International Shipping PLC should have focused on improving all five service quality of dimension-tangibles, reliability, responsiveness, assurance, and empathy to enhance the customers' satisfaction. This could involve investing better infrastructure and facilities , ensuring reliable and consistent services , being responsive to the customers' needs and inquiries (responsiveness), instilling confidence and trust in the service provided (assurance), and demonstrating empathy and understanding towards the customers (empathy). By addressing these dimensions, Saba International Shipping PLC could have improved the overall customers' satisfaction and strengthened its position in the logistics industry.

Key Words: Quality of Service, Customers' Satisfaction, Service Delivery, Saba International Shipping

Effects of Reward on Job Satisfaction of Employee in Industrial Park: The Case of Bole Lemi Industry Park Branch Office

Meseret Sisay

The aim of this study was to investigate the effects of reward on job satisfaction among employees at Bole Lemi Industry Park Branch Office. This research utilized a descriptive and explanatory research approach, employed a quantitative research design to meet its objectives. A structured questionnaire was used to collect responses on a five-point scale from 70 sample participants out of a total population of 70 employees working at the Bole Lemi Industry Park Branch Office in Addis Ababa. Census sampling technique was applied to choose sample respondents. Were analyzed the statistical techniques, percentage and mean of the data were analyzed through SPSS software. The study revealed that rewards played a significant role in influencing the employees' job satisfaction within the organization. The analyses of the mean and standard deviation scores provided valuable insights into the perceived value and variability associated with different types of rewards. Salary increment/bonuses, learning, and development were highly valued and consistently important to the employees, i.e. they were effective in motivating and satisfying the employees. The results indicate that, on average, the individuals in the sample reported had a relatively high level of job satisfaction. The moderate amount of variability in their responses suggests that there were some individuals who reported that they had significantly higher or lower levels of satisfaction than the average. The results suggest that the rewards had a positive relationship with the employees' job satisfaction. In addition, the reward had significant effects on job satisfaction. The implementation of the best reward practices may lead to the higher levels of satisfaction and improved organizational performance. It is recommended that the Bole Lemi Industry Park Branch Office regularly conducted the satisfaction surveys semiannually or annually to assess the employees' satisfaction levels regarding the rewards they received from the organization.

Key Terms: Rewards, Recognition, Job Satisfaction, Employee

Effects of Organizational Culture on Employees' Job Performance: The Case of Bank of Abyssinia

Metasebiya Tariku Beyene

The aim of this study was to examine the effects of organizational culture on employees' performance at Bank of Abyssinia (BOA). To achieve the aim of the study, an explanatory research design with quantitative research method was used. A target population of the study was BOA employees in Addis Ababa district. In order to conduct the study, a sample size of 240 populations was drawn from the total population using Yemen's sample size determination formula. Questionnaires were used as the primary data collection tool. To ensure the reliability of the instrument, the Cronbach's Alpha was conducted and confirmed as the data met the criteria for normality. In addition, content validity was utilized to assess the validity of the instruments. Prior to conducting correlation and regression analysis, several classic assumptions of multiple linear regressions were tested, including normality, linearity, multicollinearity, and homoscedasticity. The results of these assumption tests indicated that the criteria were met, allowing for further regression analysis to be conducted. Pearson correlation and multiple linear regression analysis were conducted to estimate the causal relationships between organizational culture and the employees' performance. The findings revealed that each independent: Clan, adhocracy, market cultures, and hierarchy culture had a positive impact on the employees' performance. Thus, the findings of this study suggest that organizational culture plays a crucial role in determining the employees' performance levels. As a result, the bank should focus on improving the employees' performance by actively implementing effective organizational culture types and creating conducive environment for employees. The study recommends that the organization should have paid attention to the compatibility of a formalized and structured workplace and periodically revise its rules and policies.

Keyword: **Organizational Culture, Hierarchy Culture, Market Culture, Clan Culture, Adhocracy, Culture and Employees' Performance**

Effect of Customer Relationship Management Practices on Customers' Loyalty: BGI –Ethiopia is in Focus

Mieraf Abera Lemma

This study evaluated how various CRM dimensions—key customer focus, knowledge management, CRM organization, and information technology-based CRM—impacted customer loyalty in the competitive Ethiopian beer market. Using a descriptive and causal research designs, both quantitative and qualitative data were collected from 190 employees at BGI Ethiopia's headquarters in Addis Ababa. The sample included employees from sales, marketing, customer service, IT, human resources, CRM management, and finance, using a stratified random sampling technique. Data aware analyzed with SPSS software and descriptive and inferential statistical methods were employed. The findings of the study indicate a significant positive correlation between CRM practices and the customers' loyalty, with CRM organization and information technology-based CRM being the most influential predictors. The employees emphasized the importance of strong organizational support, effective technology use, and robust knowledge management in enhancing the customers' loyalty. Demographic characteristics of the respondents were also analyzed, including gender, age, marital status, education level, department, and years of experience. Inferential statistics, such as correlation and regression analysis, identified significant predictors of the customers' loyalty. This research contributes to CRM knowledge by providing empirical evidence from Ethiopia's brewing industry, and offering actionable recommendations for BGI Ethiopia and similar markets. Future research should consider the larger sample sizes and include customers' perspectives for a more comprehensive understanding of CRM effectiveness.

Key Words: Customer Relationship Management, Key Customer Focus, Knowledge Management, Organization Information Technology

Factors Affecting Academic Staff Turnover Intention: The Case of South West Academy

Miheret Kebede

The theme of this thesis is to identify factors contributing towards turnover intention among the academic staff of South West Academy. This turnover intention can be measured in the aspects of personal factors, environment and economic factors, job satisfaction, leadership style, work-life balance, level of motivation, compensation and benefits and organizational commitment. The paper used primary data sources. Five Likert scale questionnaire was used for data collection. The study employed descriptive and explanatory research designs due to its research objectives and the target population was employees of southwest academy at Jemo branch. The sampling technique used for this research was census. In order to achieve the objective of the study and answer the research questions, a quantitative research approach and a cross-sectional research design were used. The study was analyzed using descriptive and inferential statistics with the help of SPSS Version 20. The findings have shown that job satisfaction, work-life balance, leadership practice, compensation and benefits, organizational commitment, and motivation are the factors that influenced whether the employee stayed in or left the organization. As illustrated in the study, the most influential factor for turnover intention was level of motivation and work-life balance which were found to have the highest impact on the turnover intention, followed by compensations and benefits, job satisfaction, organizational commitment, and leadership practices. Therefore, it is recommended to fix the factors, such as enhancing job satisfaction, work life balance, implementing leadership development, offering competitive and fair compensation and benefits, and maintaining organizational commitment. Consequently, by implementing the insights, the South West Academy can lower or reduce the turnover and increase the involvement and motivation of the workforce.

Key Words: Turnover Intention, Employees' Turnover, Academic Staff

Effects of Strategic Planning on Organizational Performance: The Case of Oromia Bank

Mihret Semu

The purpose of this study was to assess the effects of the strategic planning on the performance of banks in Ethiopia, specifically focusing on the operations of Oromia Bank. The study utilized key components of the strategic planning, including: the organization's vision and mission, SWOT analysis, external environmental analysis, long-term objectives, and the process of generating and selecting strategies. By examining these aspects, the study sought to gain insights into how strategic planning influenced the performance of the bank. The study used descriptive and explanatory research designs. Census method was used to allow all target participants to take part in the study. The study focused on a specific group of employees; namely: those working at the Oromia Bank Head Office and the East Finfinnee District Strategy Management & Marketing Department. The total number of employees in this target population was 150. Primary data were utilized in this study and gathered with the aid of questionnaires from 110 responses. The data were analyzed in descriptive and inferential statistics using IBM SPSS Version 22. The findings of the study explained on this research through descriptive, correlation and regression analyses. The study revealed that the sub-independent variables: vision, mission, SWOT analysis, external environment analysis, long term objective and generating and selection of strategy had positive/direct relationship on the effects of the dependent variable, i.e. the organizational performance. The model test conceptual framework of the study and the final model show the same results with the regression analyses. All the considered variables had positive correlation with organizational performance in Oromia Bank. The study concludes that the strategic planning had a positive effect on the organizational performance. The study finally recommends that all the factors of the various dimensions should be put into the right perspective to help the general workforce of the bank to understand the strategic planning in place to achieve the best organizational performance.

Key words: Strategic Planning, Organizational Performance, External Environment Analysis, Long Term Objective, Generating and Selection of Strategy

Effect of Employees' Engagement on Employee Motivation: The Case of Nib InternationalBank

Mikael Hagos

The aim of this study was to examine the effects of the employees' engagement on the employees' motivation at NIB International Bank. To succeed the objective of this research, the researcher used quantitative data. The study used stratified sampling technique because the population was not homogenous, so, the participants were divided into two groups: clerical and professional staff. From all clerical and professional staff that is working in the whole Addis Ababa branches, 316 employees were selected based on Yamane's (1967) theory. Primary data showed nearly equal gender representation in the workforce, with 160 male workers and 156 female workers, i.e. 50.6% was male and 49.4% was female. The SPSS results showed that 316 employees polled had a mean physical engagement of 4.31 and a standard deviation of 0.64. This implies that the respondents were physically active, and the mean and standard deviation of 316 employees were 4.01 and 0.85, respectively for emotional involvement. The cognitive engagement and standard deviation among 316 employees were 4.11 and 0.75, respectively. The mean employees' motivation score were 3.25 and their standard deviation was 0.78. The data from SPSS revealed that the physical engagement, emotional engagement, and cognitive engagement were the independent variables that predict 39.9% of the effect on the dependent variable called employees' motivation. The SPSS results showed that physical engagement had a significant effect on the employees' motivation with a standardized β coefficient value of 0.483, while the emotional engagement had a significant effect with a standardized β coefficient value of 0.216. Cognitive engagement had no significant effect on the employees' motivation due to p-value which is greater than 0.05.

Keywords: Employees' Engagement, Physical Engagement, Emotional Engagement, Cognitive Engagement, and Employees' Motivation

Determinants of Employees' Motivation: A Case Study of Cooperative Bank of Oromia S.C

Milki Bulo

This study explored the determinants of the employees' motivation in the Cooperative Bank of Oromia by empirically testing the variables, including: salary, bonus, recognition, promotion and work-life balance. To achieve the research objectives, explanatory research design with quantitative research method were applied. The target population for this study was 452 employees and the sampling technique used for this study was systematic random sampling. The study was conducted based on primary sources of data. A self-administered survey was created to gather pertinent data from the selected 212 respondents. The survey included Likert scale questions to measure the level of agreement with statements related to the motivational factors. Among these, 208 questionnaires were returned and analyzed. The collected data were examined using SPSS Version 26, which employed multiple regression and descriptive statistics (frequency, percentage, mean, and standard deviation). The findings of the study revealed that motivational ~~variables~~ have explained 64.8% of the variance in the employees' motivation. Additionally, the result of regression analysis indicated that recognition, salary, promotion, and bonuses had a significant positive effect on the employees' motivation, whereas work-life balance had a negative significant effect on the employees' motivation. Based on the findings, it is recommended that CBO should emphasize the above determinants as they had significant effects on the employees' motivation.

Key Words: Motivation, Employee, Recognition, Salary,

Investigating the Relationship between Employees' Empowerment and Job Satisfaction: The Case of Ethiopian Shipping and Logistics Service Enterprise (ESLSE)

Mistere Teshome

The study explored the relationship between the employees' empowerment and job satisfaction within the Ethiopian Shipping and Logistics Service Enterprise (ESLSE), and its aim was to provide insights relevant to organizational practices and policy. Targeting the entire workforce of ESLSE and comprising 704 employees, the study utilized a mixed-research method combining quantitative surveys and qualitative interviews. A sample size of 255 employees was determined through simple random sampling technique for surveys and convenience sampling for interviews. Quantitative data were analyzed using SPSS Version 26. Descriptive statistics, correlation analysis, and regression modeling were used to examine the relationships between mentoring, coaching, delegation, engagement, team strategies, and job satisfaction. Qualitative data of the interviews were informative in they gave insights into cultural influences, teamwork, leadership, and training programs. The key findings underscored the significant impacts of mentoring, coaching, delegating, and team working on job satisfaction, collectively explained by 64.9% of variance. The study recommends that mentoring, coaching, delegation practices, fostering employees' engagement, and promoting effective teamwork ought to be exercised to optimize job satisfaction and organizational effectiveness within ESLSE.

Key Words: Employees' Empowerment, Job Satisfaction, Coaching Initiatives, Organizational Culture

An Assessment of Factors Affecting Customers' Loyalty: The Case of Oromia International Bank

Mohammed Hussen Wodajo

The main aim of this study was to investigate the factors affecting the customers' loyalty in the case of Oromia Bank. To achieve the objectives, descriptive and explanatory survey designs were used; the target population of the study was customers of Oromia Bank, and the sampling techniques were simple random sampling. The data collection tools were questioners and document analyses. The adviser's and expert's review confirmed the validity of the research instruments, while the reliability was based on Cronbach's Alpha. The data were analyzed through descriptive statistics, inferential statistics, regression and correlations. The major findings of the study show that trust, commitment, customers' satisfaction, brand image, and customers' services were factors affecting the customers' loyalty at Oromia Bank. Also, the study found that there was a statistically significant and positive relationship between trust, customers' satisfaction, brand image customers' service, and customers' loyalty at Oromia Bank. Finally, the study recommends that Oromia International Bank be supposed to: provide services at the time it promises to do, increases confidence in the service, promotes honest customers, and provides safe services. It is committed to provide services to the customers according to the specifications and quality required, and it is also dedicated to offers personalized services to meet the customers' needs, devoted to solve problems facing the customers as soon as possible without any delay. Finally, the bank management advises to prioritize ensuring services offered by the company should matched with the customers' expectations as the customers were satisfied with the services they get more and build a good brand image which results in making them the loyal customers.

Keywords: Loyalty, Satisfaction, Trust, Service, Commitment Brand Image

Effects of Marketing Mix on Customers' Satisfaction: The Case of Zefmesh Grand Mall in Addis Ababa

Mohammed-Nur Abdu

Business competition is getting tougher when the marketing mix is used as a marketing tool that can encourage producing the desired response in the target market marketing mix-7Ps towards the customers' satisfaction in the Zefmeshi Grand Mall in Addis Ababa. The research method used surveys with questionnaires as a data collection tool. The samples were taken using simple random sampling technique and the selected respondents were 343. The data were processed using SPSS Version 26. The results of the study show that: empirically proven products, prices, promotions, processes, people and physical evidence have a significant influence on the customers' satisfaction; this means that the better the product, price, promotion people, process and physical evidence, the more customers' satisfaction increase. No one opposed the consumers' satisfaction and the place or distribution of the value lowest than the other marketing mix to satisfy the customer. Thus, the findings of this study prove that the places were not the main ones in producing products/services but the most important was the quality of services that could be used according to their functions. The study shows the relationship between different dimensions of marketing mix elements and the customers' satisfaction. The study concludes: marketing mix contributed positively to the customers' satisfaction. Furthermore, in terms of the values of the R square of the results of the regression, service marketing mix elements, such as product, place, promotion, price, people, process and physical evidence all together explained 70.1% of variation on the customers' satisfaction; whereas, the remaining 29.9% explained by other extraneous variables. Moreover, the researcher recommends that the Grand Mall should exert much efforts to improve the overall levels of the customers' satisfaction on the marketing mix tools; namely, product, price, people, process and physical evidence through introducing new and diversified process options, fair service charges and commissions, cooperative and skillful employees, enhancing customers' and employees' technological knowhow and introducing fast and modernized services of Grand Malls.

Keywords: Customer Satisfaction, Product, Place, Price, Promotion, Process and Physical Evidence

Effects of Motivation on Employees' Performance: The Case of Ethiopian Blood and Tissue Bank Services

Muluken Mesfin

This research aimed to investigate the factors affecting motivation and the employees' performance within the context of Ethiopian Blood and Tissue Bank Service. The employees' performance was a crucial aspect of the organizational success, particularly in critical sectors like healthcare where efficient and effective service delivery was paramount. Motivation plays a pivotal role in enhancing the employees' performance by influencing their attitudes, behaviors, and productivity levels. Mixed research method descriptive and explanatory research designs were used to examine the effects between motivation and the employees' performance. The sources of data were primary and secondary. In addition, semi-structured interview was conducted with three employees from Ethiopia Blood and Tissue Bank Service Offices. The data were collected across a population through stratified sampling technique. The target population of this study included all the employees in Ethiopian Blood and Tissue Bank Service since the problem was seen on the effectiveness of their motivational strategy to improve performance. One hundred sixty six questionnaires were distributed to collect the data. Cronbach alpha coefficient method was applied to check the reliability of the questionnaire. The data were analyzed using SPSS software, and Pearson's correlation matrix was used to show the relationship between the dependent and independent variables. Regression analysis was also used to show the effects of the independent variable on the dependent variable. The results show that extrinsic motivations had strong, positive and statistically significant relationship with the employees' performances. The mean score of intrinsic and extrinsic motivational factors (leadership style, salary/monetary compensation and effective dissemination of information) show high mean score. The change in the employees' performance was more due to extrinsic motivation than intrinsic motivation while being applied separately. Therefore, in the Ethiopian Blood and Tissue Bank Service the organization management and the employees should appreciate the influence of the intrinsic factors on the employees' motivation levels. The organization should effectively exploit the extrinsic factors influencing the employees' motivation as a strategy for establishing a positive employees' motivation.

Keywords: Motivation, Employees' Performance, Extrinsic Motivation, Intrinsic Motivation

Effects of Leadership Styles on Employees' Performance in the financial sector: The Case of Addisitua Ethiopia Saving and Credit CoOperative Society with Liability, in Addis Ababa, Ethiopia

Nathan Atersaw

This study aimed to investigate the effects of leadership styles on the employees' performance within the Addisitua Ethiopia Saving and Credit Co-operative Society with Liability. An explanatory research design was employed to determine the effects of the independent variables on the dependent variable. The study utilized a quantitative research approach to test the effects using hypotheses and research questions. Both primary and secondary data sources were utilized and the primary data were collected from the employees in the financial sector through self-administered close-ended questionnaires. The sampling technique involved a census survey with a total population size of 114 respondents, including managers and employees of the institution. Descriptive and inferential data analyses methods were applied. Calculations of frequency, percentage, mean, and standard deviations were used in the descriptive analyses, while inferential statistics, specifically correlation and multiple linear regression analyses, were used to evaluate the relationships between the variables. The regression model results show that the leadership explained a substantial portion of the variance in the employees' performance with an R^2 value of 0.703, indicating that about 70.3% of the variability in the employees' performance can be attributed to the leadership styles in the model. The ANOVA results confirm the overall significance of the regression model with an F-statistic of 86.926 and a p-value below 0.05. Regarding the effect of leadership styles on employee performance, autocratic leadership had a negative coefficient of -0.364, suggesting a 36.4% decrease in the employees' performance with increased autocratic leadership. This coefficient is statistically significant ($p < 0.001$), indicating a detrimental effect on the employees' performance. In contrast, democratic leadership and laissez-faire leadership had positive coefficients. Democratic leadership had the coefficient of 0.276, implying a 27.6% increase in employee performance, while laissez-faire leadership had a coefficient of 0.316, signifying a 31.6% boost in employees' performance. Both coefficients were statistically significant ($p < 0.001$), highlighting the positive impacts of democratic and laissez-faire leadership styles on employee performance.

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

Effects of Job Satisfaction on Employees' Performance: The Case of Nile Insurance Company

Natnael Hailu

This study was designed to analyze the effects of job satisfaction on the employees' performance. Descriptive and explanatory research designs were employed together with the quantitative research approach to analyze the effects of job satisfaction related to benefits, pays, career development opportunities, and supervision on the employees' performance. The questionnaires were analyzed using SPSS version 27. Out of 152 distributed questionnaires, 146 were completed and returned by the respondents. The findings of the study indicate that the descriptive statistics revealed that the impact of job satisfaction on the Employees' performance was at a good level with a mean value of 3.52 on a 5-point scale. The finding suggests that the benefits, pay, career development opportunities and supervision have a positive effect on the employees' performance. In addition, the result of the multiple linear regression output signals that the job satisfaction dimensions factors affected the employees' performance with different effect levels, such as every unit increased in benefit, pays, career development opportunity and supervision dimension, which led to enhancement of the employees' performance by 20.9%, 1.1%, 22.9%, and 34.2%, respectively. Based on the findings of the study, the researcher recommends that the Nile Insurance Company S.C needs to develop and improve payment scales to increase the employees' satisfaction with their pay and ultimately increases the employees' performance.

Key Words: Employees' Performance, Benefit, Career Development O
Supervision

Effects of Supply Chain Management on Hotel Service Delivery: The Caseof Hilton Addis Hotel

Netsanet Wubatie

Supply chain management practice is crucial for businesses to succeed. Business-to-business competition has now changed to supply chain management competition. This study tried to assess the supply chain management practices and its effects on Hilton Addis Hotel. The research had three specific objectives: An assessment the effect of practicing supply chain management on organizational performance, an identification of the relationship between SCM practice and organizational performance and reflection on the improvement of organizational performance. i. In this regard, supply chain management had four dimensions; namely, strategic supplier partnership, customer relation, level of information sharing, and the Supply chain management was used as an independent variable. The four supply chain management dimensions correlation with the dependent variable, i.e. organizational performance was analyzed. The research was descriptive research design, and the data were collected through administering questionnaires to the employees of the company. The sample employees were selected using a purposive sampling technique. The data were analyzed using frequency, mean, Pearson correlation, and regression, and the findings indicate that the case company implemented supply chain management practices highly and strategic supplier partnership and customer relationship practices of the company need to be improved as they are implemented in medium level. In addition, the findings show a positive correlation between the four-supply chain management practice dimensions and organizational performance. As there were different dimensions of supply chain management, the contexts and nature of business and the effects of supply chain management practice should also collectively and individually be researched on other businesses.

Key Words: Supply Chain Management, Organizational Performance, StrategicSupplier partnership, Customer Relationship, Level of Information Sharing

Effects of Training on Employees' Performance: CUSTOMS Commission at Kality Branch in Focus

Nigist Sawo

This study tried to examine the effects of training on the employees' performance in Ethiopian Customs Commission, Kality Branch Office. To collect the appropriate data, the study selected employees who took training for the last three years. The sample size of the study was 87. Primary and secondary data sources were used. To collect the necessary data, interview and survey questionnaires were used. The questionnaires were rated using five point Likert Scale. To analyze the collected data, both descriptive and inferential analyses were applied. Based on this survey research analyses, the training needed assessment and pre-training materials provisions and pre-training communication with the employees were very weak. The trainers did not use effective and realistic examples and exercises in the time of training. In addition, the branch office had no objective or scientific tool for me assuring the effects of the training on employees. Based on this, this study recommends that: the branch office needs to pay attention for the training. The branch office selects appropriate objective to evaluate the effectiveness of the training and the office has to measure post training effects of the training and the human resource management gives due attention for evaluating the effects of training every time .

Key Words: Training Practices, Pre- training Assessment, Delivery Technique and Employees' Performance

An Assessment of the Practices and Challenges of Performance Appraisals: Ethiopian Broadcasting Corporation in Focus

Rahel Abera

The purpose of this study was to identify them. The research was conducted using a mixed-research method, with both primary and secondary data sources. The research had a target population of 339 employees. The respondents were given questionnaires to fill out in order to collect primary data and simple random sampling was used to select 318 respondents. This means that the effects of the independent variable was the. Therefore, Ethiopian Broadcasting Corporation should implement a structured and systematic performance appraisal process to ensure the transparency and fairness in evaluating the employees' performance and explore a mix of traditional and modern performance appraisal methods, such as 360-degree feedback and management by objectives, to enhance the accuracy and comprehensiveness of performance evaluations.

Key Words: Performance Appraisals, Challenges, Appraisal Criteria, Performance appraisal Methods, Ethiopian Broadcasting Corporation

Effects of Performance Management System on Employees' Job Satisfaction: The Case of Ethio-telecom

Rahel Antewan

The study was conducted with a general objective of examining the effects of performance management systems on the employees' job satisfactions in the case of Ethio telecom in Addis Ababa, Ethiopia with 6,630 permanent employees. The research designs were descriptive and explanatory with a quantitative research approach. Close-ended questionnaire was distributed to a stratified sample of employees from three divisions of the case organization. A total of 340 questionnaires were collected and processed for analyses using SPSS and were analyzed with the help of descriptive and inferential statistics. The 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 correlation and regression methods. The results were then presented in the form of tables followed by discussions for further interpretation on the findings. The findings of the research indicated that the performance management system had both strengths and weaknesses. The strongest driver of job satisfaction was the quality of performance management, followed by rewarding performance, performance planning, and performance appraisals. However, the lower mean ratings for rewarding performance and appraisals indicate these were the areas that need to be improved. The study found a strong positive relationship between all dimensions of a performance management system and job satisfactions. The study also shows that 71.8% of job satisfaction variability is explained by the four performance related predictors. The result of regression analysis revealed that all the performance management practices positively and specifically were affected the job satisfaction in Ethio telecom. Based on this, it is recommended that the Ethio-telecom should: encourage a culture of continuous feedback and coaching, develop a fair and transparent performance appraisal system and implement a performance-based reward system.

Key Words: Job Satisfaction, Performance Management System, Ethio- telecom

Determinates of Customers' Satisfaction: The Case of Ethiopia Press Agency, Addis Ababa Ethiopia

Rahel Solomon

Organizations are working hard to provide services to attain to satisfy and retain their customers. This study focused on examining the factors affecting customers' satisfactions in Ethiopian press Agency in Addis Ababa. To achieve this objective, mixed research approach and the combination of descriptive and explanatory research designs was used. Survey data were collected from 129 respondents. The respondents were selected using snow ball sampling technique. Survey data were processed with SPSS and analyzed using descriptive & inferential statistical tools. The result of regression analysis indicated that the customers' satisfaction was positively & significantly affected by the customers' service ($\beta = 0.264, P < 0.05$) followed by Product or Service Quality ($\beta = 0.255, P < 0.05$), Price & Value ($\beta = 0.149, P < 0.05$), Accessibility ($\beta = 0.075, P < 0.05$) and Technology ($\beta = 0.062, P < 0.05$). Price and value, customer service & Accessibility had moderate and positive effects on the customers' satisfactions and Technology advancement had weak relationship with the customers' satisfactions and also product or service quality had strong and positive effects on the customers' satisfactions. R-square (R²) value is 0.69, which represented 69 % variation of the dependent variable (Average customers' satisfactions) was due to the independent variables. Based on the research findings, the study recommends that the Ethiopia press Agency should improve its service quality, such as, providing service adequately within a short time, with care, without any delay for the customer request. Due to in our current environment services, the preferences of the customers and their demands kept on changing at a rapid speed and the Ethiopian Press Agency should operate proactively in meeting its customers' needs and preferences.

Key Words: Price and Value, Accessibility, Customer Servicequality, Customers' Satisfaction

Effects of the Total Quality Management on Organizational Effectiveness: The Case of Commercial Bank of Ethiopia

Rawda Ali Moahmmmed

The purpose of this research was to explore the influences of total quality management (TQM) practices on the organizational effectiveness at commercial bank of Ethiopia (CBE), Addis Ababa branch offices. This study used quantitative approach to achieve the objectives of the research. A questionnaire was used to collect the relevant data for this study. The study was conducted on 384 employees including top level managers selected from 12 randomly selected sample branches of CBE found in Addis Ababa. The data collected was analyzed by descriptive and inferential statistical analysis. The results of the data analyses show that the level of TQM practices at CBE was moderate. The multiple regressions analysis was used to explain the influence of TQM practices on the organizational effectiveness at CBE. The findings showed that seven TQM practices including employee empowerment, employee involvement, customer focus, quality focus, employee training, reward and recognition and top management commitment had a positive influence on the organizational effectiveness at CBE. In addition, continuous improvement did not have any influence on the organizational effectiveness at CBE. Moreover, the study revealed that some of the obstacles that affected the achievement of a high level of TQM implementation at CBE were: a lack of training programs relating to the quality management system, a lack of motivation and reward system, and poor organizational communication. Finally, on the basis of the research findings, this study recommends that the company should prepare training programs relating to the quality management system, motivation and reward system, and organizational communication.

Keywords: **Quality Management, Organizational Effectiveness, Commercial Bank of Ethiopia**

The Effects of Motivation on Employees' Job Performance: The Case of Awash Wine, Addis Ababa

Rediet Lemma

The purpose of this study was to examine the effects of motivation on the employees' job performance at Awash Wine S.C, Coca and Mekanisa branches. The study considered six motivation factors of employee performance. These are: achievement, nature of work, responsibility, feedback, peer pressure and recognition. The researcher used quantitative research approach together with descriptive and explanatory research designs to describe the relationship between the independent variables (six dependent variables on the motivational factors) with the dependent variable, i.e. the employees' performance. From the total population of 776 employees at Awash Wine, the researcher selected only 688 professional employees from junior officers to teamdirector levels; the researcher did not include the top level managers. Moreover, the researcher used 252 employees as sample respondents and 252 questioners were administered to the employees but 218 questioners were collected from the respondents. Inferential statistics (correlation and multiple regressions) were used to analyze the effects of the independent variable on the dependent variable. Pearson correlation was also used to check the internal consistency of the data gathering instrument. So, the achievement, nature of work, responsibility, feedback, peer pressure and recognition factors categorized under the dependent variable had strong correlation to one another. Also the multiple regression analysis results confirmed that the linear combination of all the components of independent variable considered under the presented study was significantly contributed to the dependent variable which was the employees' performance. The ANOVA test results also confirmed that the prediction power of the motivation was found to be statistically significant. Therefore, the researcher concluded that all the six motivational factors had positive and significant effects on the employees' job performance. Thus, the awash wine S.C should make use of the motivation factors to motivate the workers for the betterment of production.

Key Words: Motivation, Employees' Performance, Intrinsic, Extrinsic, Responsibility, Feedback, Peer pressure,

Potential Effects of Foreign Bank Entry on Financial Industry of Ethiopia Some Selected Bank Professionals in Focus

Robel Abebe

The financial industry of Ethiopia has a long story of existence, both in foreign, private and government ownership and participation. Currently the industry is once again being exposed to foreign investors. This paper studied the potential effects based on the prospect of bank professionals. Quantitative research design and descriptive models were used on this paper. The researcher used the secondary data from balance sheets of the local banks and primary data sources from local bank senior employees and foreign bank representative offices. The study identified the effects on the finance sector that was rather positive regarding the technological advancement, low cost of credit and assurance of excellent service. The study also shows that risk of capital outflow and weak As a recommendation, NBE and local banks should use different mechanisms to overcome the negative effects based on the experience of other nation, and to use the positive opportunities relentlessly.

Keywords: Effects of Foreign Bank, Financial Industry, Bank Professionals

Effects of Diversity Marketing on Consumers' Attitudes: Banking Industries in Focus

Rodas Romcho Deresa

This study investigated the impacts of diversity marketing on the consumers' attitudes within the banking industry, focusing on branches in Addis Ababa. Utilizing a mixed-method approach, both primary and secondary data sources were employed. A comprehensive survey was conducted, involving 210 respondents across six randomly selected branches, employing a structured questionnaire comprising 23 items. Proportional sampling technique was applied to ensure representative sampling. Statistical Package for Social Sciences (SPSS) Version 25 was utilized for data analysis. Employing descriptive and inferential statistical tools including frequency, mean, standard deviation, Pearson correlation, coefficient, linear regression, diagnostic tests, linearity test, normality test, and homoscedasticity were employed. These analyses aimed to elucidate the relationship between diversity marketing dimensions (culture, inclusiveness, gender, and religion) and consumers' attitudes. The research findings reveal a positive and significant correlation between ethnic diversity marketing dimensions and consumers' attitudes. Particularly, the respondents expressed stronger agreement with the religious dimension, suggesting that religious beliefs influenced banking preferences, particularly financial products compliant with religious principles, such as profit-and-loss sharing and asset-backed financing. Conversely, the respondents exhibited lower satisfaction with the language dimension of ethnic diversity marketing. Based on these findings, the study recommends that banks should enhance their ethnic diversity marketing strategies across all dimensions to align with the consumers' expectations, thereby enhancing competitiveness within the banking industry and maximizing profitability.

Key Words; Diversity, Consumer Attitude, Religious Banking Preferences

Effects of Corporate Social Responsibility on Financial Performance The Case of Nile Insurance Share Company

Ruth Donis Alemu

The primary objective of this study was to investigate the influence of corporate social responsibility (CSR) variables, including ethical, economic, philanthropic, and community development, on the financial performance of the Nile Insurance at the head office. The research employed a descriptive and explanatory survey design, utilizing both quantitative approaches and primary and secondary data sources. Primary data were collected through questionnaires distributed to all departments and heads directly responsible for CSR-related issues while secondary data were obtained from annual reports and other published documents of the insurance company. A structured questionnaire was used to measure the level of CSR, and financial performance was evaluated in terms of return on assets (ROA). A total of 110 employees participated in the study. The data were analyzed using SPSS software, employing descriptive and inferential statistics. Reliability was checked using the Cronbach alpha test, and inferential analyses included ANOVA, Pearson correlations, and linear regression modeling. The results reveal that the three CSR variables (economic, community development, and philanthropic) were positively related to financial performance, with economic responsibility being the most significant predictor. However, ethical responsibility had an insignificant and negative effect on financial performance. The study suggests that the Nile Insurance should reassess its approach to ethical responsibility within its CSR strategy to enhance financial performance and reallocate resources towards other CSR activities with a more positive impact.

**Key Words: Corporate Social Responsibility, Financial Performance,
Nile Insurance Share Company**

An Assessment of Challenges and Opportunities Of E-banking: The Case of Commercial Bank of Ethiopia in Bole District, Addis Ababa, Ethiopia

Saba Hailu

This study assessed the challenges and opportunities of E-banking services in the Commercial Bank of Ethiopia. Sample size of the study consisted of 171 respondents and the data were gathered from 13 branches of Commercial Bank of Ethiopia. A simple random sampling method was employed to draw the sample from the population. A quantitative research approach was employed to answer the research questions that emerged through the review of existing ~~literature~~ and the experiences of the researcher with respect to the E-banking service in Ethiopia. The study statistically analyzed the data obtained from the survey questionnaire. The result of the study indicated that, the major challenges commercial banks of Ethiopia were high cost of implementation of the E-banking system, lack of customers' awareness, lack of sufficient government support, legal and regulatory differences and lack of trust. The study identified operational and service benefits from E-banking services, such as increased productivity, generate foreign currency, increased reliability and improved customers' services, increase accessibility of the bank services. The study also indicated the existing opportunities for E-banking service such as legal frame works that enforce banking industries to expand technological innovation, commitment of the government to strengthen the banking industry, the existence of high demand, and improvement in the banking habit of the society. The study recommended banks to facilitate proper and continuous training for their employees, increasing security for E-banking products, creating deep awareness about E-banking service to the community. The government should support banking sector by facilitating sufficient ICT infrastructure development and clear and workable legal frameworks to ease the implementation and growth of E-banking service in the selected commercial bank of Ethiopia.

Keywords: Challenges, opportunities, E-banking Service System

The Adoption of Fin-tech in Ethiopia financial Institution: The Case of Bank of Abyssinia in Addis Ababa

Salem Hailemichael Biru

Fin-Tech is a crucial aspect of today's applied technology that offers unlimited possibilities as a strategy to attract and retain staffs. In addition to that it has changed the pattern in performing business. The Ethiopian banking industry is also shifting in the advent of this financial technology to put both the banks and the staffs in a win-win situation. Hence, the researcher attempted to study on the facts that affect the adoption of Fin-Tech in Financial Institutions in the case of Bank of Abyssinia in Addis Ababa. The study used descriptive and explanatory research designs and data were gathered through questionnaires. In order to achieve the objectives of the study, probabilistic sampling technique was used. A sample size of the study was ($n = 191$). Data collected with structured questionnaire was analysis using descriptive and inferential statistics. The findings of the study indicate that relative advantage, compatibility, trial ability and observation were found that they significantly affected the adoption of Fin-Tech in BoA. The major results of the study, thus, indicate that the four variables significantly determine the adoption of Fin-Tech in BoA in the case of Addis Ababa. Based on this, the researcher recommends that the bank needs to evaluate available Fin-Tech aspects in terms of their relative advantage, compatibility, trial ability, and observability for relevant integration into the existing bank systems.

Key Words: Reliability, Compatibility, Observability, Complexity, Trial Ability,

Effects of Marketing Strategy on Coffee Export Market Ability: The Case of Tracon Trading

Samiya Mohammed

This study focused on the effects of marketing strategy on marketability of coffee export in the case of Tracon Trading PLC. The study used an explanatory method of research design. Both primary and secondary data collection instruments were used to collect the data. In this study the quantitative approach was used for the questionnaires' that was used to collect data from Tracon Trading Export Department. The data received from the respondents were edited, coded, and analyzed using IBM SPSS Statistics 27 Computer Software. Quantitative data output were presented in the form of descriptive statistics using mean, standard deviation, frequency and frequency distribution, valid and cumulative percentage for each of the variables used in the study. The validity of the instruments would be ensured through content validity and reliability tested using Cranach's alpha with a coefficient of 0.7, which was considered acceptable. Correlation and multiple linear regression analyses techniques were also used to measure the relationship and predicting between the independent and dependent variables of the study. The result of the study shows that among the four independent variables: price, product, promotion, place strategy had strong correlation and positive significant effects on the coffee export marketability. Based on the findings of this study, the researcher made vital recommendations on what the company should have implemented to improve its coffee export marketability despite its challenges in implementing a marketing strategy: the pricing strategy advisable to be competitive but also reflect the high quality of the product. The researcher has recommended establishing the coffee laboratory in regional level to identify the arrival of coffee quality from its origin and participate in new product innovation. The Company also focused on establishing strong distribution channels both locally and internationally. This can include the partnerships with online sales platforms, and international distributors to reach a global market. The researcher would like to recommend a promotional strategy to adopt new technology that other competitors have not well adopted, like augmented reality (AR), virtual reality (VR), and block chain technology, which are used to promote and easily accessible to clients.

Key Terms: Price Strategy, Product Strategy, Place Strategy, Promotion strategy, Coffee Export Market Ability

an Assessment of Factors Affecting Non-performing Loan: The Case of Development Bank of Ethiopia, Central Region

Seble Meskelu

Banks have a vital contribution towards the development of economy by financing different sectors. The objective of this study is assessing the factors affecting non-performing loans in the case of Development Bank of Ethiopia in Addis Ababa Credit and Risk Departments. The research was analyzed through both descriptive and explanatory research designs to provide solutions to the research problems. Purposive sampling was used to draw the sampled departments and then a convenience sampling technique was used to distribute the questionnaire to 121 respondents. This study used quantitative research approach and both primary and secondary data sources. The secondary source of data used the recent five years (2018/19- 2022/23G.C) information. Development bank of Ethiopia audited financial annual reports. Both descriptive and inferential statistics were used to find frequency percentage regression and correlation. The data are analyzed using SPSS Version 25 Package. Correlation analysis results show that all the five major factors had a strong positive relationship with NPL in Development Bank of Ethiopia and also the researcher found out that not all of the factors had positive and significant effects on NPL which was from the findings that there was high inflation rate and NPL weak monitoring/follow in Development Bank of Ethiopia this implies that the bank is not strictly follow and manage its loan status. In addition to this, from the recorded date of NPL trend analysis of Development Bank of Ethiopia shows that there was high NPL percentage which indicates that the bank had weak NPL collections and poor follow up, so this also comes due to borrower may not meet obligations per the terms and conditions of the loan contract. Based on the findings, the study recommends that the Development Bank of Ethiopia management should investigate the main reason of factors affecting NPL and take corrective measure accordingly.

Key words: **Loan Growth Rate Capital Adequacy Return on Asset, Inflation
Lending Interest Rate, Development Bank**

Effects of Performance Appraisal System on Employees' Motivation: The Case of Dashen Bank S.C.

Seid Mohammed

The purpose of this study was to examine the effects of Performance Appraisal System on the Employees' Motivation in Dashen Bank S.C. The study used quantitative research approach with explanatory and descriptive research designs to answer the proposed research questions. 162 employees were selected using stratified random sampling techniques by classifying homogeneous employees from different branches positions as strata. Structured questionnaires consisted of 26 statements with five point Likert scale were used to collect the data. Statistical Package for Social Science (SPSS) Version 25 software was used to analyze the questionnaires. Descriptive statistics was also used to measure the central tendency of the mean scores, percentage and presented in tables and graphs. Correlation analysis was used to establish the relationship between the study variables. The study revealed that there is statistically significant positive relationship between the performance appraisal parameters and the employees' motivation. The result of the multiple regressions analysis revealed that 91.1% of the variation of the employees' motivation can be predicted by the independent variables, i.e. the performance standard, communication, measurement of performance, compare performance against actual standard, providing feedback and corrective measures significantly affected the employees' motivation at 95% confidence level. Performance standard and Communications specifically exhibited the strongest correlations, suggesting their substantial impact on motivation. The reliability test conducted to check the dependability and consistency of the instrument showed, a Cronbach Alpha of 0.950 which was most relevant for the study. All the hypothesis of the study showed that the six independent variables had statistically moderate significant relationship with the employees' motivation based on their corresponding Pearson correlation and Beta Coefficient with sig.00 (2-tailed) and P-value(<0.05). Finally, the finding of the study showed that the performance standard, communication, measurement of performance, compare performance against actual standard, providing feedback and corrective measures are significant drivers of the employees' motivation. The study recommends that the bank should compare the employees' performance with the stated standards.

Keywords: Performance Appraisal System, Performance Standard, Communication, Providing Feedback, Corrective Measures and Employees' Motivation

Determinants of Organizational Citizenship Behavior: The Case of Hibret Bank S.C.

Selam Woldesemayat

The objective of the study was to examine the factors affecting organizational citizenship behavior of the employees and examine organizational citizenship behavior of the employees at Hibret Bank S.C. The study considered the independent variable, procedural justice, organizational structure, leaders' behaviors and job satisfaction with the dependent variable, organizational citizenship behavior in order to determine whether a relationship exist between the variables. In order to show the study's objectives, the researcher used both descriptive and explanatory survey design. A total of 125 questionnaires were distributed to the employees of the bank and only 115 were valid and utilized. The samples were selected using proportionate stratified random sampling technique. The questionnaires were deeply sorted and edited to have the required quality, accuracy, consistency and completeness. The data collected from the survey was analyzed using SPSS software and presented in the form of descriptive data analysis, correlations and regression analysis. The finding of the study indicated that the independent variables, procedural justice and organizational structure had strong positive correlation and leaders' behaviors and job satisfaction had very strong positive correlation with organizational citizenship behavior. The regression result showed with r^2 value of 79.5%, the independent variables as a set significantly predict organizational citizenship behavior and the researcher proved that the entire hypothesis was accepted. Finally, the study recommended some valuable insights and corrective measures that were advisable to be taken by the bank, such as improving perceived procedural justice of employees, giving employees the autonomy of decision making on their own risk. Leaders' efforts in creating awareness of employees of the organization's objectives and encouraging them to feel self-confident in their engaged duties, for the company to work on intrinsically motivating employees and improving the incentives and rewarding system of the organization are needed.

Key words: Organizational Citizenship Behavior, Procedural Justice, Organizational Structure, Leaders' Behavior, Job Satisfaction

Performance Appraisal and Challenges at the Ministry of Defense Force: Civil Staff Administrative Department in Focus

Selamu Ermsho Laseso

This study assessed the performance appraisal and challenges at the Ministry of Defense Force Civil Staff Administrative Department (MODFCSAD) in Addis Ababa, Ethiopia. The research design was descriptive statistics. Mixed-research method was used. To collect the data, questionnaires and unstructured interviews were employed with managers and non-managers. The study found that the performance appraisals were conducted biannually by immediate supervisors using a graphic rating scale. Employees generally received feedback during the appraisal period, had access to their results, and could appeal biased evaluations. The criteria used for evaluation were perceived to be objective by the majority of the employees. However, some employees expressed concerns about lack of clarity in the criteria and disconnect between the criteria and the specific duties of their jobs. While some employees believe the current system was worthwhile, challenges were identified including rater bias, lack of clear communication of expectations, and infrequent evaluations. The study recommends more frequent evaluations, increased rater training, and employee participation in designing evaluation criteria. Overall, the findings suggest that the MODFCSAD performance appraisal system had positive aspects but could benefit from improvements to enhance its effectiveness and fairness.

Key Words: Benefits, Employee, Performance, Appraisal, Challenges

Factors Affecting the Growth of Micro Small and Medium Enterprises in Addis Ababa City

SemeretAemero Tarekegne

This study titled factors affecting the growth of Micro, Small, and Medium Enterprises (MSMEs) in Addis Ababa (A.A) city provided vital insights into the obstacles that MSMEs encountered. Descriptive and exploratory research designs were used in conducting the study and a mixed-research approach was adopted for the data collection. Quantitative data were gathered through questionnaires while qualitative data were obtained through interviews. The research utilized both probability and non-probability sampling techniques. Probability sampling involved cluster sampling for MSMEs based on sub-cities within the manufacturing sector while non- probability sampling employed purposive sampling to select 3 institutions engaged in supporting MSMEs. A sample size of 383 MSMEs was derived from a total population of 8876 MSMEs in the manufacturing sector using Yemane's formula. The response rate achieved was 82.5%, with 316 respondents. Additionally, semi-structured interviews were conducted with 3 international and local institutions engaged in supporting MSMEs. Data analyses were performed with frequency, mean and standard deviation using the Statistical Package for the Social Sciences (SPSS). Regression and correlation analyses were employed to identify the relationships between variables and exploring the factors affecting MSME growth. The findings highlighted the factors affecting the growth of MSMEs, which were accessible to finance, current political environment, product quality, and business support programs. The study concluded that MSMEs were facing the challenges in stagnant growth, particularly in terms of profitability due to limited access to financing and concerns about product quality. Moreover, the current political environment has had a detrimental impact on their growth and long-term viability. While there were efforts from both governmental and non-governmental entities, further action was required to adequately address the specific needs of the enterprises. Recommendations include collaborative efforts by policymakers and stakeholders to address these challenges by enhancing access to finance, improving political stability, providing support to enhance product quality through financial aid and training, and offering additional support tailored to meet the diverse needs of MSMEs. Addressing these challenges and leveraging opportunities could contribute to sustainable growth and development of MSMEs.

Key Words: **Growth, Finance, Political Instability, Product Quality, BusinessSupport**

Effects of Credit Risk Management on the Financial Performance of Commercial Banks: The Case of Some Selected Private Commercial Banks in Ethiopia

Selome Getu Alemayehu

Effective credit risk management is fundamental for bank profitability and financial stability. This study investigated the effect of credit risk management practices on financial performance of private commercial banks in Ethiopia. The research examined data from a five-year period (2018-2022) of five selected private commercial banks in Ethiopia. Secondary data obtained from published audited annual financial reports of the selected banks was used to calculate the CAMEL rating system components (capital adequacy, asset quality, management efficiency, earning quality, and liquidity) which were used as measures of credit risk management, while return on equity (ROE) served as a key indicator of financial performance. Multiple linear regression analysis yielded statistically significant associations between several CAMEL components and ROE. Positive relationships were observed between management efficiency and liquidity with ROE, highlighting the importance of streamlined operations and balanced liquidity management for profitability. A negative association was found between asset quality and ROE, aligning with the notion that higher levels of non-performing loans hinder profit generation. Unexpected finding emerged with capital adequacy and earning quality, contrary to expectations, the results indicated a negative association between capital adequacy ratio (CAR) and ROE. This might be explained by increased regulatory requirements forcing Ethiopian banks to hold more capital reserves, potentially hindering lending activities. While a positive association was anticipated, the results revealed a negative correlation between earning quality and ROE. This may suggest a potential focus on short-term profit strategies. Based on these findings, the study offers recommendations for Ethiopian banks: optimizing capital adequacy through policy dialogue, enhancing asset quality through stricter lending practices, maintaining liquidity, improving management efficiency, and scrutinizing earning quality metrics to emphasize core business activities.

Keywords: Credit Risk Management, Financial Performance, CAMEL approach, Return on Equity

Factors Influencing Employees' Turnover Intention: The Case of Bunna Bank S.C. in Addis Ababa, Ethiopia

Seniya Benti

The purpose of this study was to identify the factors influencing the employees' turnover intention in Bunna Bank. The researcher obtained information from 156 respondent's staff of Bunna Bank. The study used stratified random sampling technique. Using quantitative data, this study tried to examine the factors influencing the employees' turnover intention. Descriptive and explanatory research designs were applied. Data were analyzed through Statistical Package for the Social Science by applying some needed descriptive and inferential statistics. The result indicated that selected factors, such as career development, employees' motivation, job satisfaction and working environment were negatively associated with the employees' turnover intention in the study area. Finally, the researcher concluded that four factors had a significant influencing on the employees' turnover intention. The researcher recommended that Bunna Bank had better focus on the factors (i.e. career development, employee motivation, job satisfaction and working environment).

Keywords: **Career Development, Employee Motivation, Job Satisfaction and Working Environment Turnover Intention**

Effects of Non-financial Incentive Scheme on Employees' Performance: Ethio Telecom Customer Service Division in Focus

Serkalem Wasse

This study investigated the effects of non-financial incentives on the employees' performance of Ethio telecom. More specifically, it entailed to examine how working conditions, employee training, career development and performance feedback influenced the employees' performance. A sample of 342 respondents from Ethio Telecom headquarter office were selected from a target population of 2353 through stratified random sampling technique. To collect the data from the sample respondents, self-administered closed-ended questionnaire with five-point Likert scale was used. A pre-test of the reliability of the questionnaire was made and the Cronbach's alpha coefficient was above 0.7 for the scale and each subscale. An explanatory research design and quantitative research approach were used. The data were analyzed by using descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and multiple regression analysis). The Statistical Package for the Social Sciences (SPSS) Version 26 was used to process and generate descriptive and inferential statistics reports. The findings revealed that there was a strong correlation between non-financial incentive scheme (working condition, employee training, career development and performance feedback) and the employees' performance of Ethio Telecom. Moreover, the regression analysis evidenced that non-financial incentive scheme was predictors of the employees' performance in Ethio Telecom. In addition, the regression model summary revealed that if working condition increased by one unit, there would be an increase of 0.203 units in the employees' performance. If the employees' training increased by one unit, there would be an increase of 0.334 unit in the employees' performance; if career development increased by one unit, there would be an increase of 0.110 unit in the employees' performance and if performance feedback increased by one unit, there would be an increase of 0.188 unit in employee performance. It is concluded that non-financial incentive determines the employees' performance of Ethio Telecom. The researcher recommends that the company should create more efficient training so that the employees' performance would be increased more.

Key words: Employees' Performance, Non-financial Incentive, Employee Training, WorkingCondition, Career Development,

Effects of Performance Appraisal on Employees' Satisfactions: The Case of Ethiopian Tourist Trading Enterprise

Shewangizaw Belayhun

This study investigated the impact of performance appraisals on the employees' job satisfactions within the Ethiopian Tourist Trading Enterprise (ETTE). By using an explanatory research design and a quantitative research approach, the researcher explored how various factors of performance appraisals affected job satisfactions. These aspects included feedback, fairness, and clarity, communication between supervisors and employees, and trust in supervisors. Primary data were gathered through questionnaires, and the data analyses were performed using the Statistical Package for the Social Sciences (SPSS). The results reveal that communication significantly influenced the employees' job satisfactions, followed by clarity and fairness in the appraisal process. While trust in the performance appraisal process and feedback also positively affected job satisfactions, they were not as influential as communication, clarity, and fairness. In conclusion, effective communication, clarity, and fairness in the performance appraisal process were key to enhancing the employees' job satisfaction. Therefore, ETTE should focus on improving communication, ensuring fair appraisal processes, and fostering a culture of transparency. This approach ought to be strengthened the relationship between the employees' perceptions and their job satisfactions, thereby supporting the organization's objectives.

Keywords: Performance Appraisal, Job Satisfaction, Employees' Job Satisfaction.

An Assessment of the Practices and Challenges of Performance Appraisal: The Case of Mugher Cement Factory

Shewit H/Mariam

The primary objective of the study was to assess the practices and challenges of performance appraisal in Mugher Cement Factory. The researcher used a descriptive research design with qualitative and quantitative approaches. A total of 120 questionnaires were handled by the respondents, and 110 of them completed and returned their questionnaires. In addition to this, interview was carried out with concerned managers. The study's findings were presented in descriptive analysis, and the result of the descriptive statistics revealed that among the practice of employee performance appraisal setting performance standards dimension was 3.24 which indicate that the setting performance standard was good. The results indicating communication practices, measuring performance, comparing employee performance, feedback factor, and taking corrective action were 2.48, 2.43, 2.38, 2.37, and 2.36 respectively. This implies that in the factory employee performance appraisal practice was low. Additionally, the result shows that, Mugher Cement Factory faced several challenges in conducting performance appraisals, including the difficulty in identifying the root cause of employee performance issues, which was attributed to a lack of clear goals and objectives, as well as inadequate training and feedback.

Keywords: Setting Standards, Communication, Feedback, Corrective Action, Challenges

Challenges and Opportunities of Adopting E-tax System: The Case of Small Tax Payers in Nifas Silk Lafto Sub- City, Addis Ababa

Sina Teklehaimanot

This research aimed to investigate the challenges and opportunities of adopting electronic tax system in the case of Small Tax payers of Nifas silk lafto sub city, Addis Ababa. To achieve this objective, the study applied descriptive design and survey data were gathered from 156 respondents used stratified sampling technique. Surveyed data were processed using SPSS and use descriptive statistics. The finding revealed that e-tax system promote the tax payers satisfaction and saved time and cost by avoiding emotional stress due to long queue and make them efficient and effective as they can administer their own taxes and create flexibility to timely recording tax credit and to refund tax any time .The study also indicate that some of the practical challenges that small tax payers face while using e-tax system are; unreliable e-tax service, system inefficiency as it isn't fully operational and the e-tax is not also very well supported with e- payment supplementary system , so taxpayer still forced to go to tax office. The Study recommended that tax authority increase the excellence of system fully launched by provide electrically registration, clearance and payment system.

Key Words: Opportunities, Challenges, E-tax System Tax-payers

Effects of ATM Service Quality on Customers' Satisfaction: The Case of Dashen Bank Western District, Addis Ababa, Ethiopia

Sinafikish Asfaw

Banks play important role in the economy of any country worldwide. It is the main intermediary between depositors and those individuals and businesses with viable projects but requiring money for their investment. The aim of this study was to analyze the effects of ATM service quality on the customers' satisfactions in the case Dashen Bank in some selected western district branches. In this study, questionnaires were completed by 389 customers of the Dashen Bank. To select the respondents, convenience sampling method was employed and proportional stratified sampling was used to consider the number of customers to be sampled from each stratum of the banks and select the branches and customer to participate in the study. To analyze the data, the researchers used descriptive, explanatory, and correlational research designs such as, frequencies, percentage, and standard deviation and mean to present the results. Chi-square test of association was assessed the relationship between predictors and customer satisfactions and logistic regression analysis was used to assess the factors that affected the ~~atms~~ satisfactions. In this study, a sample of 389 customers was considered. Primary data were collected through close-ended questionnaires distributed to the customers at the selected branches. Out of which 56.3 percent were male and 43.7 percent were female. The descriptive results showed that Dashen Banks was performing at the satisfactory level in tangibles services. In conclusion, reliability, empathy, responsiveness, assurance and tangibility were the major factors significantly affected the customers' satisfactions. Finally, future researchers should focus on important risk factors that affect customers' satisfactions that would provide better insights for both management and regulatory bodies.

Key Terms: ATM Customer's satisfaction, Reliability, Tangibility, Empathy, Responsiveness, Assurance.

Challenges and Opportunities of Islamic Banking in Ethiopia: The Caseof Zamzam Bank S.C

Siraj Nasir

This study was conducted at headquarter of ZamZam Bank S.C. to explore the challenges and opportunities associated with enforcing a completely interest-free banking system. The research design used was descriptive and the research approach employed was quantitative and triangulated as qualitative. Quantitative research approach was appropriately used in the study because; mainly primary data were used and collected through questionnaire from headquarter of zamzam bank. Data were collected from an aggregate of 190 repliers using structured questionnaires which were given to headquarter of ZamZam Bank employee and stakeholders who were apprehensive of the interest-free banking operation. The findings showed that, lack of IFB operation specialists, lack of client mindfulness of IFB services, and the necessity for special legislation were the primary problems facing IFB. On the other hand, IFB providers who would use customer awareness of IFB services and the necessity for special legislation were the primary problems facing IFB. Meanwhile, IFB providers who would use customer satisfaction as their area of competence in providing IFB services were thought to still have a significant untapped market in Ethiopia. Other possible chances were global trends, Ethiopia's economic expansion, and investment opportunities. The findings suggest that the advantages of interest-free banking exceeded the downsides both at ZamZam Bank specifically and throughout Ethiopia generally. Several recommendations were made in relation to the study's findings; including that the profit authority should consider taxation issues regarding IFB backing products, acceptable IFB products and services elevations to public, National Bank should take some special considerations in policy making in regards to IFB operations and adequate training campaigns should be undertaken by the Bank.

Key words: Islamic Banking, Opportunity, Challenges, Sharia Compliance

Effects of Electronic Government Procurement on Users' Satisfactions: Some Selected Sector Offices of the Federal Government of Ethiopia in Focus

Sisay Menile

Electronic government procurement (e-GP) is swiftly emerging as a crucial component of national e-government initiatives since it promotes effective supplier relationships and active transparency. Nevertheless, the necessity of routinely assessing the effectiveness of e-GP portals and its impact on user satisfaction has received little attention. As a result, this study used institutional theory to examine how users' satisfactions were affected by electronic government procurement. Public institutions were complicated, long-lasting social structures composed of material resources and connections. A single dependent variable (users' satisfactions) and five independent factors (electronic government procurement) were described using an explanatory research design. Nine public institutions in Addis Ababa were used to assess the causal correlations between variables. The study's target group consisted of 120 individuals selected from these organizations using the census method. Of these, 103 respondents correctly completed self-administered questionnaires, yielding an 86% response rate. This study demonstrated a moderate, positive and significant correlation between users' satisfactions and the following factors such as, adequate ICT infrastructure, employees' competency, management support, accuracy, and timeliness. The findings reveal a positive and significant effect of adequate ICT infrastructure, employees' competency, management support, accuracy, and timeliness on the users' satisfaction. Therefore, users of electronic government procurement would be satisfied if there were an adequate ICT infrastructure, competent employees, management support, accuracy, and timeliness. The study suggests that public institutions should pinpoint areas for collaboration and encourage knowledge sharing among government institutions, including the identification, recognition and sharing of best practices for electronic government procurement. By enhancing a culture of cooperation and transparency, it is believed that government institutions can initiate innovation and foster efficiency for advancing the growth of electronic government procurement.

Keywords: Accuracy, Competency, Electronic Government Procurement, Infrastructure, Timeliness, Users' Satisfaction

Effects of Compensation on Employee' Retentions: The Case of Dashen BankS.C.

Solomon Gebremeskel

The purpose of this study was to examine the effects of Compensation on Employees' Retentions at Dashen Bank S.C. The study used quantitative research approach with explanatory and descriptive research design methods to answer the proposed research questions. 168 sample employees were selected from 816 target population using stratified random sampling techniques by classifying homogeneous employees from different braches position as strata. Structured questionnaires consisted of 45 statements with five point Likert scale were used to collect the data. Statistical Package for Social Science (SPSS) Version 25 software was used to analyze the questionnaires. Descriptive statistics was also used to measure the central tendency through mean scores, percentage and presented in tables and graphs. Correlation analysis was used to establish the relationship between the study variables. The study revealed that there was statistically significant positive relationship between the compensation parameters and the employees' retentions. The result of multiple regressions analysis revealed that 96.8% of the variation of the employees' retentions can be predicted by the independent variables, i.e. salary, bonus, employee services, insurance, recognition, advancement, sound policy and working environment significantly affected the employees' retentions at 95% confidence level. Sound policy and recognition specifically exhibited the strongest correlations, suggesting their substantial impact on retentions. The reliability test was conducted to check the dependability and consistency of the instrument showed, a Cronbach Alpha of 0.920 which is most relevant for the study. All the hypotheses of the study showed that the eight independent variables had statistically moderate significant relationship with the employees' retention based on their corresponding Pearson correlation and Beta Coefficient with sig.00 (2-tailed) and P-value(<0.05).The study concluded that compensation had positive and significant effects on the employees' retentions and therefore, effective compensation had an end result of better retention , and better employees, The study recommends that the bank has to employ strong standards for retaining talent employees by redesigning its salary scale and payment structure based on workload of the employees, the inflation rate as well as market condition or industry scale.

Keywords: Compensation, Bonus, Employee services, Insurance, Sound Policy, Working Environment Employees' Retentions

Effects of Corporate Social Responsibility on Profitability: The case of Abay Bank

Solomon Mekonnen

The purpose of this study was to examine the effects of corporate social responsibility on profitability in the context of Abay Bank S.C. Specifically the study examined how company's corporate social responsibility activities (economic, legal, ethical and philanthropic) related to profitability (the bank's management and employees' awareness and which CSR practice applied more). A conceptual framework developed based on a review of extant literature to depict the relationships among the study variables. This study employed descriptive and explanatory research design to answer the research questions and to know the current conditions of the bank with regard to corporate social responsibility and employees' perception towards it. The questionnaire was administered to 320 samples of respondents using stratified random sampling technique. The data were analyzed using descriptive statistics, correlation and 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 profitability. All, economic, philanthropic, legal and ethical corporate social responsibility practice of the company has positive significant effect on profitability. Therefore, it knows that the practice valued by the employees of Abay Bank and has a significant effect on the company's profitability. The bank should consider working on making awareness to its employees and the public about the practice of corporate social responsibility activities by using different mechanisms in more organized way, in order to get the return from its good deeds.

Key Words: Corporate Social Responsibility, Profitability, Abay Bank

Practices and Challenges of Recruitment and Selection: The Case of Kombolcha Steel Product Industries, PLC

Sumeya Mohammed

Recruitment and selection is the process of searching and obtaining of potential candidates. The research focused on the practices and challenges of recruitment and selection at KOSPI PLC. The design of the study was descriptive research design. The researcher used quantitative research approach in order to analyze the data obtained through questionnaire. The target population of the study was 160 employees and managers who worked in different departments. All of them were selected in order to increase the reliability of the study. The researcher used both primary and secondary sources of the data. The secondary data were collected from published and related literatures, website of the organization and internet. The findings of the study showed that the recruitment and selection policy of KOSPI were not implemented appropriately. The result indicated that there was a gap existed for posting job on notice board, practicing E- recruitment appropriately and lack of using educational institutions as external source of recruitment which required serious attention. The geographical location of the organization and suffering from fake qualification were the major challenges of recruitment and selection process of KOSPI. Thus, KOSPI needed to revise its recruitment and selection policy and state clear budget in recruitment and selection process. The management needs to put its decision to relocate its work environment and investigate the qualifications of its applicants and employees by collaborating ministry of education to cease fake qualification.

Key Words: Employees, Human Resource Planning, Organization

Determinants of Entrepreneurial Intention: The Case of St. Mary's University Graduate Students

Sunemawit Bekele

The purpose of the study was to investigate the determinants of Entrepreneurial Intention: The case of St. Mary University graduate students. The study was employed primary sources of data. The study was adopted a quantitative research approach and the nature of the study was descriptive and explanatory. Simple random sampling technique was used. The total sample of the study was 185 respondents. The primary data were collected using structured questionnaire and secondary data were collected from published, annual report and journal article. In this study, both descriptive and inferential statistics were used through SPSS Version 20 software. Based on the findings, the study concluded that there were a strong and a positive correlation with entrepreneurial self-efficacy, attitude towards entrepreneurship, perceived social norm, risk taking readiness and propensity, external environment and entrepreneurship education on entrepreneurial intention. The study concluded that entrepreneurial self-efficacy, attitude towards entrepreneurship, perceived social norm, risk taking readiness and propensity, external environment, and entrepreneurship education affected the employees' performance. The study recommended that the university should encourage graduate business students to become entrepreneur by providing different motivation, work place, training and awareness aftergraduation.

Keywords: Entrepreneurial Self-Efficacy, Attitude towards Entrepreneurship, Perceived Social Norm, Risk Taking Readiness and Propensity, External Environment

Organizational Communication on Employees' Performance: The Case of Star Soap and Detergent Industries, PLC.

Tamima Kemal

The study examined the effect of organizational communication on the employees' performance at Star Soap and Detergent Industries plc. The study hypothesized the effects of communication flow, communication structure, communication medium and communication climate on the performance of employees. This research used explanatory research design within the framework of quantitative approach. Primary and secondary sources of data were used in the study. Primary data was collected from 129 respondents using structured questionnaire. Descriptive and inferential statistics including correlation and multiple linear regression models were employed to analyze the data. Results from the study revealed that organizational communication parameters were statistically significant and communication medium was insignificant. Further, the findings and assumptions of multiple linear regression showed that the employees' performance was highly determined by the communication flow, communication structure and communication climate. When deciding to improve the overall organizational communication, Star Soap and detergent industries plc should better consider the significant correlates of organizational communication parameters.

Key Words: **Star Soap and Detergent, Organizational Communication, Multiple Linear Regressions**

Effect of Leadership Style on Employees' Performance: The Case of Abay Bank S.C, South West District Branch, Ethiopia

Tamirat Worku

Leadership is the process of influencing others to understand and agree about what needs to be done and how to do it, and the process of facilitating individual and collective efforts to accomplish shared objectives. This study aimed to analyze the effect of leadership style on the employees' performance at Abay Bank south west selected branches. Both qualitative and quantitative research approaches were used. In order to meet the aim of the research, explanatory and descriptive research designs were used. Questionnaire was prepared as close-ended questions. Five-point Likert-type scale and sampling technique were also used for the research. The data were analyzed by using SPSS Version 25 and the result indicated that there was a positive and significant impact of leadership style on the employee' performance at Abay Bank South West selected branches presented a summary of the model in which the item of interest was the adjusted R² statistics, which was .555. This suggests leadership styles accounts for 55.5% of the variation in employees' performance. In the model summary R² amounted to 0.569; this indicated that variation order could be accounted for 56.9% of determinates (employment performance) and the R square (coefficient of determination) where the rest 43.1% of variation might be explained unknown variable. By either by determinates democratic leadership style (DMLS) significantly predict the employees' performance standardized $B = .180$, $t=3.239$ ($p < 0.05$). The coefficients results showed that transformational leadership positively and more dominant predictors to employee performance, the study conclude that there was had positive and significant effect s on the leadership style such as bureaucratic leadership style transformational leadership transactional leadership, autocratic leadership style ,democratic leadership style on employee performance.

Key Words: **Leadership Style, Transformational Leadership, Transactional Leadership, Authoritative Leadership, Laissez-faire leadership, Democratic Leadership, Bureaucratic Leadership, Employees' Performance**

Effects of Social Media on the Tourism Industry: The Case of AddisAbaba Tourist Destination Centre

Tamrat Seme Legesse

This study investigated the multifaceted influence of social media on tourist attraction in Ethiopia. The main objective was to understand how various social media aspects impacted tourist decisions and contribute to the growth of the tourism industry (GTI) in Ethiopia. What triggered the initiation of this research was the recognition of the transformative power of social media within the tourism sector. The Ethiopian tourism industry holds immense potential, yet a crucial gap exists in our understanding of how social media can be most effectively harnessed to attract tourist's survey distributed to 365 stakeholders yielded a response rate of approximately 95.9%, with a final sample size of 350 usable responses. The analysis revealed a diverse tourist base, with a significant portion falling within the 45–54-year-old age group (44.3%) and Europe as the leading source region (28.9%). Family travel emerged as the most prominent travel style (27.1%). The study investigated the social media landscape preferred by tourists interested in Ethiopia. Facebook reigned supreme (35.7%), followed closely by Instagram (28.9%), highlighting a preference for visual platforms for travel inspiration and planning. Correlation analysis revealed positive associations between social media aspects and the Growth of the Tourism Industry. Regression analysis supported the hypotheses regarding platform selection, social media content, and frequency & timing, indicating their significant positive impact on tourist attraction. This study highlights the importance of social media for the Ethiopian tourism industry. By strategically selecting platforms, creating engaging content, and optimizing posting schedules, stakeholders can attract tourists and propel industry growth.

Key Words: Social Media, Tourism, Tour- operator, Content

Influences of Quality Service Delivery on Customers' Satisfaction: The Case of Ethiopian Commodity Exchange

Temesgen Feyera

This research examined the influence of service quality on the customers' satisfactions in Ethiopian commodity exchange in Addis Ababa city. To achieve the objectives of this study, data were collected through questionnaire from a sample of 201 customers. These respondents were selected using convenience sampling method. The data collected from both primary source of data and secondary source of data and also the study used quantitative research method. The researcher has designed both descriptive and explanatory research design. The questionnaire was analyzed using statistical tools such as mean, for descriptive statistics, and Pearson correlation and regression analyses. The finding showed that all the five service quality dimensions (empathy, assurance, reliability, responsiveness and tangibility) were highly correlated with the customers' satisfactions. The results of this study indicated that the five service quality dimensions (tangibility, assurance, empathy and responsiveness) had positive and significant relationship with the customers' satisfactions. The finding also indicated that the customers were most satisfied with the responsiveness of dimensions of service quality. Based on the findings of the study, the researcher forwards some recommendations to the ECX management and suggestions for other researchers.

Key Words: Customers' Satisfaction, Quality Service, Service Quality, Dimensions, SERVQUAL

Effects of Advertisement on Consumers' Purchase Decisions: The Case of Ephesian Detergent Products in Addis Ababa

Temesgen Wubshet

This study examined the impacts of advertising on the consumer purchase decisions for Ephesian Detergent Products in Addis Ababa. Through a structured survey and rigorous statistical analysis, the researcher identified the most influential advertising elements affecting the consumers' behaviors. The findings revealed that frequent advertisements had the strongest impact, significantly enhanced the consumers' engagement and decision-making processes. These frequent advertisements ensured that the brand remained at the forefront of the consumers' minds, reinforcing brand presence and encouraging repeated purchases. Celebrity endorsements were also found to play a crucial role in the advertising strategy. By adding credibility and increasing brand trust, celebrities helped capture the consumers' attention and enhance brand recall, leading to higher consumer attraction and loyalty. Moreover, the study highlighted that the effectiveness of advertisements was moderately influenced by the quality of the message content, the creativity of the advertisements, and the strategic selection of media platforms. Compelling message content and innovative advertisement designs captured the consumers' interest and effectively communicated the brand's value proposition. Strategic media selection ensured that advertisements reached a wider audience, utilized a mix of traditional and digital media to maximize visibility and impact. The study concluded that a combination of frequent advertisements, celebrity endorsements, and creative, well-placed advertisements formed a robust strategy for influencing the consumers' behaviors. To maintain and enhance advertising effectiveness, it was essential to continuously adapt strategies based on the consumers' feedback and evolving market dynamics. Therefore, the recommendations include increasing the frequency of advertisements, leveraging appropriate celebrity endorsements that resonate with the target audience, enhancing creative content to make advertisements more engaging, and maintaining a responsive approach to market feedback. These strategies collectively aimed to strengthen brand presence, improve the consumers' engagement, and influence purchase decisions more effectively, ensuring sustained growth and competitiveness for Ephesian detergent products in the dynamic market of Addis Ababa.

Key Words: Advertisement, Purchase Decision, Celebrity Endorsement, Media Selection, Message Content

The Effects of Training on Employees' Job Performance: The Case of Dashen Bank S.C

Tensae Abera Tadesse

This study was designed to assess the impacts of training on staff performance at Dashen Bank S.C. The methodologies used to undertake the study involved both primary and secondary data collection instruments. The study found out that there was a strong correlation between targeted staff training and job performance. Close and systematic integration of staff training with performance planning and evaluation could maximize the benefits of training in terms of enhancing the efficiency of both the individual staff members as well as the organization. Thus, strategic investment in staff training remained crucial for Dashen Bank's continued growth and adaptation in the competitive banking sector. The study through an investigation of the link between staff training and staff performance, sought to contribute to the body of knowledge on the need for and modalities of strategic investment in performance driven staff development by all organizations, particularly the dynamic banking sector in Ethiopia.

Key Words: Training, Performance, Job Performance, Dashen Bank

Perceptions of Employees on Performance Appraisal Practices: The Case of Adanech Argaw Timber and Plank Manufacturing Company

Teshome Zewdu

This study was conducted at Adanech Argaw Timber and Plank Manufacturing Company (AATPMC). The study aimed to assess the employee's perceptions on the performance appraisal (PA) practices of the company and its effects on the employees' satisfactions and career development using descriptive research design. In conducting this study, primary data were collected using structured questionnaires and an interview. In this study the researcher conducted all 263 employees, among 263 questionnaires distributed, 250 volunteers were received it and 239 questionnaires were returned. Descriptive statistics, such as frequency counts percentages and mean were employed to analyze the data gathered. The findings of the study clearly showed that though AATPMC had implemented a performance appraisal system, the employees were not satisfied or even properly served by the system due to its subjective and non-participatory nature. Siding to non-participatory nature, the employees were not motivated by the results of the system as the bank usually conducted PA for the sake of formality or monetary rewards rather than the developmental purposes. The study also came up with a clear testimony of participants claiming high level of errors, biases, and rater's incompetency on the PA system of the company. Failure to properly utilize the results of PA resulted in unjustified and prolonged retentions of the employees in the same post without promotion. In alleviating this and other problems, the study recommended that the company benchmarks should be best practiced in the industry, introduced standard PA measuring tools and systems, aligned organizational objectives with the system, effectively made use of the results for the identification of the employees' weaknesses, strengths and training needs so that AATPC could retain the existing and attract competent employees of the sector.

Key Words: Employees' perceptions, Performance, Performance Appraisal, Career Development

An Assessment of Credit Risk Management in Banking Business: The case of Bank of Abyssinia S.C

Tewodros G/Hawaryat

The objective of this research was to assess the credit risk management of Bank of Abyssinia S.C which has great concern like most banks because unable to control credit risk can easily and most likely facilitate bank failure. So, managing credit risk is complicated task which needs comprehensive consideration and practices for identifying, measuring, controlling and minimizing credit risk. In this study, the researcher utilized purposive sampling technique in order to select participants of the study. For the purpose of this study, both primary and secondary data were used. Primary data were collected through questionnaires and distributed to respondents that involved professionals working in the banks, such as Department Managers and Senior Officers working on loan processing. Descriptive statistics, such as average, percentages, frequencies and tables were used to analyze and present the data. The study found that factors such as information asymmetry on credit policy, weak credit analysis and poor credit monitoring are influence towards the attainment of successful credit risk management in BOA. Based on the findings, the paper recommends that the bank's credit policies should be designed and implemented with consideration for internal and external factors that enable the bank to maintain sound credit granting standards; monitor and control credit risk; to properly evaluate new business opportunities; and identify and administer problems of credits.

Key Words: Credit, Credit Risk, Credit Risk Management, Banking Business

Effects of Organizational Conflicts on Employees' Performance: The case of Save the Children International, Addis Ababa Ethiopia

Tigest Sori

This study examined the impact of organizational conflict on the employees' performance within Save the Children International, employing an explanatory research design. Quantitative research method was utilized to explore how different types of conflicts influenced the employees' performance among 250 participants from various departments in Addis Ababa. The data was collected through structured questionnaires, with demographic characteristics analyzed descriptively and inferential analyses assessing the effects of conflict on performance. Reliability was confirmed using Cronbach's alpha, and validity was established through content, convergent, and discriminant validity tests. The findings indicate positive correlations between all types of conflict and performance, highlighting the varying degrees of impact. Intrapersonal conflict suggests potential productivity gains through effective management of internal struggles. Interpersonal conflict underscores the importance of communication and conflict resolution skills. Intragroup conflict emphasizes the value of open dialogue and structured resolution processes within teams. Intergroup conflict reveals substantial benefits from healthy competition and collaboration across organizational groups. These findings suggest that strategic management and leveraging of organizational conflicts can enhance the employees' performance effectively.

Key Words: Intrapersonal Conflict, Interpersonal Conflict, Intragroup Conflict, Intergroup Conflict, Employees' Performance

Factors Affecting Adoption of Electronic Banking: The Case of Awash Bank, Southern Region

Tigist Alemzewd

Electronic Banking has been widely used in developed countries and is rapidly expanding in developing countries. Ethiopia's financial sector cannot remain an exception in expanding the use of the system. Thus, this study was conducted with a general objective of investigating the factors that affected adoption of e- banking system at Awash Bank. To achieve the objective, descriptive and explanatory research designs were employed while using both qualitative and quantitative techniques. Data were collected from primary sources that involved questionnaire, while secondary data included journals articles and the like. By using simple random sampling technique, a sample size of 400 was selected. The collected data were analyzed usingstatistical tools (SPSS-Version 25).Both descriptive and inferential statistics were used for the data analysis. The results show that although there was a moderate level of knowledge of banking services, users' adoption was low. This implied that the bank had to step up its educational initiatives. Another problem was security, which emphasized the significance of strong security procedures and transparent data privacy communication. Correlation analysis was used in the study to look at the connections between different variables and the adoption of e-banking. The adoption of security/confidentiality, environment, and organizational elements were significantly positively correlated, according to the study. Furthermore, there is a somewhat favorable link between acceptance and knowledge. Regression analysis was used to determine the main variables impacting the uptake of e-banking. A significant amount (86%) of the variation in adoption rates could be explained by the model. Infrastructure, awareness, environment, and security/confidentiality were important factors that influenced Awash Bank's adoption of e-banking. However, it was shown that organizational aspects had a modestly detrimental influence, necessitating more research. The study's result highlights the necessity of a multimodal strategy to improve the Awash Bank's adoption of e- banking. This entails developing a favorable legislative framework, investing in infrastructure,increasing knowledge of the advantages of e-banking, boosting security/confidentiality, and optimizing internal procedures.

Keywords: Awash Bank, e-banking, Adoption, t Driving Factors

Factors Affecting Credit Risk Management: The Case of Bank of Abyssinia S.C

Tigist Bechere

The objective of this study was to investigate the factors affecting credit risk management practices in the Bank of Abyssinia. To achieve this, both primary and secondary sources of data were used. Questionnaires were distributed to 84 selected employees working in risk management and credit management departments at head office of Bank of Abyssinia from which 80 questionnaires were returned. In addition, an interview was conducted with four (4) managers. In the study both quantitative and qualitative research approaches with descriptive and inferential analysis techniques were employed. Descriptive and multiple linear regression analysis were conducted on the data collected through questionnaires with the help of Statistical Package for Social Science (SPSS), version 27 and interview data were analyzed thematically. Descriptive analyses as well as qualitative analysis of interviews data were conducted to evaluate effectiveness of credit risk management practice. The result revealed that the Bank has effective risk management system. Sound credit risk environment, appropriate credit granting process, effective credit risk monitoring and follow up were properly institutionalized. The result also showed that the bank incorporated environmental risk analysis, government policy risk analysis, and market risk analysis in its credit risk management system. Whereas the regress analysis was conducted to examine the effect of independent variables (credit risk environment, credit granting process, credit risk monitoring and follow up, environmental risk analysis, government policy risk analysis, market risk analysis) on dependent variable (effectiveness of credit risk management system). The regression output result indicated that all explanatory variables have statistically significant positive effect on credit risk management of the bank. Based on the results the researcher recommended that the bank ought to robust its credit risk management through incorporating stress tests for potential government policy risks analysis and developing information systems and analytical techniques in credit assessment process.

Keywords: Banking Sector, Credit Risk Management System, External Factors, Internal Factors

Effects of Training and Developmental Practices on Employees' Job Performance: The Case of Awash Wine S.C

Tigist Demele

The study was conducted at the Awash Wine Share Company to determine the impacts of training on the employees' performance. The study's goal was to see if training and development may improve the employees' performance using Awash Wine as a case study. Data were gathered using questionnaires distributed to 225 staff members. The data for analysis were collected viaa self-administered questionnaire. The study examined whether the human resources or training department has a training and development program in place to improve the employees' performance to accomplish the Winery's stated objectives. The study was qualitative in nature. The researcher employed SPSS-20 software, and descriptive statistics were applied to the surveys. On the key findings for all other skill development areas (teamwork, quality, production, leadership, and marketing) highlighted positive outcomes. However, the employees' feedback section specifically mentioned needing more work in areas like knowledge, competence, time management, prioritization, motivation, and decision-making confidence. This suggests that while the training programs where a positive impact had specific skill sets; there was crucial areas where the training was not fully addressing the employees' needs. Therefore, the recommendation section focused on improving the training based on the employees' feedback to ensure a more well-rounded development program. As a result, further research is needed. The recommendations are based on the findings that affected the employees' performance at Awash Wine S.C.

Keywords: Training, Performance, Developmental Practices, Awash Wine S.C., Employees' Job

An Assessment on Practices and Challenges of Change Management at OromiaBank S.C

Tigist Taye Wolkeba

Organizational change is crucial for success in today's dynamic business environment, and effective change management is essential for navigating transformations. This study assessed change management practices and challenges at Oromia Bank S.C., a leading financial institution in Ethiopia. Utilizing a descriptive research design, the study examined current practices, identified challenges, and evaluated the ADKAR model's effectiveness from individual and organizational perspectives. Data was collected through structured surveys and qualitative interviews with employees and management at the bank's head office in Addis Ababa. From a target population of 801 employees, a sample size of 267 was determined using Yamane's formula. The findings revealed that Oromia Bank implemented various change management practices, including communication campaigns, training programs, and employee engagement efforts, but faced challenges such as resistance to change, inadequate communication, insufficient training, and misalignment with strategic objectives. The ADKAR model analysis highlighted critical areas needing attention, such as gaps in awareness, desire, knowledge, ability, and reinforcement. Recommendations include adopting a more structured, employee-centric approach to change management, strengthening communication strategies, enhancing training programs, fostering adaptability, and building overall change management capabilities. These insights can guide effective change management strategies for Oromia Bank and other organizations in the Ethiopian banking sector, emphasizing the human dimension of change to achieve sustainable success.

Keywords: Organization, Change Management, ADKAR model, Banking Sector, Communication, Oromia Bank

Effects of Training Process on Employee' Performance: The Case of Addis International Bank S.C

Tihut Alemayehu

Training is a critical process, which seeks to improve the performance of workers in the organization. The study focused on the Effect of Training Process on the Employees' Performance: The case of Addis International Bank S.C. The study used explanatory and descriptive research designs and also adopted quantitative & qualitative research approach and used both primary and secondary data sources. The primary data collected from Addis International Bank Staffs through a questionnaire for 150 employees who were selected using purposive sampling technique. The collected data were analyzed using statistical tools (SPSS- Version 20). Both descriptive and inferential statistics were used for the data analyses. The descriptive statistics, such as frequency, percent, mean and standard deviation were used for describing the demographic characteristics of the 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 was relationship existed between independent and dependent variables. The findings of the study indicated that the training design and evaluation of trainings were not fully implemented in the organization. The findings indicated that training was positively correlated and claimed statistically significant relationship with employees' performance. The study concluded that training had positive effects on the employees' performance. From the Beta coefficient results, the researcher found that training evaluation contributed to the highest variation for the current employees' performance while training design contributed the least variation. Generally, the study recommends that training has to be strategic in order to achieve the organization desire and objective.

Key words: **Training, Employees' Performance, Training Need Assessment, Training Implementation, Training Evaluation, Training Design**

Effects of Emotional Intelligence on Team Performance: The Case of Kirkos-sub City Administration Office

Tirfesa Roga

The purpose of the study was to examine the effects of emotional intelligence on team performance at Kirkos sub city administration office in Addis Ababa. Four research objectives that sought to be understood how emotional intelligence affected a team's performance served as the study's guidelines. To achieve the objective of this study, the researcher used a quantitative research approach. Questionnaire was distributed for 175 employees and returned 162 of the questionnaire filled out correctly. And also the researcher used explanatory research design for conducting this research. The data was analyzed using SPSS Version 26 software which was adapted to analyze the data. The study randomly selected seven offices, by using the four dimensions of emotional intelligence: self-awareness, self- management, social awareness and relationship management were used. Therefore, the regression analysis concluded that the mean of self-awareness, relationship management, social awareness and self-management had statistically significant effects on team performance at Kirkos Sub-City administration office, Addis Ababa. Finally, the study forwarded the recommendation that Kirkos Sub- City administration office should focus more on the enhancement of emotional intelligence in the work place. The managers should try to measure the problems encountered by the employees and provided them with training in order to overcome the fear of unknown and for the success of organizational performance through different contributions and emotionally intelligent employees' delivered to the profitability of service.

Keywords: Emotional Intelligence, Team Performance, Self-awareness, Social Awareness, Self-management Management Relationship.

Effects of Internal Marketing on Employees' Job Satisfaction: The Case of East African Pharmaceutical PLC

Tobel Dereje

This study investigated the impact of internal marketing on job satisfaction among the employees of East African Pharmaceutical PLC (EAP) in Addis Ababa, Ethiopia. Using a quantitative research approach, structured self-administered questionnaires were employed to measure internal marketing through five dimensions: motivation, training and development, communication, empowerment, and managerial support, with job satisfaction as the dependent variable. The primary objective was to assess how these practices influenced the job satisfaction, provided insights for improving the employees' engagement and organizational performance. The collected data were analyzed using both descriptive and inferential statistical methods. Descriptive statistics offered a comprehensive overview of the respondents' demographics and general data trends, while inferential statistics, including multiple regression analysis, tested the hypotheses and determined the relationships between internal marketing practices and job satisfaction. This analytical approach ensured a robust examination of the data and reliable conclusions. Key findings indicate that training and development programs significantly enhanced job satisfaction, and emphasized the importance of continuous professional growth opportunities. Motivation was identified as a critical factor, with motivated the employees' reporting higher job satisfaction levels. Empowerment through shared decision-making and responsibility positively affected job satisfaction highlighted the need for managerial strategies that fostered autonomy. Effective communication channels were linked to increase job satisfaction, underscoring the importance of transparency and information flow. Managerial support also significantly contributes to job satisfaction, demonstrating the value of supportive management practices. These findings align with existing literature, reinforcing the theory that internal marketing practices enhanced the employees' job satisfaction. The implications of this study were significant. For EAP, the results offered a roadmap for developing targeted internal marketing strategies to improve the employees' satisfaction and organizational performance. For the academic community, the study contributed to the understanding of internal marketing role in job satisfaction, and provided empirical evidence from the pharmaceutical sector in Ethiopia. This research serves as a foundation for future studies, encouraging further exploration into the dynamics between internal marketing and employee satisfaction across various industries and cultural contexts.

Key Words: Internal Marketing, Employees' Job Satisfaction, East African Pharmaceutical PLC, Addis Ababa

The Role of Organizational Culture on Employees' Efficiency: The Case of Child Developmental Training Research Center

Tofik Seman

The main objective of this research was to investigate the contribution of organizational culture on the employees' efficiency at Child Development Training and research Center. As a springboard, the study assumed organizational culture dimensions as an independent variable and the employees' efficiency as dependent variable. The dimensions of organizational culture further expressed using work place environment, trust, teamwork and communication. To address the main target, descriptive and explanatory type of approach were used while a questionnaire was used to gather primary data. The target population of the study was all staff members who were working in Addis Ababa head office and Sendafa training center. Totally, the organization had 136 employees, so the research used census instead of using sampling technique because of the smallness of the population. The data collected from the participants were analyzed using descriptive statistical techniques, such as mean score and standard deviation. In addition, the data were analyzed using correlation and multiple linear regressions to investigate the relationship between the variables of the study using statistical Package Social Science Version 27. Specifically, the regression result revealed all predictor variables or organizational culture dimensions (trust, teamwork, communication, and workplace environment) had statistically significant contribution on the employee's efficiency. The result shows that the four independent variables: trust, teamwork, communication, workplace environment that were researched explained 55.9% of variation the employees' performance as presented by the R² value. The study concluded that an improved organizational cultural practice was an increasingly essential instrument for the higher employees' efficiency. Therefore, the management of the organization should enforce these four organizational cultural dimensions as a way of improving its employees' efficiencies.

Key Words: Team Work, Trust, Communication, Teamwork, WorkplaceEnvironment, Employee efficiency, Organizational Culture

Factors Affecting Project Completion: The Case of Fetish Construction at Private House Association

Tsega Eshetu

This study examined the impact of implementing lean construction practices on successful project completion within the private house association sector in Addis Ababa. The research focused on key variables: such as Collaborative Project Management, Information Sharing, Advanced Technologies, lean construction practices, and their influences on the project completion. Employing a descriptive and explanatory research designs, the study aimed to provide a comprehensive understanding of the factors that contributed to the project success in this context. The data were collected through a combination of quantitative method, including questionnaires with 35 employees from Fetish Construction. The reliability of the variables was confirmed through Cronbach's alpha, indicating high internal consistency. Descriptive statistics, normality tests, and non-parametric tests were utilized to analyze the data, providing insights into the relationships between the variables. Key findings revealed that while traditional project management practices and information sharing did not show a significant direct impact on the project completion, the integration of advanced technologies demonstrated a near-significant positive effects. Lean construction practices, although not significantly impacting project completion directly, highlighted the potential areas for optimization. Based on these findings, recommendations include the significance of enhancing collaborative practices, investing in advanced technologies, optimizing information sharing protocols, and refining lean construction implementation strategies. These actions are expected to improve project efficiency and effectiveness, contributing to better project completion outcomes in the construction sector.

Key Words: Collaborative Project Management, Information Sharing, Advanced Technologies, Lean Construction Practices, Project Completion

Effects of Organizational Culture on Employees' Job Performance: Balezaf Alcohol and Liquors Factory in Focus

Tsige Edmealem

This research examined the effects of organizational culture on the employees' performance at Balezaf Alcohol & Liquors Factory in Addis Ababa. Utilizing the Denison Organizational Culture Model, the study focused on four key dimensions: adaptability, involvement, consistency, and mission, to analyze their influence on workforce efficiency, commitment, and overall productivity. The study employed quantitative data from the employees' surveys. The results indicated significant correlations between organizational culture dimensions and the employees' performance metrics, highlighting adaptability and involvement as critical factors for enhancing productivity and engagement. The findings provided actionable insights into Balezaf's management to optimize the organizational culture to improve performance and sustaining competitive advantage in the Ethiopian alcohol manufacturing industry. This study contributes to the broader understanding of the cultural dynamics in industrial contexts, offers a valuable reference for the future research and practical applications within similar settings.

Keywords: **Organizational Culture, Employee Performance, Organizational Culture, Balezaf Alcohol and Liquors Factory, Workforce Productivity, Ethiopia, Industrial Context,**

Effects of Financial Compensation on Employees' Performance: The Case of Ahadu Radio and Television PLC

Tsinat Melaku

This study assessed the effects of financial compensation on organizational performance of Ahadu Radio and Television. This research studied financial compensation practices in the area of basic pay, allowances, and cash bonus and salary increment. Both explanatory and descriptive designs were used while a questionnaire was used to gather primary data. The study sample in terms of the respondents covered randomly selected 156 employees of Ahadu Radio and Television at main office and branch offices in Addis Ababa. The data collected was analyzed with the aid of descriptive statistical technique, such as frequencies, percentages and mean scores. Moreover, correlation and multiple linear regressions were used to examine the relationship between study variables using Statistical Package of Social Sciences Version 25. The findings of the study revealed that the combined effects of various financial compensation management practices influenced organizational performance positively. The result of regression also indicates that all predictor variables (basic pay, allowances, and cash bonus and salary increment) had statistically significant contribution on organizational performance. The adjusted R^2 of 0.481 indicates 48.1% of the variance in organizational performance could be predicted by financial compensation management practiced by the company. Thus, it can be concluded that improved financial compensation management practices are significantly influencing organizational performance. Therefore, the management of Ahadu Radio and Television should improve its financial compensation management practices as a way of improving the company performance.

Key Words: Financial Compensation, Organizational Performance, Basic Pay, Allowances, Cash Bonus Salary Increment

An Assessment of New Product Development Challenges: The Case of Senselet Food Processing

Tsion Esayas

The main purpose of this study was to assess the new product development and organization performance in the case of Senselet Food Processing. This research was descriptive type research & used census survey. Both primary and secondary methods of data collection were applied. The key findings indicate that the major challenges of the new product development included consumer perception, nature of new products, cost of marketing, mistrust in customer- company relationship, failure to adopt information technology, low-trained and inexperienced marketing staff, pricing of new products, lack of innovativeness, complex procedures in claims management, lack of awareness, cost of product development, and distribution issues. The main opportunities gained from new product development were profit maximization, winning customers, increasing market share, building brand, increasing business continuity, goodwill, and creating differentiated products. In conclusion, the study found that Senselet Food Processing faced several challenges in its new product development efforts that impacted organizational performance. It had also opportunities to leverage. To address these, the researcher recommends that the company should hire experienced professionals, develop a strategic marketing approach, and work to mitigate the key challenges identified in order to improve its overall organizational performance.

Keywords: **New Product Development, Organizational Performance, Food Processing, Challenges, Opportunities**

Effects of Employees' Motivation on Organizational Performance: The Case of Bank of Abyssinia

Tsiyon Yeakob

The main aim of this study was to examine the effects of the employees' motivation on organizational productivity of Bank of Abyssinia. The effects of the employees' motivation on organization productivity were examined in the study. Structured questionnaires were used as data gathering tools. Data were collected from bank of Abyssinia permanent employees. The explanatory research design with quantitative research approach was employed in the study. 262 respondents were utilized for data analysis. After the data had collected, they were coded and edited properly. Then, they were analyzed through inferential statistics. The results of the study revealed that from the employees' that the motivation factors recognition had the highest positive and significant effects on organization productivity followed by payment at Bank of Abyssinia. All factors identified as the employees' motivation in this study had a statistically significance positive effect on the organization performance. Based on the study results, the managerial implications suggest that it is important to prioritize and enhance the employees' motivation by focusing on various factors, including work content, job satisfaction, working conditions, payment, benefits, career advancement, recognition, and supervision.

Keywords: Employees' Motivation, Bank of Abyssinia, Organization Productivity, Bank Productivity

Factors Influencing Customers' Intentions to Use e-Banking Service: The Case of Some Selected Branches of Commercial Bank of Ethiopia in Addis Ababa

Wintana Wolday

The objective of this study was to examine the Factors Influencing the Customers' Intention to Use e-Banking Service at Commercial Bank of Ethiopia in central district. In addition, the study considered independent variables focusing on attitude toward behavior, subjective norm, perceived usefulness and perceived ease of use and dependent variable focused on the users' intention to use e-banking service to determine whether a relationship existed between the variables in order to attest the study objectives. The researcher used both descriptive and explanatory survey designs. A total of 384 questionnaires were distributed to the customers of the commercial bank of Ethiopia in the central Addis Ababa district of which 372 was used. The respondents were selected using a simple random sampling technique. The questionnaire was tested for its reliability and found to be reliable enough to study the research questions. The data were collected through questionnaire and analyzed through SPSS and the descriptive mean, correlations and regression of the data were analyzed. The findings of the study indicate that there was significant positive relation between the independent and dependent variables. The researcher concluded that perceived ease of use of e-banking had a high significant effect on the customer's intention to use electronic banking. This study had implications for research and practice. On the practical side, the results showed that the perceived usefulness was a significant driver to the intention to use electronic banking to which the bank customers were sensitive to risk. The study recommended that cultivating awareness of e-banking is necessary as the e-banking is time saving and can solve their problems.

Key words: Mobile Banking, Customers' Intentions, Commercial Bank of Ethiopia, Central District

Determinants of Effective Tourism Marketing Practices: The Case of Addis Ababa Culture, Arts and Tourism Bureau

Woubit Seyoum

Addis Ababa city is rich in various tourism resources that could attract tourists from different parts of the world. However, in the city, tourism marketing does not meet the tourism potential in reality. The purpose of this study was to identify determinants of effective tourism marketing practices, the case of Addis Ababa culture, arts and tourism bureau. The study was descriptive and explanatory in design and a cross-sectional method with quantitative and qualitative research approaches. Questionnaires and key informant interviews were the main data gathering tools. Purposive sampling technique was used to select the target population and the census was to determine the sample size of the population. Data were analyzed using descriptive and inferential statistics (percentage, frequency, mean, standard deviation, sig, correlation and regression) through SPSS version 26. The study revealed that political stability, infrastructural facilities, stakeholder cooperation, promotion, economy, technology and human resources are the major determinants of tourism marketing in AACATB. Besides, practices of the bureau need focus on potential customers, TICs, digital marketing, knowing and advertising those attractions & destinations. Therefore, to market tourism effectively, the AACATB should develop TICs, work with stakeholders, promote where there is market using technological platforms, hanging all with competent human resource.

Keywords: Determinants, Tourism, Arts, Marketing, Practices

Determinants of Employees' Turnover Intentions: The Case of AGL Logistics Ethiopia

Wubit Gosaye

The main purpose of the study was to identify the Determinant of the Employees' Turnover Intention in AGL Logistics. The study employed descriptive and explanatory method using primary and secondary data. The study also employed survey method. It had used close ended self-administered questionnaire which is designed to collect quantitative data. The questionnaire design includes 4 items of demography, 7 dimensions of determinants of turnover with 36 items and turnover intention. Independent and dependent variables' items utilized with five Point Likert-scales. A total of 150 questionnaires were administered and 143 were analyzed with a response rate of 86.52%. The reliability and validity were tested before analyzing the data. Data analyses were done by descriptive statistics, correlation and regression analyses using SPSS Version 20 (Statistical Package for Social Science V20). Seven determinants, i.e. the employee turnover; career advancement, salary, job security, organizational culture, employee attitude, organizational commitment, and location of a company, were assessed at AGL Logistics. The study also found AGL Logistics employees had high intention to leave the company. The other finding was that all determinant of turnover intention had negative relationship with turnover intention. Besides this, all determinants of the employee turnover were found to be insignificantly associated with turnover intention. Furthermore, the study found that all determinant of the employee turnover explained turnover intention. The regression model explained about 64.7% of the variance in the dependent variable i.e. turnover intentions was explained by the independent variables i.e. organization culture, job security, Salary, career advancement, employee attitude, organization commitment, and location of a company. Therefore, to reduce turnover intention the policy makers and/or AGL Logistics management must focus on improving the determinants of the employee turnover that have high impact on turnover intention.

Key Words: Employee, Determinant, Turnover, Turnover Intention

Effects of Work Environment on Employees' Performance: The Case of Ethio- telecom Head Quarter, Addis Ababa

Yadene Temesgen

The main goal of this study was to examine the effects of the working environment on the employees' performance in the case of Ethio Telecom Headquarter in Addis Ababa. A qualitative research approach was carried out for this research. The research method was conducted by cross- sectional data which were collected to address the research objectives of the study using a self- administered questionnaire from 200 employees who were selected randomly. The collected data were analyzed using descriptive statistics, correlation, and regression analyses through the Statistical Package for Social Science (SPSS) Version 26. The study used six major working environment factors: leadership approach, physical work place environment, work-life balance, and individual characteristics as predictor or independent variables and the employees' performance as the dependent variable. The finding of the research revealed that leadership approach, physical work place environment, work-life balance, and individual characteristics have a positive and significant effect on the employees' performance. Pearson product moment correlation coefficient results showed a significant positive relationship between leadership approach, physical work place environment, work-life balance, and individual characteristics. Based on the findings of the study, it is recommended that the Ethio- Telecom Head Office should enact on the individual characteristics and frequently review policies to ensure their effectiveness. Physical work place, work life balance and Leadership approach should be at acceptable level; high officials ought to be sure of their stay at acceptable level to increase the employees' performance.

Keywords: Ethio -telecom, Employees' Performance, Working Environment

Effects of Voucher Card Selling Service Outsourcing Practices of Distributors on Service Quality: The Case of Employees' Perspectives of Ethio- telecom

Yetemwork Degu

Telecom service providers heavily depend on the customers' perceptions and expectations of quality, a challenging metric to gauge accurately. Surveys are widely employed to gather the customers' feedback on service quality, with SERVQUAL being a recognized tool in this domain. Research consistently links improved service quality to higher customers' satisfactions. Previous studies have explored service quality across various industries, focusing notably on the telecom sector. This study specifically examined the impacts of distributor outsourcing practices in voucher card sales on service quality, as perceived by Ethio Telecom employees, using an explanatory research design. Quantitative method guided by SPSS software was employed, utilizing descriptive statistics, such as mean and standard deviation, alongside correlation matrices and multiple regression analyses. The study encompassed 324 randomly selected individuals from Ethio- Telecom, achieving a remarkable 100% response rate with 179 completed self-administered surveys from sampled employees. Findings underscored a robust, positive correlation between cost efficiency, responsiveness, reliability, empathy, certainty, and user satisfaction. The study concludes that optimizing telecom service cost-effectiveness while preserving core aspects like reliability, empathy, and responsiveness significantly enhances service quality and thereby boosts the customers' satisfactions. It advocates for the integration of advanced service quality management approaches tailored to telecom industry standards and effective, quality-focused service protocols.

Keywords: Ethio- telecom, Distributors, Service Outsourcing, Service Quality, Voucher Card Selling

Factors Affecting the Performance of Public Construction Projects: The Case of Addis Ababa Roads and Condominium Projects

Yiftaalem Akelom

Despite significant public investment in construction projects, they are rarely made to meet planned schedules, costs, and quality standards. This study assessed the performance of public construction projects in Addis Ababa across three dimensions: schedule, cost, and quality. Data were collected via questionnaires from 122 respondents, including project managers, resident engineers, and counterpart engineers. The Relative Importance Index (RII) identified critical factors affecting performance gaps, and ANOVA, correlation, and multiple regressions were used for analysis. The findings reveal average variances of -117.84% in schedule, -32.37% incost, and -17.95% in quality, with statistically significant differences among project types. Schedule variance positively impacted cost variance, and quality variance positively affected schedule variance. Key factors contributing to performance gaps include ineffective planning, poor site management, financial difficulties, delays in payment and site delivery, low-price bidding reliance, design approval delays, and external issues like price escalation and utility unavailability.

Key Words: Project Performance, Schedule Variance, Cost Variance, Quality Variance

An Assessment on Procurement Practices and Challenges in the Public Sector: The Case of Ethiopian Agricultural Transformation Institute

Yohannes Tadesse Yirdaw

Research on public procurement has gained a significant attention in the recent years, yet a notable gap remains in understanding specific practices within Ethiopia. Procurement management involves systematically planning, organizing, executing, directing, controlling, and evaluating activities to achieve organizational objectives. It encompasses more than purchasing by involving requirement identification, supplier evaluation, source selection, contract negotiation, delivery oversight, and payment management. Procurement, emphasizes timely delivery, quality, and cost-effectiveness in acquiring goods, services, or works from external sources. This study investigated the assessment on Procurement Practices and Challenges in the Public Sector at the Ethiopian Agricultural Transformation Institute. Effective supplier selection, robust buyer-supplier relationships, organizational capacity, and ethical practices were posited to enhance performance. Using a descriptive research design, primary data were collected via questionnaires from operational department staff (response rate: 79%). The findings underscored the need for the institute to refine supplier selection, strengthen financial and risk assessments, fortify ethical standards in supplier relationships, and improve monitoring. To optimize procurement, the institute should implement ERP systems, enhance internal controls, enable online procurement, and integrate ERP with other systems. The employees' adaptability to ERP, reducing manual processes, ethical practices, transparency, fairness, and compliance are crucial. Recommendations include improving supplier relationship management by establishing clear communication channels and regular feedback loops with suppliers to ensure mutual understanding and cooperation, developing and implementing procedures for timely and effective conflict resolution, enforcing policies that ensure all procurement activities are conducted transparently and fairly. Moreover, among the inclusion of a diverse range of suppliers to enhance competition and innovation, and implementing strict policies and training programs to prevent and manage conflicts of interest among procurement staff should also be considered. By addressing these areas, the Ethiopian Agricultural Transformation Institute can significantly enhance its procurement practices, lead to improved organizational performance and better achievement of its strategic objectives.

Key Words: Supplier Relationship Management, ERP Systems, Ethical Procurement Vendor Evaluation

Factors Affecting Utilization of Electronic Medical Record (EMR) System: The Case of Menelik II Comprehensive Specialized Hospital

Yonas Abi

The utilization of information and communication technology (ICT) in the medical field in the form of electronic medical record (EMR) system had been promoted as a way to reduce cost, increase effectiveness and improve the quality of care. In Ethiopia, the EMR is being rapidly implemented in both public and private sector healthcare facilities. However, the utilization of the EMR system has been met with partial success. Therefore, the study sought to find out the factors affecting utilization of electronic medical record (EMR) at Menelik II comprehensive specialized hospital, focusing on the attitudes of healthcare professionals, the influence of organizational culture, the proficiency in computer skill among health professionals and the extent to which staff training impacts EMR utilization. Using an explanatory research design, this study employs a quantitative approach to gather and analyze data. Surveys were distributed to a diverse group of healthcare professionals at Menelik II comprehensive specialized hospital, including doctors, nurses, and administrative staff. The survey was designed to capture data on their attitudes towards EMR system, perceptions of the organizational culture, their proficiency in computer skill and the impact of training. Statistical methods were used to analyze the collected data and identify significant predictors of EMR utilization. The findings reveal that negative attitudes towards EMR systems among healthcare professionals resulted in reluctance or resistance towards effective utilization. Additionally, inadequate organizational culture, lacking support or encouragement for technology adoption, acts as a barrier to the seamless integration of EMR systems into daily workflows. Deficient training programs contributed to healthcare staff not fully grasping how to utilize EMRs efficiently. Moreover, deficiencies in computer skills among staff further impeded their ability to harness EMR systems full potential. Collectively, these findings underscore how these factors negatively impacted EMR utilization and subsequently affected the overall efficiency of healthcare delivery. In conclusion, this study highlighted the crucial roles of positive attitudes towards EMR systems, supportive organizational cultures, and enhanced computer skill training for healthcare professionals. Additionally, it recommends tailoring training programs based on the knowledge level of the participants to ensure the content is appropriate and beneficial for all skill levels. Addressing the said factors is vital for optimizing EMR utilization which ultimately leads to improved healthcare outcomes and more efficient clinical workflows.

Keywords: **EMR System Utilization, Attitude, Organizational Culture, Computer Skill, Training**

Influences of Organizational Politics on Employees' Performance: The Case of Bank of Abyssinia Head Office

Yonas Nigussie

Organizational politics is typically described as a behavior that prioritizes an individual's self-interest at the expense of others and the organization's objectives. This topic is particularly under-researched in the developing world, especially within banking sector office. Moreover, organizational politics has often been studied separately from state politics despite their interconnected origins. This separation, largely driven by western scholars, may stem from the prevailing belief in the division between state and politics and the shift of resource control from the public to the private sector. This study aimed to examine the impacts of four dimensions of politics: perceived organizational politics, general political behavior, go along to get ahead and pay and promotion on the employees' performance at the Bank of Abyssinia Head Office located in Addis Ababa. Perceived organizational politics (POPs) was assessed using a tailored standard questionnaire that included additional items under the reward practice variable. In order to conduct the research, a descriptive and explanatory research designs with a quantitative approach was employed. Data were collected from a randomly selected sample of 298 employees and analyzed with both descriptive and inferential statistics. The findings indicate that general political behavior, go along to get ahead, and pay and promotion policy were negatively associated with and significantly undermined the employees' performance. This study tested the theories in a new context and contributed to the existing body of knowledge. It also suggests study areas for future researches.

Keywords: Perceived Organizational Politics, General Political Behavior, Pay and Promotion Policy, Employee Performance

Effects of Monitoring and Evaluation Practices on Project Delivery Performance: The Case of Amesco Real Estate PLC.

Zebiba Tofik

The main purpose of this study was to investigate monitoring and evaluation practices and their effects on project delivery performance at Amesco Real-Estate PLC. The study used both quantitative and qualitative research approaches to address the research questions. As the population size was limited, the researcher had employed census survey. Self-administer questionnaire was used to gather data. The collected data were analyzed by SPSS-Version 27. 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 perceptions of respondents on the relationship of dependent and independent variables. The inferential statistics like Pearson correlation and simple linear regression were used to show the relationship between independent and dependent variables. The findings of correlations suggest that monitoring, evaluation, and project performance are positively linked in the context of Amesco Real - Estate. This indicates that when these practices were perceived as more effective, they were associated with better project outcomes. Therefore, the study can conclude that one unit of monitoring increased the delivery of project performance by .487 or 48.7%. If there were a one-unit increase in evaluation, there would be .344 or 34.4% increase on delivery of project performance. If there were a one-unit increase in business environment, there would be .316 or 31.6% increase on delivery project performance. Regularly monitor progress, assessing the impact of implemented changes, and adapting your approach are needed to achieve sustainable success.

Key words: Monitoring, Evaluation, Business Environment, Project Performance

Determinants of Consumer's Preferences to Buy through Online Channels: The Case of Ashewatechnologys.com in Addis Ababa

Zelalem Desta

This study investigates the factors influencing consumers' preferences in online purchasing, utilizing an expanded version of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) as foundational theories. The research design was explanatory and descriptive, and the research approach was mixed; the targeted population was 502 customers and the sample size was 222, the sampling technique used was non-probability convenience sampling technique. Questioners as data collection instrument were used. With the overarching aim of comprehensively understanding online consumer behaviors, the research focused on website quality, trust, subjective norms, and attitude, price, and product availabilities. The major finding was that from other variables trust had the strongest positive correlation than other variable and it concludes that the research investigated the determinants influencing buying preferences of online customers at Ashewa technologies.com in Addis Ababa the study gave attention to governmental supports in strengthening legal frameworks to mitigate perceived financial risks for the customers. In conclusion, the research underscores the critical role of subjective norms, price, website quality, and product availability in driving online consumer behavior, providing a foundation for informed e-commerce strategies aimed at enhancing the customers' satisfactions and competitiveness in the online marketplaces.

**Key Words: Subjective Norm, Website Quality, Availability of Product, Attitude,
C u s t o m e r s Buying Preference**

2. Accounting and Finance

An Assessment of Real-Estate Performance in Addis Ababa

Biratu Geresu

This study aimed to assess the performance of the real estate sector in Addis Ababa, Ethiopia. Considering key dependent and independent variables as the capital city experiences rapid population growth and urbanization, there is an escalating demand for housing and commercial spaces, making the real estate sector pivotal for economic growth and urban development. Understanding real estate market performance is crucial for informed decision-making by policymakers, investors, and stakeholders. The dependent variable, real estate performance, was the central focus, evaluated using a mixed-research method that incorporates qualitative and quantitative data collection methods. Primary data was gathered through interviews and surveys involving real estate professionals, developers, government officials, and potential buyers. Secondary data was sourced from relevant reports, publications, and databases. Property Market Dynamics were analyzed to gauge fluctuations in property prices, rental yields, vacancy rates, and market liquidity. Infrastructure and urban development significantly influenced the real estate performance by shaping accessibility, connectivity, and livability. The regulatory framework and policies, including land use regulations, property taxes, and investment incentives, had a substantial impact on the market stability and investor confidence. Moreover, dependent variables played a critical role in determining the real estate demanded in the city. On the other hand, independent variables also influenced the overall real estate performance. Government policies, at national and local levels, impacted the real estate activities through housing subsidies, land allocation, and urban planning initiatives. Market demand, driven by population growth and consumer preferences, directly affected sales and occupancy rates of the real estate projects. Additionally, market supply, referring to the volume and type of properties, was available, impacted the equilibrium between demand and supply. In conclusion, this research contributed to a comprehensive understanding of the real estate sector in Addis Ababa and its determinants. The findings provided policymakers, developers, investors, and other stakeholders with insights to enable them to make informed decisions and formulate effective strategies for sustainable and resilient real estate development in the city.

Keywords: Real Estate Performance, Property Market Dynamics, Regulatory Framework, Socioeconomic Factors, Sustainable Development

Determinants of Credit Risk: The Case of Private Commercial Banks in Ethiopia

Mahlet Ayele

The study was carried out to empirically examine bank-specific and macroeconomic determinants of Ethiopian private commercial banks' credit risk using balanced 13-year (2010–2022) annual audited financial statements of 12 banks and macroeconomic data. The study employed an explanatory research design and a quantitative research approach. Using the purposive sampling technique, the study covered 100% of the population, who operated for full years during the study period. The study included five bank-specific variables: liquidity, return on equity, capital adequacy ratio, bank size, and loan growth, and three macroeconomic factors: real gross domestic product growth rate, annual inflation rate, and lending rate. A random effect model was used for the credit risk. The empirical result revealed that all bank-specific and macroeconomic variables except liquidity, bank size, and return on equity were statistically significant in determining the credit risk of Ethiopian private commercial banks. The study suggests that commercial banks should focus on implementing risk-adjusted capital allocation, macro-prudential risk analysis, advanced credit scoring, and diversification of loan portfolios to manage credit risk effectively and maintain financial stability in evolving economic environments.

Keywords: **Bank Specific Variables, Credit Risk, Commercial Banks, Macroeconomic Variables, Return on Equity**

An Assessment of Budget Practices in NGO': The Case of Grarbet TehadisoMahber

Melat Fantu

The study aimed to assess the budget practices in Grarbet Tehadiso Mahber. The research pursued to describe budgeting processes and budget monitoring practices at Grarbet Tehadiso Mahber and the conditions that resulted in good budget implementation. The study utilized primary data from questionnaire surveys. Questionnaires were distributed to the entire target population of 52 staffs who were directly engaged in the budgeting process, resulting in 46 completed and returned surveys. Qualitative data were subjected to analyze using descriptive statistical methods, including percentages and frequency, through SPSS Version 25. The findings revealed that the organization's overall budget preparation and utilization system lacked the involvement of relevant staff members and the timely and accurate recording of actual results was identified as an area needing improvement. Furthermore, the study indicates that a well-documented budgeting process for new projects or donors was less likely to pose challenges, requiring minimal time for learning and adaptation. The study concludes that the absence of users' participations in budgeting, coupled with delays in recording actual results, irregular budget comparisons, and untimely reporting, hampered decision-making, emphasized the crucial recognition of budgets for effective execution; nevertheless, a well-documented budgeting process facilitated smoother implementation for new projects, with organizational stability and positively influencing goal achievement.

Keywords: Budget Implementation, Budget Monitoring, Budget Control, Budget Preparation

Factors Affecting Customers' Bank Selections: The Case of Bank of Abyssinia

Meskerem Ayele

The main purpose of this study was to investigate the factors influencing the customers' selection among Bank of Abyssinia. The study specifically examined the effects of service charges, initial deposit requirement, interest charges, e-banking, ATM banking, number of branches, safety of funds, customer based service, and loan provision on customers' bank selection. Using a convenience selection approach, a total of 367 out of 384 Bank of Abyssinia customers were used as a sample for this research. The study was descriptive and explanatory research designs in nature, and survey research was employed to obtain data from the participants. Mean, standard deviation, Pearson's product-moment correlation, and multiple linear regressions were used as statistical techniques. The findings revealed a positive correlation between service charges, initial deposit requirement, interest charges, e-banking, ATM banking, number of branches, safety of funds, customer based service, and loan provision and customers bank selection. Furthermore, the study concluded that service charges, interest charges, e-banking, safety of funds, customer based service, and loan provision were significant determinants of the customers bank selection. The study also revealed that initial deposit requirement, ATM services, and number of branches had no statistically significant influence on the customers' bank selection. Finally, the study recommends that the bank should prioritize transparency and clarity in communicating service charges, offering competitive interest rates, and prioritizing robust and user-friendly e-banking platforms, alongside ensuring the safety of customer funds through regulatory compliance and strong security measures. Moreover, personalized account management services, clear loan terms and conditions, and responsive customer support are recommended to foster strong, long-term relationships with customers and instill trust in potential borrowers.

Keywords: **Bank Selection, e-Banking, Safety of Funds, Service Charges**

Quality of Customers' Services and Customers' Satisfaction: The Case of Commercial Bank of Ethiopia

Simret Mulugeta Debebe

This study aimed to examine the relationship between the quality of the customers' services and their satisfactions in CBE. The study employed a quantitative research method and a survey questionnaire to collect data from CBE customers. The survey was distributed to CBE customers in all areas of banking services. The sample size was 200 CBE customers. The data were analyzed using SPSS software. The findings of the study revealed a positive relationship between the quality of the customers' services and the customers' satisfactions in CBE. All five dimensions of service quality had a positive impact on the customers' satisfactions, but reliability and responsiveness had the strongest impact. The study also found that there were significant differences in the quality of the customers' services and their satisfactions across different areas of banking services. Retail banking customers had the highest levels of the customers' satisfactions, followed by corporate banking customers and a small or medium-sized enterprise (SME) banking customers, who had a wide range of financial needs. The findings of this study had a number of implications for CBE. First, the findings suggest that CBE should focus on improving the quality of its customers' services in all areas of banking services. This can be done by improving the five dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Most importantly, the findings suggest that CBE should pay particular attention to the dimensions of reliability and responsiveness. These two dimensions had the strongest impact on the customers' satisfaction, so improving them would likely lead to a significant increase in the customers' satisfactions.

Keywords: *Customers' Service Quality, Customers' satisfactions, Commercial Bank of Ethiopia, Service Quality Dimensions, Quantitative analysis*

Effects of Service Quality on Customers' Satisfactions: The Case of Commercial Bank of Ethiopia

Tigist W/Senbet

As the competitive environment becomes more turbulent in the banking industry, there is a need to provide quality service and ensure the customers' satisfactions, to increase high market share and competitive advantage. The study, therefore, was conducted to assess service quality on the overall customers' satisfaction in the case of the Commercial Bank of Ethiopia as target study area. In the study, the five of service quality were used; namely: tangibility, reliability, responsiveness, assurance, and empathy and a single item were used to measure their overall satisfactions. Questionnaires were distributed to the customers of the bank. The samples were chosen based on a systematic sampling. Primary data were collected using self-administered questionnaire through survey method to analyze the objectives, descriptive statistics, person correlation and inferential statistics. The result of the study showed that tangibility had the highest grand mean value. The effect of independent variable on reliability, tangibility, and assurance on the customers' satisfactions was conducted excluding empathy and responsiveness. The findings of regression analysis revealed that reliability and assurance had a significant positive relationship with the customers' satisfactions. Furthermore, the reliability, tangibility, and assurance had a positive effect on the customers' satisfactions. The study suggests that the bank should devise a strategy to increase the customers' satisfactions by emphasizing on improving its service quality. Hence, the managers of the bank can use this instrument to provide better quality services to their customers.

Key words: **Service Quality, Tangibility, Reliability, Responsiveness, Assurance and Empathy**

An Assessment of Internal Control Practices over Fixed Assets: The Case Of St. Mary's University

Wondwosen Shimelis

Internal control is a priority for detecting asset misuse and ensuring operational efficiency of the organization with rules and regulations. Any organization needs assurance that organization's internal controls are achieving their goals. The purpose of the study was to evaluate the performance and effectiveness of the system that was designed to control fixed assets in the institution. The findings of the study revealed that there were measures put in place by the SMU to enhance fixed assets handling system in the institution. The measurement put in place was management oversight responsibility for internal control whereby control policies and procedures were being adhered to. The study exploited information by the help of primary data from questionnaire and observational analyses. However, the purposive type of sampling was used in sampling. 45 respondents were sampled from 112 respondents who were under review. The data were processed using statistical package for social science (SPSS) software Version 20. The data gathered were analyzed and interpreted with percentages, frequency tables, mean and standard deviation. The overall result indicated that the internal control on fixed assets in the university was at room of improvement but could not be said effective. Particularly, the information and communication components of the internal control were not practiced at satisfactory level in the university. Controlling the environment was better from the rest of the internal components in the St. Mary's University as there were good control environment, good control activities and inadequate flow of information. Communication was practiced in the university. The recommendations drawn from the study were that the institution should establish internal audit units that there will always be internal audit personnel to ensure better fixed assets control system in the institution. In view of this, the internal audit personnel's should also be rotated at regular intervals to avoid any form of malpractices. Therefore, series decisions are required to observe and identify those problems. Appropriate measures should be taken to reduce the university's fixed assets maintenance cost and extend the retirement time of assets in order to attain the future plan and goal of the institution.

Key words: - Internal Control Practices, Fixed Assets, Asset Misuse, St. Mary's University

Determinant of Internal Audit Effectiveness on Business Organization: The Case of Ethiopian Trading Business Corporation

Workneh Tenagne Mazaw

The main purpose of this study was to investigate the determinants of internal audit effectiveness in the case of Ethiopian Trading Business Corporation. Descriptive and explanatory research designs and mixed research approach were used for the study. Mainly primary data sources were employed. To collect the primary data, close-ended questionnaires were mainly used. A total of 152 questionnaires were ~~administered~~, however, 139 were completed and properly returned, but the rest 13 questionnaires were not returned. Thus, the response rate became 91.44%. The respondents were selected using a simple random sampling technique. The data were analyzed with SPSS Version 27. Both descriptive statistics, such as mean and standard deviation and inferential statistics like correlation and regression were used to annualize the data. The results showed that there was a significant positive correlation between internal audit effectiveness and competency of internal audit, and between independence of internal audit and competency of internal audit. The study also found that management support, quality of internal audit, and relationship between internal and external auditors had positive effects on internal audit effectiveness. The study recommends that the organization should enhance the competency of internal auditors, ensure their independence and objectivity, provide adequate management support, maintain high quality standards, and foster a cooperative relationship with external auditors.

Keywords: Internal Audit, Competency, Independence, Quality of Audit Work, Internal and External Audit

Effects of Challenges in Value Added Tax (VAT) Collection Performance from Medium Taxpayers: The Case of the Merkato No.1 Medium Tax Payers Branch Office

Abreham Abza Sheraga

This study investigated the effects of challenges on the performance of Value Added Tax (VAT) collection from medium taxpayers at the Merkato No.1 Medium Taxpayers Branch Office. Despite VAT being a crucial revenue source for the government, inefficiencies in collection mechanisms have led to significant revenue losses. The research aimed to identify administrative, technological, communication, economic, and training-related factors that impacted on VAT collection efficiency. Using a mixed-research method approach, the study combined quantitative data from surveys and qualitative insights from in-depth interviews. A structured questionnaire was administered to staff officers at the branch office, focused on five key areas: administrative challenges, technological infrastructure, communication and support issues, economic and financial impacts, and training and capacity building needs. The survey results were analyzed using descriptive and inferential statistics, while thematic analysis was employed to interpret interview data. To check the reliability of the questionnaire, a pilot test was conducted and the analyses were conducted from which a Cronbach alpha value of 0.935 was found. The sample size of the study was 199 individuals selected through purposive sampling and the response rate was 90.3%. A Questionnaire with 34 items was distributed to employees who are involved in VAT collection. The study concludes that medium taxpayers at the Merkato No. 1 branch face significant challenges in complying with VAT collection performance. Key issues included administrative inefficiencies, inadequate technological infrastructure, poor communication, and substantial economic and financial burdens. These challenges hindered the effectiveness of VAT collection and compliance. The study recommends the necessity of taking actions to address the challenges, emphasize the need for procedural reforms, technological upgrades, improve communication strategies, economic support measures for taxpayers, and enhance training programs for staff to enhance VAT collection performance.

Key words: VAT, Performance, Revenue, Efficiency.

Factors Affecting the Adoption of e- Banking Services at Commercial Bank of Ethiopia

Addisalem Sisay

The reason for conducting this survey was to find out the factors influencing the adoption of electronic banking among Ethiopian commercial bank customers. Data were collected through questionnaires distributed to a target group of 400 customers of selected branches, with a response rate of 95.4%. A quantitative research approach was used to answer the research questions. The collected data were analyzed using SPSS version 26 for descriptive and inferential analysis. The relationship and influence of factors were analyzed using Pearson correlation and multiple regression analysis. The research results showed that the explanatory variables e-banking service awareness, e-banking device disruption, trust and demographic factors were identified as significant influences on e-banking adoption. Approaches to enrich E-Banking services are also suggested, including creating more user-friendly websites, reducing users' risk concerns, and the role of government in improving ICT infrastructure. Finally, in order to achieve a sustainable adaptation of e-banking services by financial institutions that best meet customer needs, more research work is suggested to further analyze the participation of E-Banking services in larger economic transactions. The findings suggest that enhancing users friendly interfaces, addressing security concerns, and improving ICT infrastructure could boost e-banking adoption. The thesis concludes with recommendations for further research to support sustainable e-banking services tailored to customer needs.

Keywords: E- Banking, Adoption, Commercial Bank of Ethiopia

An Assessment of Internal Audit Practices: The Case of Ethiopian Construction Work Corporation

Afework Ayele Gebremariam

The purpose of this study was to examine the practices of internal auditing and the roles played by auditors and other concerned staffs in Ethiopian Construction Company under the assumptionsthat the effective practices of internal audit can enhance the performance of any organization. Descriptive research design was used for the studying. The appropriate data were collected through questionnaires and interview. The data were analyzed with SPSS Version 24. The findings analyzed statistically were presented using tables, mean values and standard deviation. There was independent internal audit departments whose activities were influenced by the Ethiopia Construction Work Corporation Management and this study also found outthat the internal audits added values to the overall objectives of the corporation. The study also investigated that board of audit supported the independence of internal auditor for the corporation. Finally, it was found out that the management of the corporation took action on the audit findings of the internal audit. Thus, the researcher concluded that the overall practices of the internal audit in Ethiopian Construction Work Corporation performed accordingto the audit rules and international standard. Based on the findings and conclusion, it is recommended that the internal audit functions should be more strengthened in compliance with standards and audit quality review procedures in the corporate internal audit of the corporation.

Keywords: Internal Audit, Internal Audit Practice, Determinant of Internal Audit Practice

Impacts of Tele Birr on Accounting Information Quality: The Case Insights from Ethiopian Fuel Retailing Outlets

Aklesia Kefelegn

This study examined the relationship between the quality of accounting information provided by the digital payment system Tele birr and its impact on the users' satisfactions and the overall utility at fuel stations in Ethiopia. Through a survey of 336 fuel stations nationwide and a qualitative approach, the study offered a nuanced examination of how system functionality, information accuracy, and service efficiency interplayed to optimize accounting practices within the Ethiopian digital payment landscape. The regression results underscored the pivotal roles of multiple quality dimensions in elevating the efficacy of accounting information, emphasizing their significance in driving enhanced business operations and heightened customer satisfaction. The findings suggest that by continuously optimizing the use of Ethio-Telecom's Tele Birr platform; it can streamline accounting practices, enhance fuel station experiences, and drive success in the fuel industry. The study provides valuable insights into the transformative impact of digital payment technologies on accounting information quality and overall performance in the Ethiopian context.

Key words: Accounting Information Quality, Delone and McLean Information Systems Success Model, Information Quality, System Quality, Service Quality

An Assessment of New Entrant Banks Performance Pre- Post- Covid-19 Using the CAMEL Model: The Case of Some Selected Banks in Ethiopia

Befikru Masresha Desta

The aim of this research was to examine how the profitability and performance of Addis International Bank, Debub Global Bank, and Enat Bank S.C were affected by the COVID-19 pandemic. These banks were selected not only because of the global health crisis but also in light of the National Bank of Ethiopia's mandate for them to reach a paid-up capital of 5 billion birr, which was the minimum requirement for operating in the banking sector. These institutions were already facing challenges in meeting this capital threshold prior to the pandemic, with the possibility of forced mergers if they fell short. To gauge the pandemic's impact, this study compared the banks' performance before and during the pandemic using the CAMEL model. The analysis focused on CAMEL indicators for Ethiopian Commercial Banks spanning from 2014 to 2023, employing secondary panel data and an econometric model within the E-Views software.

Keywords: **New Entrant Banks Performance, Pre-Post-Covid-19CAMEL Model, Banks in Ethiopia,**

An Assessment of Prospects and Challenges of Establishment of Capital Market in Ethiopia

Dawit Mulate Taye

The study examined the prospects and challenges of establishing a capital market in Ethiopia using a descriptive research design that combined semi-structured questioner and thematic analyses of secondary data. The sample size consisted of 15 participants who were selected through purposive sampling technique. The study identified several challenges hindering the establishment of a capital market in Ethiopia, including inadequate regulatory framework, lack of investor awareness and education, political instability, insufficient government support, and limited access to technology, information availability, corporate governance practices, and a lack of trust in the financial system. Additionally, the study highlighted the importance of addressing limitations in financial infrastructure with a strong consensus among respondents that the government's role in reforming financial infrastructure was critical. Public-private partnerships were also seen as a viable solution to address infrastructure gaps. Overall, the study provided valuable insights into the potential benefits and challenges associated with establishing a capital market in Ethiopia, and highlighted the need for a comprehensive approach to address the identified challenges and create conducive environment for a thriving capital market.

Key words: Capital Market, Investor Awareness and Education, Political Instability, Financial System Trust

An Assessment of Determinants of Internal Audit Effectiveness: The Case of Federal Public Organizations in Ethiopia

Derartu Biratu Hordofa

This study aimed to examine the determinants of internal audit effectiveness in selected federal public organizations in Ethiopia. Using a census, the researcher administered questionnaires to 130 respondents, including internal auditor heads and internal audit staffs from three selected federal public organizations. The study adopted a quantitative research approach and both descriptive and explanatory research designs to assess the effects of independent variables on internal audit effectiveness. Key findings revealed high levels of management support and internal audit quality, but lower scores for the size of internal audit departments, internal audit effectiveness, and the relationship between internal and external auditors. Correlation analyses indicated significant positive relationships between the independent variables (use of technology, management support, internal audit quality, size of internal audit departments, relationship between internal and external auditors, and independence of internal auditors) and internal audit effectiveness. Furthermore, linear regression analyses confirmed the substantial influences of management support, internal audit quality, use of technology, and independence of internal auditors on the overall effectiveness of the internal audit function. Based on these findings, the study recommends that organizations enhance management support, invest in technology, improve internal audit quality, address resource allocation, strengthen inter-auditor relationships, and promote auditor independence to optimize the effectiveness of their internal audit practices. The finding of the study contributed to the existing body of knowledge on internal audit and provides practical insights for public sector organizations in Ethiopia and beyond.

Key words: **Technology, Management Support, Internal Audit Quality, Auditor Independence, Audit Effectiveness**

Factors Influencing the Effectiveness and Prospects for the Uses of Accounting Information Systems: Ethiopia's Construction Industry in Focus

Dereje Yilma

The objective of the study was to identify the factors influencing the effectiveness of AIS at Ethiopian's construction industries in Addis Ababa. This study employed a descriptive and explanatory research designs and quantitative research approach as well. A Using a convenience sampling technique, the population was selected as part of the study. A total of 100 questionnaires were handled by the respondents, and 94 of them were completed and returned. The data were analyzed using descriptive and inferential statistical tools. Pearson correlation and multiple linear regressions were used to analyze the relationship and difference between the independent and dependent variables. Statistical Package for Social Science (SPSS) Version 27 was used. The result of the multiple linear regression indicated that the independent variables (personal capability, interpretability, organizational culture, and internal control) dimensions had a statistically significant effects on the effectiveness of AIS. The study suggests that Ethiopian's construction industries should provide training and development programs to enhance the employees' knowledge and skills to use AIS effectively.

Key Words: **Effectiveness of AIS, Personal Capability, Interpretability, Organizational Culture, Internal control**

Opportunities and Challenges of E-Tax System in the Ministry of Revenue: The Case of Large Taxpayers' Branch Office

Edom Solomon

The study aimed to investigate the opportunities and challenges of the e-tax system implementation in the Ministry of Revenue of Ethiopia focusing on the large taxpayer branch office. The research employed a descriptive research design, adopting a qualitative-method approach. Both primary and secondary data were collected. The primary data were gathered through questionnaires distributed to large taxpayers and tax officers in the Ministry of Revenue. The secondary data were obtained from relevant documents and literature. The key findings disclosed that the e-tax system brought several opportunities, including convenience, cost savings, faster processing, enhanced data security, and improved tax compliance. However, the implementation also faced challenges, such as system risks, complexity, high investment costs, and lack of taxpayer awareness. The study recommends that the MOR should enhance system reliability, provide continuous taxpayer training, and improve the overall e-tax infrastructure to address the identified challenges. Additionally, the ministry should continue to promote the benefits of the e-tax system to encourage wider adoption among large taxpayers. The research contributes to the understanding of the opportunities and challenges associated with the implementation of e-tax systems in developing countries, particularly in the context of the Ethiopian tax administration. The findings and recommendations can inform policymakers and tax authorities in similar contexts to develop strategies for effective e-tax system implementation and promote voluntary tax compliance.

Key Words: **Electronic Tax System, Tax Administration, Opportunities, Challenges, Large Taxpayers, Ministry of Revenue, Ethiopia**

An Assessment of Internal Control Effectiveness: The Case of Commercial Bank of Ethiopia

Emebet Geremew

For any organization to succeed, good internal control is essential. In today's competitive market, the banking industry needs effective and efficient internal control systems to stay afloat. Thus, understanding the factors influencing internal control effectiveness can help in building this capital. In light of this, this study aimed to provide empirical data on the evaluation of the Commercial Bank of Ethiopia's internal controversy. Employers of Commercial Bank of Ethiopia provided data, and the data were collected using quantitative research methods. Workers of the Commercial Bank of Ethiopia were designated to the Internal Control Experts and Internal Controller regions, where the Kerjecie and Morgan's (1970) technique was used. 130 internal controllers and internal control expertpersonnel were identified from the staff of the bank. Their input was then gathered using a standardized five-scale Likert scale questionnaire. Descriptive analyses were utilized to assess the internal control system components and internal control. From the findings of the study, it is concluded that all except some minor exceptions, five internal control elements mean of near to four which can be interpreted as the bank as good internal control system. The research indicates that the banks needed to work on the area of Risk Assessment and Monitoring Activity because they have the lowest coefficient which indicates there is a gap between the Actual and the recommended practices.

Key Words: Effectiveness, Internal, Control, Environment, Risk, Assessment, Information, Communication, Monitoring

An Assessment of Internal Audit practices: The Case of Commercial Nominees P.L.C

Hiwot Abrham Desta

This study conducted to assess the internal auditing practices at Commercial Nominees PLC at the Head Office. Internal auditing helped and association negotiated its objects by bringing a methodical discipline to estimate and ameliorate the edge of threat operation control and governance process. This study aimed to assess factors, strength and weakness in the internal inspection at Commercial Nominees PLC Head Office. The data applicable to the study were collected from primary and secondary sources. Primary data were collected through questionnaires and secondary sources were mustered from journals written document and reports. Grounded on the conclusion, the internal auditing practices of Commercial Nominees PLC at the head office were better and followed the theoretical aspects of internal inspection practices. Again, the exploration set up out that the factors affecting internal auditing practice of Commercial Nominees PLC at the head office were rules and regulations of the company, the auditors independent less, lake of faculty of auditors. The major debit of Commercial Nominees PLC at the head services deficit of professed force (competent auditor) and also independent lower of the auditor. Based on the conclusion and findings of the study, internal audit practices of Commercial Nominees PLC at the head office were relatively better and followed the theoretical aspects of internal audit practices.

Keywords: Internal Audit, Internal Audit Function, Efficiency, Organizational Independency and Management Support.

An Assessment of the Usage of Management Accounting Practices: Commercial Bank of Ethiopia in Focus

Kidist Ayele

The main objective of this study was to assess the usage of management accounting practices (MAPs) of Commercial Bank of Ethiopia. Despite growing research on banking sectors, there was a lack of studies on how the practices of management accounting impacted on the Ethiopian Banking Institutions. A mixed research approach was conducted to answer the research questions. The study employed a descriptive research design. The target population for the study was Commercial Bank of Ethiopia. A stratified random sampling technique was used. Primary data were collected through a survey questionnaire and interviews. Data were analyzed using SPSS and the study considered assessing MAPs, costing systems, budgeting, decision-making, performance evaluation, and strategic analyses. The research findings showed that the Commercial Bank of Ethiopia often used management accounting practices in its daily operations. The researcher recommends that the bank should follow policies that most management accounting techniques were used to increase efficiency and effectiveness. There were also an undisputable number of partakers who were impartial to statements regarding the management accounting practices; the bank should provide system and technical support.

Keywords: Management, Accounting, Practices, Commercial Bank of Ethiopia

Determinants of Loan Repayment Performance: The Case of Some Selected Real Estate Companies in Addis Ababa

Maregu Shikur

This research examined determinants of loan repayment among selected real estate companies, focusing on institutional management, borrower-related, and external factors. Using a descriptive and explanatory research design, primary data were collected from 49 randomly selected companies through questionnaires. Descriptive and inferential statistical techniques and binary logistic regression were used for analyzing the data. The results of the study showed that experience, age, training, infrastructure, follow-up, supervision, and loan repayment period positively affected loan repayment while enterprise member size, lack of record-keeping and inaccessible markets had negative impacts. So, it is recommended that improving female participation in management, providing capacity-building training, conducting continuous supervision, assessing borrowers' business experience before loan disbursement, promoting experience-sharing activities on marketing skills, emphasizing market access and linkages, maintaining daily activity records, and setting suitable repayment periods through stakeholder communication were necessary to be conducted. The findings also suggest that loan repayment performance and overall business success should be enhanced for the selected real estate companies.

Key words: Loan Repayment, Real Estate Companies, Institutional Management, Borrower-related Factors, External Factors

An Assessment of Determinants of Profitability: Liyu Micro Finance Institution S.C in Focus

Meaza Legesse

This study aimed to investigate the determinant factors affecting the profitability of Microfinance Institutions (MFIs), focusing on the case of Liyu Microfinance Institution S.C. Various factors can affect MFI profitability, potentially leading to significant losses in financial performance, both for the institution and the country's economy at large. Therefore, this study examined the impact of the Debt Ratio, Loan-to-Deposit Ratio, Non-Performing Loans, Inflation, and GDP Growth on MFI profitability. To achieve this objective, the study utilized a quantitative research approach, incorporating both descriptive and explanatory research designs. Secondary data spanning fifteen years, from 2008 to 2022, were collected from Liyu Microfinance Institution's audited financial reports, the National Bank of Ethiopia, and World Bank data. Descriptive statistics, including percentages and years, were used for the analysis, along with inferential statistics, such as multiple regressions and correlation analysis. SPSS statistical software package version 26 was employed for data analysis. The study's results indicated that the Non-Performing Loan Ratio and GDP Growth had insignificant effects on Return on Assets (ROA), which was used to measure the company's financial performance or profitability. On the other hand, other determinant variables, such as the Debt Ratio and Inflation Rate exhibited a significant negative impact on ROA. Interestingly, the Loan-to- Deposit Ratio demonstrated a significant positive effect on ROA. Based on these findings, the study recommends that Liyu MFI should balance its Loan-to-Deposit Ratio and ROA to achieve its desired level of liquidity and profitability. Additionally, the institution should review its current debt structure and explore options to optimize the debt ratio, such as debt refinancing or strategic debt reduction. These measures may prove instrumental in improving ROA and ensuring the long-term financial health of the organization.

Keywords: Non-performing Loan, Debt, Loan-to-Deposit, Profitability, Liyu Micro Finance Institution

An Assessment of Internal Control Effectiveness in E-Banking: The Case of Commercial Bank of Ethiopia

Meseret Bezabih

This study focused on evaluating the internal control effectiveness of e-banking operations within the Commercial Bank of Ethiopia (CBE). The assessment was made based on the five components of the COSO internal control framework. The study used a descriptive research design. The study made use of primary data that were collected using close-ended questionnaires. The study found the following results. First, concerning control environment of the internal control, a significant majority of the respondents perceived the existence of a clear separation of roles and responsibilities in the CBE's e-banking operations. Second, the majority of the respondents recognized the importance of considering risk assessment for fraud in assessing risks related to e-banking objectives. There was a positive perception that the bank identified and assessed changes that could significantly impact internal control for e-banking. Third, regarding the control activities, the respondents strongly agreed that the bank selected and developed general control activities over technology to support the achievement of e-banking objectives. The bank deployed control activities through policies and procedures effectively, ensuring transparency and compliance. Four concerning information and communication practices, the study found that the bank generated and utilized relevant, quality information to support the internal control e-banking. The bank effectively communicated the objectives and responsibilities for the internal control within the organization and with external parties. Finally, regarding monitoring activities and evaluation, the study found that the bank conducted the ongoing evaluations to ascertain the presence and functioning of the internal control components and communication deficiencies promptly to relevant parties for correction actions.

Keywords: COSO Internal Control Framework, Control Environment, Risk Assessment, Control Activities, information and communication, , Commercial Bank of Ethiopia

Analyzing the Effectiveness of Risk Management Strategy: The Case of Berhan Bank S.C

Meseret Eguale

The main purpose of the study was to analyze the effectiveness of risk management strategy of Berhan Bank with specific objectives of assessing the alignment between the risk management policy and procedures of the bank and its practices, bank specific factors that influenced the effectiveness risk management strategy and the mechanisms that the bank used to handle the effectiveness of risk management strategy. For the purpose of the study, both primary and secondary data were used. Primary data were collected using a structured questionnaire data collection method. The information related to the study problems was obtained through questionnaires from the effectiveness of risk management analysis and appraisal, Risk and Compliance Management and risk strategy follow-up and Portfolio Management Departments. Secondary data were collected from the bank's risk management strategy policy and procedures, the annual reports of the bank, NBE directives and other documents regarding the bank's strategic management history. Based on the nature of the study, the research design was descriptive with qualitative and quantitative research methods. Data collected using questionnaires were analyzed through Statistical Package for the Social Sciences (SPSS). Descriptive statistical tools were used to analyze the collected data. The software was used in order to have the descriptive quantitative results which were in the form of percentages and frequencies. Hence, the nature of the study was descriptive. Therefore, the findings of the study showed that the bank had effective risk management policies and procedures that aligned with the ~~regulations~~ of the NBE and this helped it to handle the effectiveness of risks management. However, there was a lack of communication of the policy and procedures to the staff that work on ERM strategy and lack of training for the qualified staff in the department. So, the researcher recommends that the concerned body of the bank is to create a suitable environment for the effectiveness of risk management strategy of the bank to be implemented by equipping the staff with the proper training and also reviewing and updating the policy and procedures on a regular basis.

Keywords: Credit Risk, Effectiveness Risk Management Strategy, Policy and Procedure

An Assessment of Management Accounting Practices: The Case of Wanza Furnishing Industry, PLC

Meseret Yimer Mohammed

This paper aimed to see the assessment of managerial accounting practices being applied and to assess its result on the performance of Wanza Furnishings Industry, PLC. A mixed research approach was used to answer the research questions that began through literature review relevant for the study. The study analyzed data obtained from questionnaire, interview and document review in the company. The study result indicated that the issues such as costing system practices, budget system practices, performance evaluation practices and information for decision making practices were significant in clarifying the practices of Wanza Furnishings Industry, PLC. The study suggests that the company should evaluate the performance using non-financial measures of performance evaluation systems. The ~~recomm~~ also recommends that much information for decision making practices should be implemented and gets serious attention.

Key Words: Management, Accounting, Practices, WanzaFurnishing Industry PLC

Determinants of Internal Audit Effectiveness in Fraud Prevention: The Case of Some Selected Public Organizations

Minda Yiheyis

The primary goal of this study was to identify certain factors influencing the efficacy of internal audits conducted by Ethiopian public sector organizations. The organizations' internal auditors were essential to combating fraud. A number of factors, such as the caliber of the internal audit function, the degree of objectivity, and independence of internal auditors affected the effectiveness of internal audits. The perception of internal auditors, particularly ability to assess the efficacy of internal audit was important to prevent fraud. The study integrated the qualitative and quantitative research method into the research.. A sample of 140 managers, internal auditors, and accountants in the selected public sectors were given questionnaires to complete. The data were then analyzed using SPSS Version 25 software. The findings of the study revealed that there was a statistically significant and positive relationship between the variables. In certain sectors of the public budgeting organization, the qualitative research approach included document reviews. The findings demonstrated the presence of a positive correlation between internal audit efficacy for fraud prevention, professionalism, aptitude, and the objective of internal audit quality. The research also found a statistically significant positive correlation between internal audit function, audit quality, and how well internal auditing prevented fraud in public sectors and other enterprises.

Key words: Internal Audit Function, Internal Audit Quality and Effectiveness, Internal Audit Fraud Prevention.

Determinants of Internal Audit Effectiveness in Fraud Prevention: The Case of Some Selected Public Organizations

Minda Yiheyis

The primary goal of this study was to identify certain factors that influence the efficacy of internal audits conducted by Ethiopian public sector organizations. An organization's internal auditors were essential to combating fraud. A number of factors, such as the caliber of the internal audit function and the degree of objectivity and independence of internal auditors, affected the effectiveness of internal audits. The perception of internal auditor's abilities was important to assess the efficacy of internal audit fraud prevention. The study integrated qualitative and quantitative research methods. A sample of 140 managers, internal auditors, and accountants in the selected public sectors were given questionnaires to complete. The data were then analyzed using SPSS Version 25 software. The findings of the study revealed that there was a statistically significant and positive relationship between the variables. In certain sectors of the public budgeting organization, the qualitative research approach included document reviews. The findings demonstrated a positive correlation between internal audit efficacy for fraud prevention, professionalism, aptitude, and the objective of internal audit quality. The research also found a statistically significant positive correlation between internal audit function, audit quality, and how well internal auditing prevented fraud in public sectors and other enterprises.

Key Words: Internal Audit Function, Internal Audit Quality fraud, fraud Prevention, Public Organizations

An Assessment of Credit Risk Management: The Case of Awash Bank

Nebiyou Shewangzaw

This research paper aimed to assess the reports of the varying degrees of successes and failures recorded by the companies in different departments. To address the research objective, 50 sampled respondents were selected. To select the sample respondents from the total study population, simple random sampling was taken from because it provides an equal chance for all members being selected and avoids bias. Then, to select samples from the population in order to get the required sample size in Addis Ababa, proportional sampling technique was used. The data were analyzed using SPSS Version 26 software package. Descriptive statistics was employed. The descriptive statistics, such as frequency, percent, mean and standard deviation were used for describing the demographic characteristics of the respondents and the dependent and independent variables. The inferential statistics like Pearson correlation, coefficient(r) and multiple linear regressions were used to determine whether or not relationships existed between the independent and dependent variables. The study recommends that the companies had to give more emphasis to improve a strong credit risk management system that would help borrowers and monitor their performance after the loans have been granted.

Key Words: Credit, Risk, Management, Practices, Awash Bank

An Assessment of Internal Auditing Practices: The Case of Commercial Bank of Ethiopia, Sarbet Branch

Sami Elias

The purpose of the study was to assess the internal auditing practice of commercial Bank of Ethiopia. Conformity with the International Internal Audit Standards (IIASs) is an essential part of internal audit to ensure the effectiveness of Internal Audit Functions (IAF), the reliability of the audit reports and to enhance and protect organizational values by providing risk-based and objective assurance. Hence, this study aimed at assessing the internal audit practices of the Commercial Bank of Ethiopia. The study utilized a mixed research approach. Data were collected from primary and secondary sources which included a self-administrated questionnaire, semi-structured in-depth interviews, and documentary review. The survey design, and purposive sampling techniques were used and the target populations of the study were internal auditors of CBE at the head office. The collected data were analyzed through descriptive statistics with the support of SPSS and presented by using tables. Based on the research results, the current practices of internal audit in CBE through taking the Mandatory Guidance requirements of IPPF as a benchmark could be summarized into four groups: standards that are adequately, fairly, inadequately, and poorly complied. The major findings revealed that at CBE, a detailed audit work program was prepared. An audit plan was properly implemented, and internal audit reports were prepared adequately as per the standards, Internal Audit Activities (IAAs) that had an approved internal audit charter. The findings also disclosed independence and objectivity of internal audit activities were aligned with the IPPF. In addition, the code of ethics adequately complied and governed both the behavior of individuals and the bank. However, gaps were stated regarding the internal audit staff proficiency and due professional care and quality assurance and improvement program (QAIP) standards inadequately and poorly complied. However, the mandatory guidance requirements conformance level in CBE fairly complied with the IIASs. Finally, CBE should pay much attention to raising the application of IIASs that attribute standards principally need much attention relative to performance standards.

Keywords: Commercial Bank of Ethiopia (CBE), Attribute Standards, Performance Standards, Code of Ethics

Access to Finance and Its Challenges for Small Business Enterprises: The Case of Addis Ababa City, Bole Sub-City Administration

Samrawit Anteneh

This study aimed at investigating the access to finance and its challenges for small business enterprises in the case of Addis Ababa city, Bole sub-city administration. The study used qualitative and quantitative research method. The research design was descriptive research. A total number of 130 questioners were distributed and to accomplish the objective, the sample had been taken from 80 small business enterprise owners through judgmental or purposive sampling technique. The major findings of the study showed that the demographic characteristics of the respondents were 60% male and 40% female; the majority respondents' ages were ranged 31-40, According to woman owners or managers, they were more likely to access to finance than male owners or managers concerning employment opportunity, 105 got the chance to be employed in 3 different sectors. The challenges that affected the access to finance were start-up sources of finance and capital, lack of business training, lack of managerial skill and knowledge, lack of source of finance and others. In conclusion, the challenge that small business enterprise face d was lack of inadequacy in finance. The study recommends to managers or owners to study before starting business, to adapt rules and regulations quickly, have adequate finance and others.

Key Words: Finance, Inadequate Finance, Challenges, Small Business Enterprises

Determinants Affecting the Cost Management Performance: The Cases of Awash Wine Share Company

Saron G/kidan

The aim of this thesis was to evaluate the effectiveness of cost management practices in controlling and reducing manufacturing costs at Awash Wine Share Company. This research looked at how the company's production costs were reduced and controlled by the application of cost management techniques. The research design was used descriptively with qualitative and quantitative research approach. Using Watson formula, there are survey sample selections of participants who responded 240 valid questionnaires in company. The data were analyzed and presented with descriptive statistics, such as frequencies, percentages, mean and standard deviation through SPSS. To examine the cost management practices, it was focused on cost control and reduction methods and procedures, including management support, employee involvement, accounting responsibility, standard costing, product quality control, and target costing production organizations. The analysis ranked the cost management practices for cost reducing and cost control in the Awash Wine S.C Relative Importance Index (RII). The respondents' perceived criticality of the traits was used to score them using the Relative Importance Index. The findings of the study shed light on the factors influencing cost management practices and cost control as revealed by a measurement tool distributed across all departments of the company. Based on these insights, the following recommendations were proposed: Management should actively lead and support the cost management practices to effectively manage production costs. Additionally, departmental managers should establish and communicate standard costs and budgets clearly to ensure all staff understand their roles and contributions towards achieving organizational goals. Furthermore, the employees' engagement and comprehension of cost standards are identified as crucial performance indicators for enhancing operational success and efficiency.

Keywords: Cost Management, Cost Reduction, Cost Management Tools, Techniques

Factors Affecting Tax Compliance Behaviors of Small Tax Payers: The Case of North West Addis Ababa Branch Office

Serkalem Hailu Birkute

This study investigated the factors affecting tax compliance behaviors among taxpayers. The research used a primary data collection approach with close-ended questionnaires and an explanatory research design, along with a quantitative research method. The data were analyzed using inferential statistics. The findings revealed that a multifaceted approach was necessary to improve tax compliance. Tax knowledge emerged as the strongest factor, highlighting the need for investment in tax literacy initiatives. Educational workshops, online resources, and collaborations with educational institutions could equip taxpayers with the knowledge to understand their filing obligations and claim allowable deductions and credits. This can foster a culture of tax awareness from a young age. Perceived fairness and trust in the tax authority were also positively correlated with compliance. When taxpayers believe the tax system is fair and the tax authority is competent and operates with integrity, they are more likely to fulfill their obligations. Transparency in tax administration practices, including clear communication of tax codes and public disclosure of tax revenue allocation, is essential for building trust. The presence of fines and penalties was found to have a deterrent effect on non-compliance. However, it's important to balance deterrence with promoting trust and fairness. Overreliance on punitive measures can backfire, breeding resentment and distrust. The tax system should be designed in a way that compliance is the natural course of action, rather than something to be avoided out of fear of punishment. By investing in tax literacy, ensuring fairness and transparency, and implementing a balanced approach to enforcement, governments can empower taxpayers, reduce errors due to confusion, and ultimately, enhance tax compliance. The findings of this study provided valuable insights for policymakers and tax authorities to develop targeted strategies for improving tax compliance.

Keywords: Compliance Behavior, Tax Payers, Fairness, Knowledge, Penalties

Effects of Working Capital Management on the Performance of Large Food Manufacturing Companies in Ethiopia

Shewaye Mesfin

The purpose of this study was to examine the effects of working capital management on firm profitability among large food manufacturing firms in Ethiopia, Addis Ababa. In order to achieve this goal, the study used an explanatory research design and a quantitative research approach to test a series of research hypothesis. The financial statement of a sample of twelve out of the total of 18 large food manufacturing companies were taken and used. Data were analyzed using E-views version 10 on quantitative basis using descriptive and regression analyses (ordinary least square) method. The random effect model was used. It examined the components in working capital, such as average collection period, average payment period, cash conversion cycle, inventory conversion period, current ratio and debt ratio in relation to return on asset (ROA). The key findings from the statistical analysis were: first there were a positive link between return on asset, average payment period, cash conversion cycle, inventory conversion period, current ratio, and debt ratio. Second, there was a significant negative relationship between the return on asset and the average collecting period. Therefore, the managers of large food manufacturing companies maximized the firm's value and profitability by improving administration of working capital at optimum level. It is recommended that large manufacturing firms need adopt efficient and effective working capital management policies to keep working capital at optimum level.

Keywords: Working Capital Management, Large Food Manufacturing Firms, Profitability, Ethiopia

An Assessment of External Audit Practices: The Case of Private Audit Firms in Addis Ababa

Tatek Arega

The purpose of this thesis was to evaluate the factors affecting the quality of audits performed by external private audit companies in Addis Ababa with a particular emphasis to the impact of independence and experience. In order to accomplish the goal, a sample survey questionnaires sent to auditors was employed by Addis Ababa-based private audit firms. Mixed research method was employed. Purposive sampling technique was used to get trustworthy answers. Close-ended surveys were chosen, and in- person interviews with people who were knowledgeable about the field were effective would be taken place. Descriptive statistics were used to examine the data from the questionnaire, and qualitative analyses were used to interpret the information from the interviews. The results of the study showed that auditors were responsible for the quality of the audit during the audit and are legally responsible for what was subsequently observed in the audited annual accounts. Currently, auditors in the field are positively inclined towards the most positive practices, but the lack of enforcement and training systems has resulted in a lack of practice in the field. The solutions to most practice problems appear to be strengthening government control of the practices and training operators to meet global standards.

Key Words: Audit Practices, Oversight, Audit Firms, External Audit, Professional Ethics

Effects of Capital Structure on Profitability: Private Commercial Banks in Ethiopia in Focus

Tenayenesh Degefa

This study investigated the effects of capital structure on private commercial banks profitability in Ethiopia. The study used a ten-year panel data period (2013-2022) from ten private commercial banks. The study employed explanatory research design along with quantitative research approach. Profitability was assessed using Return on Assets (ROA) and Return on Equity (ROE). Two independent variables (debt to asset and debt to deposit ratios) and two control variables (size and spread) were used. The result showed that debt to total asset and spread has statistically significant positive effects on the profitability of private banks as measured by ROA. However, when ROE was used as a measure of profitability, the study failed to find the statistically significant effects of capital structure on the bank's performance. Overall, the study suggests a positive association between capital structure and profitability, which is in line with the pecking order theory.

Key Words: Private Banks, Profitability, Liquidity, Return on Asset, Return on Equity

Factor Affecting Credit Risk Management and its Effects on the Financial Performance of Commercial Bank in Ethiopia

Tesfaye Kebede

This study went through the critical relationship between credit risk management and the financial performance of commercial banks in Ethiopia. Employing a quantitative research approach and a ten-year panel data analyses, the research shed light on how effectively managing credit risk could significantly impact on a bank's financial health. The findings revealed that key credit risk management strategies like maintaining strong capital adequacy and liquidity ratios, played a vital role in boosting a bank's return on assets (ROA). The analysis further exposed the detrimental effects of poorly managed credit risk. Non-performing loan ratios were indicative of borrower defaults, and wider interest spreads, potentially reflected riskier lending practices, both exhibited a negative and statistically significant correlation with ROA. Interestingly, the study suggests that inflation has a negative but statistically insignificant impact on ROA, highlighting the importance of considering a broader range of factors beyond just traditional risk management practices. In conclusion, the study underscored the undeniable link between effective credit risk management and the financial well-being of Ethiopian commercial banks. By implementing sound credit risk management policies that prioritize strong capital adequacy, liquidity, and controlling non-performing loans, banks could pave the way for sustainable financial performance and contribute to a more stable financial system in Ethiopia.

Key Words: Banks, Credit, Risk Management, Financial Performance

Factors Affecting Financial Performance: The Case of Some Selected Insurance Companies in Ethiopia

Tigist Fekyibelu

The study investigated factors affecting the financial performance of 10 selected insurance companies out of 18 National Bank of Ethiopia (NBE) from 2014 to 2023. An explanatory research design was employed together with quantitative research method. Panel data was adopted; secondary data from the National Bank of Ethiopia were also used. Results from the regression model showed a significant negative correlation between inflation and the financial performance (ROA) of the sampled insurance enterprises. The findings revealed that for every percentage increase in inflation, the return on assets decreased by 11.2%. Similarly, a statistically significant negative relationship was observed between underwriting risk and ROA with a 13.1% decrease in ROA for every 1% rise in underwriting risk, significant at a level below 1%. The finding of the study indicated that the company size and market share were positive and insignificant whereas risk, leverage, inflation and exchange rate were negative and significant. Accordingly, it is better for companies to improve and should pay greater attention to the significant variables, such as: leverage, liquidity, premium growth, underwriting risk, inflation and gross domestic product.

Keywords: Variables, Return of Assent, Financial Performance, Insurance Companies

Effects of Islamic Banking Adoption on Customers' Satisfactions: The Case of Zamzam Bank in AddisAbaba

Toyba Seid

The study examined the relationship between Islamic Banking Adoption and the Customers' Satisfaction in ZamZam Bank of Addis Ababa. The researcher used qualitative and quantitative research approaches with an explanatory and descriptive research designs to carry out the investigation. In order to obtain the required data, primary data gathering methods (questionnaires and interviews) were employed. From sample respondents, 351 respondents filled out the questionnaire fully and descriptive and inferential statistics were used for analyses with the help of statistical package for SPSS Version 21. The finding of this research showed that the adoption of Islamic Banking had a paramount significance for ZamZam Bank customers. Specifically, risk attitude and religiosity had statistically strong significant effects on the customers' satisfactions with higher beta value of 0.589 and 0.414, respectively. Additionally, bank reputation had statistically moderate and significant effects on the customers' satisfactions and also Islamic financial Literacy had statistically positive and insignificant effects on the customers' satisfactions. The qualitative finding supported the quantitative one and the bank developed better financial systems and its service qualities and practices were found in a better position. Also, the bank's handling capability of customers was exciting but the absence of knowledge about Islamic finances, products and branches limited the implementation of Islamic finance and its principle. As a result of this, the bank established an awareness creation mechanism and created awareness to facilitate Islamic banking principles implementation and open more branches to reach mass customers.

Key terms: Islamic Financial Literacy, Risk, Attitude, Bank reputation, Customers' Satisfactions

Impacts of Asset Diversifications on Financial Performance: Commercial Banks in Ethiopia in Focus

Tsegazeab Solomon

The objective of this study was to see how asset diversification affected the financial performance (ROA) of Ethiopian Commercial Banks. For the study, the population was the entire commercial banks in Ethiopia and the number of them was thirty-one, and the sample size was eight commercial banks which had more than ten years. The study covered the period from 2014- 2023. A total of 80 observations were made using audited financial statements. Explanatory research design was used to understand the cause-and-effect relation of asset components and its financial performance. The study was conducted based on quantitative research approach. The collected panel data were analyzed using descriptive statistics, and multiple linear regressions using views software. Besides the descriptive interpretation, the researcher used tables and figures to present the findings of the study. The findings of the study showed that loan and cash had positive and significant effects on the financial performance whereas fixed asset had negative and significant effects but the remaining two (financial asset and current asset) showed insignificant relationship with the financial performance. So, the researcher recommends that the bank manager as well as the bank policy makers should focus more on diversifying their assets on loan and advance. They should increase their allocation of cash holding through cash budgeting (estimated projection of cash position in the future) to maintain optimum cash position level. The banks should also decrease investment on fixed asset to increase the banks' profitability.

Key words: Asset Diversifications, Financial Performance, Financial Asset, Current Asset, Cloan

Factors Affecting the Transformation of Microfinance Institutions into Commercial Banks in Ethiopia: The Case of Tsedey Bank

Tsion Getachew

This study aimed to investigate the factors affecting the transformation of microfinance institutions into commercial banks the case of Tsedey Bank which took large MFIs in Ethiopia. The study was conducted using an explanatory research design. The study employed a mixed-research method, to gather and estimate primary and secondary data sources. Semi-structured interviews with MFI directors and interpreters gave in-depth insights into the motives behind the transformation. For the study, comprehensive analyses of financial data were used based on 46 registered MFIs that were presently members of AEMFI selected from AMHARA CREDIT AND SAVING MFIs transformation to assess the economic implications of the shift. The identified factors influencing the transformation process that would be categorized into internal and external; by assaying these factors, the study aimed to give a holistic understanding of the challenges and opportunities associated with the transformation. The findings of this research would contribute to the existing literature on microfinance and banking transformations, particularly in the environment of developing economies. Likewise, the study's recommendations may help policymakers, regulatory bodies, and industry practitioners who formulate strategies that facilitate a smooth and successful transition for MFIs into commercial banks, ensuring sustainable financial inclusion and economic development in Ethiopia.

Keywords: Transformation, Microfinance Institution, Human Resource, Inflation Rate, Exchange Rate

An Assessment of Internal Determinants of Dividend Payout in Private Commercial Banks in Ethiopia: Some Selected Banks in Focus

Woynshet Meseret

The factors influencing dividend distribution in Ethiopian private banks were examined in this study. Data from the National Bank of Ethiopia's reports and the banks' audit financial statements were gathered throughout a ten-year period, from 2014 to 2023. The study used dividend payout as a dependent variable and profitability, liquidity, financial leverage, company structure, last year dividend, growth, investment prospects, business risk, and company size as independent factors. In order to conduct this study, the researcher used an explanatory and descriptive research design, which facilitated the identification and assessment of reason-based links between the many variables under investigation. Investors were looking to forecast future dividend payments on their investment companies. They considered the company's track record in relation to growth potential, profitability, liquidity, and dividend assets from prior years. They made an informed choice about their investments because the dividend payout in the Ethiopian private banking industry was greatly impacted by these factors.

Keywords: Dividend, Payout, Companies, Determinants, Commercial Bank of Ethiopia

Effects of Technological Innovation on the Financial Performance of Commercial Banks in Ethiopia

Zekariyas Yirgalem

Nowadays technological innovation recognized as essential element of firm's competitive strategy and enhancement of its financial and operating performance. In fact, firms that employed innovation to enhance their operations or distinguish from rivals in goods and services performance relatively demonstrated better economic and financial status. The main objective of this study was assessing the technological innovation that had any effect on the financial performance of Ethiopian Commercial Banks. For this study, secondary data was collected from annual published report of the banks. Hence, E-Views 8 software was employed to analyze the data. To see the association among technological innovation and financial performance, an econometric regression model applied over a decade (2014 – 2023 G.C.). Financial performance which was dependent variable was measured by returning on Asset (ROA). Independent variables were identified as technological innovation measured by ATMs, debit cards, internet banking, mobile banking POS terminals, and investment in computer software and bank size. Finally, this study explores how Ethiopian banks can leverage technology for profit. Mobile banking and POS terminals were clear winners, but debit cards, internet banking, and software required further optimization. For larger banks, balancing growth with efficient operations was key. By strategically adopting and refining technologies, Ethiopian banks could thrive in the digital age.

Keywords: Commercial Banks, Financial Performance, Technological Innovation,

An Assessment on Deep Learning Approach for Water Management in Ethiopian Farmlands

Abel Demelash

Irrigation is a critical method for managing farmland resources, such as water and fertilizers. In

Ethiopia, irrigation has been extensively used, and to modernize the current irrigation system in terms of water management, I designed a machine learning-based system that automated water management to enhance irrigation efficiency. This study utilized soil chemical data collected from farmlands in the Oromia Region, East Showa Zone, Adama Woreda, provided by the Ethiopian Institute of Agricultural Transformation (EIAT). We collected a total of 90 soil features using various preprocessing techniques to address issues that could render the data unusable by machine learning algorithms. Additionally, thresholding and weighted sum analyses were applied to prepare the data for water management purposes and to generalize decision-making. To develop our classification model for water management, we implemented three machine learning algorithms: Multi-Layer Perceptron (MLP), Long Short-Term Memory (LSTM), and Gated Recurrent Unit (GRU). These algorithms were capable of handling non-linear issues present in the data. We employed hyper parameters, such as Adam optimizers and activation functions (sigmoid, tanh, and ReLU), along with evaluation metrics including accuracy, precision, recall, and F1 score. By applying these parameters in combination with the three algorithms, we developed machine learning models with accuracy rates of 95.4%, 95.8%, and 94.3% for MLP, LSTM, and GRU, respectively; after multiple training sessions had been used various parameter combinations. This study demonstrated the potential of machine learning models to significantly improve water management in irrigated farmlands, contributing to the sustainable use of water resources in agriculture.

Keywords: Irrigation, Machine Learning, Optimizers, Activation Function

AN Assessment of Land Cover Change Detection Using Deep Learning

Abiy Getaneh Tibebu

Land cover change detection is essential for monitoring environmental changes. This paper aimed to address the need for detecting changes in land cover over large areas and datasets. The study was conducted using aerial photos of Yeka Sub-City, Woreda 10, in Addis Ababa, taken in 2018 and 2021. Our work represented a significant advancement in the efficient and precise analyses of large-scale data for land cover change detection. We proposed an unsupervised learning approach that employed a Convolutional Autoencoder (CAE) to robustly learn features from the input data. Temporal variations were identified using Euclidean distance, and Otsu thresholding. They were applied to generate binary change maps. The CAE model, optimized with Mean Squared Error (MSE) as the loss function, achieved an 89% accuracy rate in detecting land cover changes. This deep learning-based approach demonstrated considerable promise and effectiveness for large-scale land cover change detection.

Keywords: **Land Cover, Deep Learning, Unsupervised Learning, Convolution Auto-Encoder, Euclidean distance**

Develop Model on Market Manipulation for Ethiopian Commodity Exchange Using Machine Learning Manipulation

Biniam Gebremedhin

Market manipulation poses a significant threat to the integrity and efficiency of financial markets and commodity markets, particularly in emerging markets such as the Ethiopian Commodity Exchange (ECX). This thesis aimed to develop a robust machine-learning model to detect and mitigate market manipulation within the ECX. By leveraging historical transaction data and employing advanced machine learning algorithms, the study sought for identifying anomalous trading patterns indicative of manipulative activities. The research began with a comprehensive review of the existing literature on market manipulation detection and machine learning techniques. Subsequently, a detailed analysis of the ECX's trading data was conducted to understand the unique characteristics and potential vulnerabilities of this market. Data preprocessing techniques were employed to cleanse and prepare the data for model training. Various machine learning models, including supervised and unsupervised learning algorithms, were evaluated for their efficacy in detecting market manipulation. The models were trained on labeled datasets containing instances of known manipulative activities and normal trading behavior. Performance metrics, such as accuracy, precision, recall, and F1-score were used to assess the effectiveness of each model. The results demonstrated that certain machine learning models, particularly ensemble methods and neural networks, show high potential in accurately detecting market manipulation within the ECX. The best-performing model was integrated into a real-time monitoring system, providing timely alerts to market regulators and stakeholders. This study contributed to the body of knowledge by offering a novel approach to market manipulation detection in commodity exchanges, with a specific focus on the Ethiopian context. The developed model not only enhanced market surveillance capabilities but also promoted market integrity, investor confidence, and overall market stability. Future works may explore the scalability of the model to other emerging markets and the incorporation of additional data sources, such as social media sentiment and economic indicators, to further enhance the model's predictive power.

Key Words: Developed Model, Market Manipulation, Commodity Exchange, Machine Learning Manipulation

An Assessment on Short Message Service Spam Detections Using Machine Learning

Fetiya Dino

The usage of mobile phones has deeply integrated in a society's modern life. Short Message Services (SMSs) as a prevalent and cost-effective mode of telecommunication, is currently among the most extensively used methods of communicating with one another. But this ease of use has also led to the growth of SMS spam, which seriously jeopardizes the dependability and integrity of mobile communication. To solve this issue, we suggested a machine learning-based solution for effectively distinguishing genuine "ham" communications from malignant "spam" ones in the SMS communication space. The techniques use the SMS Spam Collection dataset and machine learning classifiers, such as M-NB, SVM, KNN, RF, and AB algorithms to categorize short messages as ham or spam. The machine learning-based spam detection approach demonstrated impressive performance, demonstrating how well it works to detect messages that are spam in communications on mobile devices. The careful data preprocessing and feature engineering steps were instrumental in building a robust and accurate spam detection model. Thoroughly cleaning and transforming the SMS collection data through techniques like removing stop Words, punctuation, text normalization and feature selections were crucial for preparing the SMS dataset to be effectively leveraged by the machine learning algorithm. These data preparation and feature engineering efforts were essential for overcoming the unique challenges of SMS data to create an effective spam detection algorithm that can recognize unsolicited SMS messages on mobile devices. After implementing and evaluating such proposed models, our evaluation performance measures yielded remarkable results, with the SVM model emerging as the top performer in the ML-based spam detection system with 98.3% accuracy, 100% precision, 96% recall, and 91% F1-score.

Keywords: SMS, Spam Detection, Machine Learning, Natural Language Processing,

Detection of Impurities from Ethiopian Injera Using Deep Learning

Getachew Bualew Digafe

Injera is a fermented Ethiopian traditional food usually prepared from teff flour. Even though teff is the most popular cereal for injera preparation, other cereals, such as sorghum, maize, barley, wheat, and rice flour, or combinations of these, are sometimes used. Since not everyone has the means or time to make injera at home, it is often purchased from shops, supermarkets, hotels, and restaurants. Some producers adulterate injera by mixing teff flour with cheaper cereals or harmful substances for motives, such as market surplus and cost reduction to compete and desire for higher profit margins. This poses health risks to consumers and marketing challenges for the country. Although many researchers had worked on food detection and classification, their datasets often lacked sufficient class similarity and did not quantify the proportion of impurities added, making it unreliable for real-life testing. The visual similarities between pure and adulterated injera make manual identification of impurities difficult, and there is no existing research on identifying impurities in Teff injera using deep learning. In this thesis, we developed models using both deep learning algorithms alone approach and deep learning algorithms by combining deep learning features with handcrafted features. The injera dataset was prepared at home traditionally by mixing 15% sawdust flour with 85% pure white teff flour, and 15% sorghum flour with 85% pure red teff flour. Additionally, we prepared 100% pure white teff injera and 100% pure red teff injera. After 12 hours, we captured images of the prepared injera using a Samsung Galaxy M13 50-megapixel camera and labelled them into 'pure white teff injera,' 'white teff with sawdust injera,' 'pure red teff injera,' and 'red teff with sorghum (zengada) injera' classes. We applied various pre-processing techniques, including resizing, filtering, segmentation, enhancement, and augmentation. Then, hyper parameter values were identified for each model using the random search tuning method. For experimentation, we utilized pertained models, such as Alex Net and ResNet50, and we built CNN, LSTM, and YOLO models from scratch for both approaches. Handcrafted features were extracted using Gray Level Co-occurrence Matrix and Local Binary Pattern methods. The experiment results showed that using deep learning algorithms alone, we achieved accuracy of 79% with CNN, 58% with Alex Net, and 54% with ResNet50. When combining deep learning features with handcrafted features, the CNN model achieved 77% accuracy. Overall, the CNN built from scratch attained the highest accuracy in both approaches compared to the other models.

Keywords: Injera, Impurity detection, Image processing, Convolutional Neural Network, Handcrafted features

Sales Prediction Using Machine Learning Algorithms: The Case of Translon (Tecno, Itel) Mobile Phone Manufacturing PLC.

Hailemicael Tenkir

The traditional approach of sales and marketing goals no longer help the companies to manage up with the pace of the competitive market, as they are carried out with no insights to customers' purchasing patterns. Major transformations can be seen in the domain of sales and marketing as a result of Machine Learning advancements. Due to such advancements, various critical aspects, such as consumers' purchase patterns, target audience, and predicting sales for the recent years to come can be easily determined, thus helping the sales team in formulating plans for a boost in their business. The aim of this study was to utilize machine learning algorithms to develop a sales prediction model for Translon Manufacturing PLC. In this study an attempt is made to apply machine learning algorithms for mobile phone sales prediction. After performing business and data understanding the data preparation task was done to clean and make the data ready for experimentation. For the experiment and construct predictive model, machine learning algorithms, such as Random Forest, KNN, Naïve Bayes and SVM were selected based on their advantages and past performance seen in different literatures, it was reported that they were widely used classifier algorithms for prediction and classification. The Jupiter Notebook with python programming was employed to simulate all the experiments. Confusion matrix was used to calculate the accuracy, precision and evaluate the performance of the models. The results of the experiment showed high accuracy, so that the models could be used to predict mobile phone sales either ITEL or TECNO Brand and either FEATURE phone or SMART phone accurately. Experimental results showed that the Random Forest classifier outperforms other algorithms with an accuracy of 99.6%, 96.8% in experiment one and two respectively. Therefore, the Random Forest classifier is proposed for constructing mobilephone sales prediction models for Translon Manufacturing. Based on the proposed optimal models in this study, we recommend future research to integrate mobile phone sales predictive models with mobile phone production systems.

Keywords: Mobile Phone, Machine Learning, Translon Manufacturing, Prediction Model

Automatic Identification of Ethiopian Cultural Clothing Using Deep Learning

Tamirat Aklil Zemed

Ethiopia is known in different Cultural clothing in Fabrics, design and color based on Ethnics, Geographical Location and their religions. Peoples of Ethiopia different cultural clothing is their conventional clothing on occasion of different ceremonial events. To identify such different cultural cloth, it needs human expert this method consumed time and man labor and for clothes nearly the same fabrics it was difficult to identify with human eye vision. Previously there was no developed model to identify Ethiopian cultural cloth to overcome this problem we use deep learning CNN Model to classify selected cultural clothing of Ethiopia. : Different Ethiopian Cultural clothing image collected from Different area, such as from Oromo cultural center, Ethiopian Minister of Culture and tourism, Ethiopian Regional states media and their cultural centers. We classified image into sixteen way Soft max classifier was used for categorizing into specific classes (i.e., of Afar, Amhara, Beshangul Gumuz, Dawro, Gambella, Gurage, Hadiya, Harari, Kaffa, Kambata, Oromo, Sidama, Siltie, Somali, Tigray and Welaita). We collected 11,200 each class 700 images and from total image 80% of image used for training and other 20% for validating the Model. Those collected image resized into equal image size of 224x224 image pixels. After compared CNN with Three, five and Seven Convolution we get Model CNN Contains Five Convolution Layer Feature extraction each layer with kernel size 3x3, Max pooling 2x2 and Batch normalization, Last Layer with Flatten Layer and to identify the result we used Soft max activation. Final we got image accuracy of 97.21. This model Recognizes and classify commonly dressed Ethiopian cultural cloth also This model in Ethiopia commonly dressed but, they are not Ethiopian cultural cloth classified as unknown. This research overcomes the needs of experts and everyone who wants to buy and identify capture image and identify automatically.

Keywords: Cultural cloth, Deep learning, Neural Network, Clothing Classification, Convolution Layer

Spoken Language Identification for Ethiopian Languages Using Deep Learning Approaches

Tatek Shenkute

This thesis investigated the application of Deep Neural Networks (DNN), Convolutional Neural Networks (CNN), Long Short-Term Memory (LSTM), and Bidirectional LSTM (BLSTM) algorithms for Spoken Language Identification (SLI) in the context of Ethiopian languages. With Ethiopia's rich linguistic diversity presenting a unique challenge, this research endeavored to develop robust models capable of accurately identifying spoken utterances across a spectrum of Ethiopian languages. The study involved the collection and preprocessing of a comprehensive dataset encompassing diverse linguistic variations and dialectal nuances prevalent within Ethiopian speech. Through rigorous experimentation and evaluation, the efficacy of DNNs, CNNs, LSTMs, and BLSTMs in classifying spoken language samples was assessed, considering factors, such as model accuracy, computational efficiency, and generalization capability. The outcomes of this research not only contributed to the advancement of SLI technologies but also held significant implications for communication systems, language preservation efforts, and cultural heritage preservation in Ethiopia and beyond. Our experiment results indicated that the BLSTM algorithm, utilizing MFCC features, performed best for the Ethiopian language identification dataset. Specifically, it achieved an accuracy of 87.5% for 30 seconds, 95% for 10 seconds, and the highest accuracy of 95% for 3 seconds, particularly for Amharic, Tigrinya, and Wolaytigna languages, surpassing other algorithms tested. And DNN model followed achieved the maximum accuracy with a value of 92.5% at speech duration of 10 s, for all languages. We utilized Librosa library in Python on a CPU with (Hp pro 1 tera) and 8 GB of RAM to tests all experiments.

Keywords: Spoken Language Identification, Ethiopian Languages, Deep Learning, Language Diversity, Speech Recognition.

HIV Target Group Prediction Using Machine Learning

Yosef Abebual

HIV continues to be a global health concern that necessitates cutting-edge methods of diagnosis and treatment. Owing to the intricate nature of the HIV pandemic, specific strategies are needed to pinpoint vulnerable people. This study tackled the challenge of precise identification within specific HIV target groups, namely Adolescent Girls and Young Women (AGYW), High-Risk Men (HRM), and Female Sex Workers (FSW). Leveraging machine learning algorithms included support vector machine, XG Boost, Random forest and linear regression. The research integrated locally sourced datasets from hospital records, aiming to elevate intervention precision. The study sought to transform public health by introducing a data-driven approach to unravel intricate relationships and variables influencing HIV prevalence among distinct target groups. Despite progress in global health efforts, traditional methods grappled with precision and efficiency limitations. The adoption of machine learning offered a promising solution, contributed to a nuanced understanding of dynamics within key populations. The main objective of this study was addressing gaps in existing literature particularly the scarcity of studies at the intersection of machine learning and the identification of specific HIV target groups using locally collected datasets. The study rigorously evaluates the performance of four algorithms on an HIV service delivery dataset. Results indicated consistently high accuracy across all models, with ensemble approaches (XG Boost and Random Forest) slightly outperforming others. Notably, Support Vector Machine achieved 96.33% accuracy, XG Boost reached 96.51%, Random Forest attained 96.49%, and Linear Regression demonstrated commendable accuracy at 96.28%. This research significantly contributes to advancing machine learning applications in healthcare and addresses a crucial gap in the current body of knowledge.

Keywords: Machine Learning, HIV, Support Vector Machine, XG Boost, Random Forest, Linear Regression



3. Development Economics

Effect of Manufacturing Output on Economic Growth in Ethiopia: AVECM Time Series Analysis (1983-2021)

Endawek Abite Degefu

Ethiopia's manufacturing sector, comprising only 4.6% of GDP in 2021, faced significant developmental hurdles that hindered its potential as an engine of economic growth. Comparative analyses with neighboring and regional economies underscored Ethiopia's lag in industrial development. For example, Kenya and Tanzania demonstrated higher manufacturing contributions to GDP, highlighting Ethiopia's unrealized potential in the sector. This disparity necessitated strategic interventions to enhance manufacturing competitiveness and economic impact. Existing literature underscored the transformative role of manufacturing value added (MVA) on economic growth, specific studies focusing on Ethiopia remain scarce. This study addressed these gaps by investigating the dynamics of manufacturing output on Ethiopian economic growth from 1983 to 2021. Utilizing the Vector Error Correction Model (VECM), our analysis revealed a significant and negative long-run equilibrium relationship between MVA and economic growth. Specifically, a one percent increase in MVA correlated with a 0.37 percent decrease in economic growth, highlighting challenges in translating manufacturing growth into broader economic expansion. Short-run dynamics demonstrated a unidirectional causality from manufacturing value added to GDP, indicating potential immediate economic benefits from targeted sectoral interventions. Moreover, bidirectional short-run causality between manufacturing and service value added underscores complex economic interdependencies within Ethiopia. These findings challenged conventional beliefs about manufacturing as the primary driver of economic growth in Ethiopia and underscore the need for nuanced policy approaches. Recommendations include short-term interventions to enhance manufacturing productivity and competitiveness, alongside long-term structural adjustments in industrial policies to promote sustainable economic growth and resilience.

Keywords: Ethiopia, Manufacturing Output, Economic Growth, Long-Run Relationship, Short-Run Dynamics, Policy Recommendations.

The Impacts of Microcredit on Capital Accumulation and Creation of Employment Opportunities at Enterprise level: The Case of Addis Credit and Saving Institution S.C

Etsegenet Misgina

The purpose of microcredit is provision of financial service to the poorest section of the society; which are not the favorite target for provision of credit in the formal banking sector, to alleviate them from the position they existed on. Currently in Ethiopia Microcredit institutions are getting much emphasis based on their benefit in addressing the broad range of society with low income and no job through provision of credit to finance small business for creation jobs and employment opportunities. This study intended to test if microcredit with the service they were giving were effective in creating impacts on enterprise capital accumulation and employment opportunity that leads the country to sustainable economic growth. Thus, it is worth studying the impact, so it's possible to see how microcredit's institutions fostered economic growth through creation of capital and employment opportunities. The underlying reason for this study was that there were a lot of articles and studies conducted on the impacts of microfinance on poverty alleviation and related issues with the social status of the clients, yet as the microfinance sector continued to expand and gave except for the few institutions, a focus on enterprise credit (as opposed to multiple financial services. Some asked whether this phenomenon could in fact be associated with economic growth. Access to finance could promote new-firm entry, growth, innovation, whereas limited access stunted firms' growth; the target population which was selected for this study was two sided, control and treated groups. On one side was the microfinance institutions credit service as the independent variable and the dependent variable were amount of capital formed by beneficiaries of this service after receiving the credit and employment opportunity it had created. Data Analysis Model used to assess the data was PSM (Propensity score matching). And the total impact based on PSM design method was positive on the impact of microcredits had on capital accumulation and employment. The credit which was dispersed for the enterprises has positive impact on capital accumulation of the enterprises and the impact it created was more or less varied among economic sectors; however, it had positive impact overall.

Key Words: Microcredit, Capital Accumulation, Creation of Employment, Opportunities at Enterprise level, Addis Credit and Saving Institution S.C

Determinants of Food Security in Rural Households: Evidence from East Hararghe Zone, Oromia Regional State, Ethiopia

Hana Endashaw

Higher food security with life expectancy and total employment has a beneficial impact on economic growth, reducing poverty, achieving food security, and boosting economic growth. There are different socio-economic, demographic, infrastructural, and personal factors which can affect households' food security. With this in mind, this study examined the food security level of households using Food Consumption Score (FCS), Household Dietary Diversity Score (HDDS), Reduced Coping Strategy Index (CSI), and Household Hunger Scale (HHS), and, to identify the determinants of rural households' food security using cross-sectional data from nine Woredas of East Hararghe, Regional State of Oromia. The data used for this study were secondary data collected by Catholic Relief Service (CRS) Ethiopia using a context monitoring tool called Monthly Interval Resilience Analysis (MIRA). The general two-stage sampling design was used, based on this, 44 kebeles were selected from nine woredas with 20 households in each kebele. Following this, a sample of 880 respondents was selected. To analyze data, descriptive analysis, and econometric technique of ordered Logit regression were used. The finding revealed that most of the respondents had poorly food secure. Using FCS, 674(77%), 179(20%), and 24(3%) were on poor, borderline, and acceptable levels of food security, respectively. In addition, using HDDS, 476(54%), 330(38%), and 71(8%) had poor, borderline, and acceptable levels of food security, respectively. Moreover, 245(28%), 608(69%), and 24(3%) were insecure, moderate/stressed, and food secure using CSI, respectively, and 613(70%), 203(23%), 60(7%) 0(0%), and 1(0.001%) of respondents were on food secure, stressed, insecure, crisis and catastrophe level of food security using HHS, respectively. Additionally, the ordered logit model marginal effect found that age of household head, living in Highland, dependency ratio, being Public Work PSNP beneficiary, livestock ownership and taking farm related training had positive and significant effects on food security. Conversely, credit access, off-farm activity engagement, and household size had negative significant effects. Based on the result, government is recommended to prioritize key initiatives to bring social behavior change and to enhance the PSNP interventions by collaborating with NGOs and financial service providers to better improve the food security in the study area and beyond.

Keywords: Food security, Determinants, Indicators, Ordered Logit, East Hararghe

Impacts of Tax Revenue on Economic Growth in Ethiopia

Mehammed Nassir

The main objectives of the study was to examine the long run and short run impact of tax revenue on economic growth in Ethiopia using gross domestic product (GDP) per capita, as a proxy for economic growth over the period of 33 years 1990/91 to 2022/23. The trends of tax revenue and gross domestic product (GDP) per capita growth rate of Ethiopia is fluctuating during specified time of period. Autoregressive Distributed Difference Lag (ARDL) and Error Correction Methods (ECM) were used for the study. The results of the bound test suggests that there was long term correlation with gross domestic product (GDP) per capita, tax revenue, government expenditure, gross capital formation and real labor force. The result of Autoregressive Distributed Difference Lag (ARDL) models indicated that estimated coefficients, tax revenue had significant effect on the economic growth and their signs which were consistent to the existing theories. The findings of the research had an important policy implication. The result of trends of tax revenue and gross domestic product (GDP) per capita growth of Ethiopia during the study showed that the periods were fluctuating, so it recommended that Ethiopian government should take appropriate measures that makes tax revenue and gross domestic product (GDP) per capita growth lower fluctuating trends. In order to increase economic growth, it is important to strengthen the taxation system. Firstly, Tax authority should build strong and stable tax institution and encourage volunteer taxpayers. Secondly, Policy makers should build a secure business atmosphere for taxpayers to raise tax revenue. Finally, government revenue and government expenditure must go in parallel ways, so government establishes strategies that encourage distortionary taxation and productive government expenditure. There are several further research direction Firstly, the study did not consider some variables like illegal trade, contraband trade, tax evasion and informal sectors activities. Secondly, macroeconomic variables such international trade, inflation rate, and remittance that directly affected economic growth but cannot include the model, so this can be an opportunity for further research directions.

Key Words: Ethiopia, Economic Growth, Tax Revenue, Bound Test, ECM Mod

Cereal Price Inflation and its Impacts on Food Security of Urban Households: The Case of Addis Ketema Sub-City, Ethiopia.

Solomon Kalbessa

The study conducted in Addis Ketema sub city, Addis Ababa, Ethiopia and focused on examining the impact of cereal price inflation on food security of urban households. Cereal price inflation has emerged as major challenges in Ethiopia, especially for urban households' food security. However there is little empirical evidence on how cereal price inflation impacts the urban households' food security. This study aimed to address this gap by analyzing the impact of cereal price inflation on food security of urban household. By using simple random sampling the primary data were collected from 120 household heads and analyzed by SPSS software. The result revealed that inflation in Ethiopia was driving up the prices of essential items impacting the affordability and accessibility of cereals for households. Among the respondents which counted 15 % were food secured; 6.67 % out of 120 households were severely food insecure, 35.83 % were mildly food insecure and maximum members of households 42.5 % were moderately food insecure. Factors such as housing situation, education levels, family size, and access to social protection, income disparities, and expenditure patterns all played critical roles in determining food security status of the respondents. The findings revealed that only higher education levels did not always guarantee food security, challenging traditional beliefs. Housing situations played a pivotal role, with households living in their own houses demonstrating higher food security. The study showed a dynamic relationship between economic factors, coping strategies, and shifting dietary preferences, shedding light on the nuanced factors influencing food security in urban environment. Addressing the multifaceted challenges posed economic factors; cereal price inflation and varying dietary preferences wares key to enhancing food security among urban households in Addis Ketema Sub-City, Addis Ababa, Ethiopia. The study emphasized the importance of targeted interventions, resilience building strategies, and educational programs to promote healthier food security outcomes.

Key Words: Cereal Price, Inflation, Food Security, Urban Households, Addis Ketema Sub-City, Ethiopia

Determinants of Household Saving: The Case of Kolefe Keraniyo Subcity, Addis Ababa, Ethiopia

Worknesh Worcho

Savings have long been seen as a key component of growth that helps underdeveloped nations move toward development. Savings are also vital component of household welfare in emerging nations. The objective of the study was to identify the determinants of the household saving behavior in Kolefe Keraniyo Sub- City, Addis Ababa, Ethiopia. Both primary and secondary sources were used; Primary data were gathered by self-administered, structured questionnaires. It employed descriptive statistics and double hurdle model to analyze the data collected from a sample of 156f households in the study area. 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 findings revealed that there was 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 the respondents' 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 study suggests that the government and other concerned bodies should be involved in creating the capacity and incentives for households to increase their saving behavior. These incentives can be achieved by lowering the rate of inflation, improving deposit interest rates, and improving service quality. They can also raise public awareness of the need to discourage negative cultural norms and discourage bad habits in order to promote household saving.

Key words: Savings, Double Hurdle, Household, Kolfe Keraniyo, Ethiopia

4. Marketing Management

Effects of Social Media Advertisement on Customers' Attitude: The Case of Cosmetics Industry, Addis Ababa

Addisu Gebre

Social media advertisements impacted on the customers' attitudes in the cosmetics industry remained understudied, particularly within the Ethiopian market. This paper examined how social media influenced the consumers' attitudes in Addis Ababa. Using explanatory and descriptive research designs, the study collected data through questionnaires within three sub-cities. A five scale LIKERT scale questionnaire was distributed to 384 respondents and 357 questionnaires were used for analysis. A descriptive research design was used to present the demographic characteristics of the respondents. Multiple linear regression analysis was used to investigate the relationship between the four independent variables (product reviews, influencer endorsements, interactive advertisement capabilities, customer expectations) and the dependent variable (customer's attitudes). STATA 14.0 was used in order to generate the actual results that confirmed social media advertisement that had a positive and significant relationship with the dependent variable (attitudes). The study used linear regression model to analyze the collected data. These corresponding data were analyzed to answer the research questions. The findings revealed that product reviews, influencer endorsements, interactive advertisement capabilities, and customer expectations significantly shaped the attitudes towards cosmetics products. These insights emphasized the need for advertisers to leverage social media features effectively and to enhance customer engagement and purchase intentions. The implications of the study were particularly beneficial for marketers aiming at capitalizing on social media's persuasive power in emerging markets like Ethiopia.

Keywords: Social Media Advertising, Customer Attitudes, Cosmetics Industry, Influencers, Product Reviews, Customer's Capabilities

Effects of Digital Marketing on the Purchase Intention: The Case of Habesha Brewery

Bereket Gezu

The purpose of this study was to identify and analyze the impacts of digital marketing on the consumers' behaviors, specifically examining how digital marketing components contributed to purchase intention. The objectives included investigating the effects of vividness, interactivity, information, entertainment, and incentives in digital marketing contents on the customers' purchase intention. Employing a descriptive and quantitative research method, the target population consisted of Habesha beer consumers in Addis Ababa who used digital media. A simple random sampling technique was employed, with a sample size of 385, following Corebetta's recommendation for an unknown population. The primary data collection method involved in an online survey questionnaire with a five-item Likert scale. The results from the alpha testing phase indicated high-reliability coefficients for vividness, interactivity, information, entertainment, incentive, and purchase intention scales. The Pearson correlation matrix revealed positive associations among the independent variables, and a regression analysis demonstrated a moderate explanatory power with approximately 39.81% variance explained in purchase intention. Vividness, interactivity, information, entertainment, and incentives exhibited significant associations with purchase intention. Standardized beta coefficients offered insights into the relative importance of each predictor. Hypotheses testing supported the significant impacts of vividness, interactivity, information, and entertainment on purchase intention, while the influence of incentives was marginally supported. These findings contributed to the understanding of the role of digital marketing in shaping consumer behavior and provided practical implications for marketers in optimizing digital marketing strategies.

Keywords: **Digital Marketing, Purchase Intention, Consumer Behavior, Habesha Brewery, Vividness, Interactivity**

Effects of Service Delivery Quality on Bank Image: The Case of Some Selected Branches of Bank ofAbyssinia

Eman Zeynu

This thesis investigated the effects of service quality dimensions on the corporate image of Bank of Abyssinia (BOA). Through a quantitative research strategy employing a self-administered questionnaire, the study analyzed the customers' perceptions and experiences. Descriptive statistics revealed key demographic details, while multiple regression analyses explored the influence of service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) on corporate image. The majority of the respondents were within the age range of 31-49, and a significant portion held diplomas or below (74.4%). The findings indicated that reliability and assurance had the strongest impacts on the customers' satisfactions, emphasizing the importance of these dimensions in shaping the corporate image. The research confirmed that all service quality dimensions significantly and positively impacted the corporate image of the bank. In conclusion, the study recommends that BOA enhances the responsiveness in service delivery, invests in modern equipment for tangible improvements, strengthens its industry presence, and prioritizes individual customer's needs. The limitations include the focus on a specific branch, and future research could explore additional factors like service charges and delivery terms to provide a more comprehensive understanding of the customers' satisfactions in the banking industry.

Key Words, Service Quality, Corporate Image, Bank of Abyssinia

Effect of Public Relation on Creating Brand Equity: The Case of Harar Brewery S.C. in Addis Ababa

Eyerusalem Birhanu Bogale

This research aimed to examining the effect of public relations on creating brand equity in the case of Harar Brewery S.C. in Addis Ababa. The study applied the mixed-research method. A total of 254 customers were selected from different hotels, bars, restaurants and wereda/kebele recreational places based on the convenience of the data collectors which were found in Addis Ababa. The individual respondents were selected using the accident sampling. A total of five interview respondents were selected; marketing manager, PR department director, and brand development department team leader and marketing supervisor were selected using availability sampling. Questionnaire and interview were used to collect the necessary data from the respondents. The data obtained were analyzed using statistical analysis tools such as frequency, percentage, mean, standard deviation, correlation and regression. The statistical analysis tool was SPSS Version 21. The study identified that the general brand awareness level of Harar beer was found to be in a better stage; however, brand associations, perceived quality and the overall level of brand loyalty of Harar beer were found to be not satisfactory. The dependent variable brand equity and the independent variable factors (brand awareness, brand associations, perceived quality and brand loyalty) were positively correlated. The results of regression analysis indicated that the dependent variable (brand equity) was explained 24.2% by the independent variables. Based on the findings of the study, it is recommended that the company needs to reorganize and establish its public relations department in a way it enables to be highly competing in the brewery industry.

Keywords: **Brand, Brand Equity, Brand Loyalty, Brand Awareness, Brand Association, Perceived Quality, Public Relations**

Effects of the Application of Digital Marketing on Customers' Satisfactions: The Case of Four Star Hotels in Addis Ababa, Ethiopia

Hanna Nigussie Kebede

The main objective of this study was to affect the application of digital marketing on customer satisfaction on four star hotels in Addis Ababa, Ethiopia. A researcher used a stratified sampling technique which is random sampling for the study. A total of 330 questioners were distributed to the customers and staffs of the four hotels which rated as four stars in Addis Ababa. The response rate of 300 participants was responded as 90.91 percent response rate achieved. The descriptive and explanatory research designs were undertaken in this study and this was conducted by the use of primary and secondary data which were obtained from the hotels. The study used multiple regression analysis and the findings presented in the form of tables and regression equations. The study also found that there was a strong relationship between the independent variables with the customers' satisfaction of the hotels. This was seen with values R squared being 94.0% implying that the independent variables could explain 94.0% variations in the customers' satisfactions of the hotels. This study concluded the applicability of the star category hotels in Addis Ababa or may be abroad. The outcomes could not be related to other subsectors of the hospitality industry or other constituents of wider travel and tourism sectors. The results of this study helped the hotel marketers to know the effectiveness of important digital marketing tools for hotels and use them strategically. It would also encourage more scholars and researchers from academia and hospitality industry to go about doing digital marketing studies exclusively for hotels in Addis Ababa as well as Ethiopia. The value of the study was for its contribution to how digital marketing team can effectively optimize digital marketing strategies for Addis Ababa hotels. Due to the limited numbers of related papers exclusively written specifically pertaining to digital marketing for Addis Ababa hotels, the researchers tried to examine the research works of other researchers across the globe.

Key Words: Digital Marketing, Location Facet, Technological Skills, Social Skill, Technical Skills, Customers' Satisfactions

Effects of Promotional Strategy on Sales Performance: The Case of ~~Some~~ Real Estates

Hennon Zewdie

The aim of this study was to identify the effect of promotional strategy on sales performance in the case of some selected real-estate companies. It explained how promotional strategy mix, such as advertising, personal selling, sales promotion, public relation and direct marketing affected the sales performance of real estates. To achieve the objectives of this study, a quantitative research method was employed. Data were collected by administering questionnaire for the total sample size of 185 respondents; hence, only 177 data were correctly filled out by the respondents. The participants of this study were selected using stratified random sampling technique. Once the real-estate companies were stratified, the samples (companies) were selected randomly from each strata. Stata utilized to process the primary data obtained, and a reliability test was conducted to assess the questionnaires. Additionally, tests for normality, linearity, and multicollinearity were performed. The data analyses included descriptive statistics, correlations, and multiple linear regressions. The findings indicated that the real-estate companies had a high frequency of practicing advertising, personal selling, and sales promotion and moderately public relation and direct marketing. This can be generalized as promotional strategies listed that had statistically significant effects on the performance of sales. The independent variables were found to be correlated with each other and with the dependent variable. The significant positive correlation was there in-between the independent and dependent variables. In general, managers need to periodically assess which promotional tools affect the overall performance of sales and the most effective to bring sales volume.

Key words: Promotional Strategy, Sales Performance, Promotion Mix Tools, Sales Promotion, Public Relation, Direct Marketing,

Factors Affecting the Sales Volume of Community Pharmacies in Addis Ababa

Nabayt Tsehay

The main objective of this study was to assess the factors affecting the sales volume of community pharmacies in Addis Ababa using descriptive and explanatory research designs. A researcher used a stratified sampling technique which was random sampling technique for the study. A total of 274 questionnaires were distributed to the pharmacists, druggists, and staffs of selected pharmacies in Addis Ababa. The response rate of 261 participants was responded which was 95.26%. Quantitative research approach was utilized for data analyses collected from primary data i.e. a structured questionnaire. The study used correlation analysis and multiple Regression analysis and they were analyzed through SPSS Version 23 and the data were presented in frequencies, percentages, mean, and standard deviations using. The findings of the study revealed that competition, efficiency, pricing and site/location had significant effects on sales volume of community pharmacies in Addis Ababa. But selling brand products was found to have insignificant effect on sales volume. Therefore, the community pharmacies should pay attention to the factors that have significant effects on sales volume. Ethical competition among competitors, understanding the weakness and strength of competitors, and competitive and reasonable pricing had a crucial effect on sales volume. The site/location had also a notable influence on sales volume in the industry.

Key Words: Price, Brand, Site, Competitors, Efficiency, Sales Volume

Effects of Outsourcing Non-Core Business Services on the Quality of Core Services: The Case of Commercial Bank of Ethiopia

Shimels Atnafu

This study aimed to investigate the impact of non-core business functions on the quality of service delivery at the Commercial Bank of Ethiopia focusing on branches within Addis Ababa City. Employing a descriptive and explanatory design, along with a quantitative research approach, the study encompassed all 494 branches of CBE across eight districts in Addis Ababa. A sample of 221 respondents was selected through cluster random sampling, with 198 (86.6%) providing complete and valid responses to a questionnaire designed to gather information on the effects, challenges, and opportunities of outsourcing on core services at CBE. Key findings revealed that the study assessed various factors, including service quality delivery, employees' belongingness, employees' commitments, coordination & communication, contractual agreements, and vendor & selection management. Notably, positive correlations were found between service quality delivery and employees' belongingness, employees' commitments, contractual agreements, and vendor selection and management. Multiple regression analyses highlighted significant positive relationships for the employees' belongingness, employees' commitments, contractual agreements, and vendor selection and management with service quality delivery. However, coordination & communication did not exhibit a statistically significant effect. Based on these findings, the study proposed several recommendations for CBE and similar institutions, such as strengthening the employees' commitment through recognition programs and a positive work environment, enhancing communication channels and coordination, improving the clarity of contractual agreements, and maintaining effective vendor relationships. Additionally, the study suggested implementing ongoing initiatives for the employees' belongingness, customer-centric training programs, fostering collaboration between business functions, conducting regular employee surveys, and investing in leadership development programs.

Keywords: Service Quality, Employee Commitments, Core-Business, Quality Delivery

Effects of Advertisement on Brand Image: The Case of Bank of Abyssinia

Zekarias Said

Advertisement is crucial in convincing, educating, and reminding both current and potential customers about a company's brand and services. The objective of this study was to examine the effects of advertisement on brand image in the case of Bank of Abyssinia. In this study a quantitative research method was employed and primary data sources were collected through questionnaire. The study purposively selected eight branches of the bank and sampled 384 customers using simple random sampling technique from the selected branches. The findings from the descriptive analysis in the study revealed that the majority of the customers agreed that the advertisement practices of the bank conveyed the right information, is interesting and is easy to understand. In contrast, the results showed the respondents' opinions about the media factor were close to neutral. Furthermore, Pearson Correlation Coefficient was used to assess the relationship among variables (independent and dependent variables). The correlation results showed all three independent variables (Message content, Source factor and Media factor) had a positive, strong and significant relationship with brand image. The collected data were then analyzed using multiple linear regressions so as to predict the effects of advertisement message contents, advertisement source factors and advertisement media factors on brand image. The findings showed that advertisement message contents, advertisement source factors and advertisement media factors had positive and statistically significant effect on the brand image. The study recommended organizations to consider creative advertising methods that were easy to understand and well informing to the audience.

Key Words: Advertisement, Advertisement Message Content, Advertisement Source Factor, Advertisement Media Factor, Brand Image

Impacts of Physical Distribution Activities on Marketing Performance: The Case of ALFRAG Trading, PLC

Zimare Tadesse

The primary objective of this study was to analyze the influence of physical distribution activities on the marketing performance of ALFRAG Trading, PLC, an Ethiopian trading company. The study examined various physical distribution activities, such as transportation, order processing, warehousing, material handling, and inventory management to comprehend their impact on the company's marketing performance. A cross-sectional study based on institutions was carried out to achieve the study's goals. It involved 140 retailers and 139 wholesalers selected through simple random sampling from Addis Ababa. The research was conducted using only quantitative research method. The study included providing questionnaires to both retailers and wholesalers. Descriptive statistics, chi-square, and correlation analysis examined the connections between physical distribution activities and marketing performance metrics, such as sales volume, customer satisfaction, and on-time delivery. The findings indicated that transportation, warehousing, and inventory management significantly positively impacted ALFRAG Trading's marketing performance. However, order processing and material handling were found to have a less substantial influence. The study provided valuable insights for the company to optimize its physical distribution strategy and improve overall marketing performance. The results also contributed to the broader understanding of the critical role of logistics in enhancing the competitiveness of trading enterprises in the Ethiopian context. Recommendations for policy, practice, and future research are forwarded.

Keywords: Warehousing, Inventory Management, Order Fulfillment, Transportation, Sale Growth, Customer Satisfaction, Brand Perception

Factors Affecting Customers' Satisfaction of Application Based Taxi Service: The Case of RIDE Transport, Addis Ababa

Yedilfire Moges

This study was conducted to investigate Factors Affecting Customers' Satisfaction on Application Based Taxi Service: The Case of RIDE Transport, Addis Ababa. The study limited in terms of geographical, conceptual, methodological, and time scope. Conceptually, the study aimed at examining the customers' satisfactions and its associations with six service factors: reliability, transactional efficiency, performance, and ease of use, website design, and service security in the case of RIDE transport service. Geographically, it focused on Addis Ababa town. Methodologically, this study conducted mainly based of data gathered through questionnaire and analyzed using descriptive and inferential statistics. Furthermore, the study conducted in the academic year of 2016/2023-2024. Both descriptive and explanatory research designs were used to conduct the study. This study used both primary and secondary sources of data. The primary sources consisted of customers of RIDE, while the secondary sources included library books, journals, guidelines, business newspapers, and business magazines. Overall, when all dimensions of service quality were considered as predictors of the customers' satisfactions, website design, transactional efficiency, ease of use, and reliability had a strong positive and significant impact on the customers' satisfactions.

Keywords: Customer Satisfaction, Reliability, Service Security, Transactional Efficiency, Website Design

Effects of Strategic Management Practices on the Public Service Performance: the Case of Lideta Sub-City Administration

Tadele Sime

Strategic management which distinguishes one organization from its competitors has been considered as the most important practices. . Strategic management is one of the prominent processes impacting organizational performance. Besides the dynamism, strategic management can help public organizations or other entities achieve important goals and create public values. The purpose of this study was to determine the effects of strategic management practices on the public service performance of Lideta Sub-City Administration. The study employed descriptive and causal research designs. A close-ended questionnaire was utilized as the data source, and 205 respondents were chosen using stratified sampling technique. E-views software was used to process survey data. Statistical tools like mean, standard deviation and regression analyses were used to analyze data using questionnaires. The findings of the study showed a positive and significant relationship between public service performance and all the strategic management practices, including environmental scanning, strategy formulation, strategic implementation and strategic evaluation and control. In the section pertaining to data analyses and interpretations, the four stages of the administrative strategic management processes were evaluated according to the literature review under chapter two. The findings showed that the strategic management practices caused a statistically significant positive effect on the performance of the administration's public services. Based on the findings of the study, recommendations are forwarded. By demonstrating the connection between the four stages of the strategic management process, future researchers may encompass a deeper and more comprehensive examination of the major factors affecting public service performance in Lideta Sub-City administration.

Key words: **Public Service Performance, Strategic Management, Strategy Formulation, Strategy Implementation,**

Factors Affecting Consumers' Price Perceptions of Used Cars in Ethiopia: The Case of Addis Ababa

Sosina Abate

The main objective of this study was to examine the factors affecting the consumers' price perceptions of used car in Ethiopia: Addis Ababa in focus. It attempted to examine the effects of the independent variables, i.e. perceived values, benefits, qualities, reference group influences and risks on prices of used cars whereas the dependent variable included was prices of used cars. In this study, descriptive and explanatory research designs were used. The study applied quantitative research approach and the primary data were collected through structured questionnaires from the sample of 167 respondents. A purposive sampling technique was used to draw the sample from the total population. Data were analyzed using descriptive and inferential statistics with the help of SPSS Version23. The result showed that the perceived values, benefits, qualities, reference group influences and risks had significant and positive effects on prices of used cars at 5% level of significance. Hence, the customers should purchase the used cars based on the requirements and conveniences; government may interfere and restructure the existing car market that must be re-shaped again to maintain the consumers' rights and their protection to get trustable car market in the city and the buyers should evaluate the value of things in their minds when the consumers considered buying used cars and evaluated the values of things in their minds. The consumers should gather all information about the cars.

Key Words: Consumer Price Perception, Perceived Value, Perceived Risk

Determinants Affecting Employees' Commitments: The Case of Ayat Real Estate

Shiferaw Workineh

The aim of this study was to investigate the determinants affecting the employees' commitments at Ayat Real Estate Company. To achieve this objective, a mixed research approach and a combination of descriptive and explanatory research designs were used. The study used 296 respondents' who were selected using systematic random sampling technique. Out of 296 selected participants, 275 filled out the questionnaires used for further data analyses. With the help of Statistical Package for Social Sciences (SPSS) Version 26, the data were analyzed through correlation and linear regression mean. The quantitative findings were presented and analyzed in tables, one-way ANOVA, independent samples F- statics, bivariate correlation and multiple regressions model whereas qualitative data were analyzed using narrative analyses. The result of descriptive statistics showed that the majority mean value of the respondents signified an agreement and accurate range in the employees' commitments, HRM practices and personality trait dimensions. Moreover, the employees' commitments were positively and correlated in the training practices, performance evaluation, extraversion, agreeableness and consciousness. Furthermore, all HRM practices and personality traits dimensions positively and significantly affected the employees' commitments. Therefore, it is recommended that the realestate management provides training and appraise performance to strengthen the employees'commitments. Moreover, the real estate HRM experts are advised to understand, coach, handle and identify both high and low scores of personality characteristics of the employees' in job design to retain valuable human assets.

Keywords: Employees' Commitment, HRM Practices, Dimensions, Personality Trait Dimensions, Agreeableness, Consciousness

Effects of Media Advertising on Consumers' Buying Behaviors: The Case of Ultimate Motors PLC

Sentayehu Enguru

Advertisement is generally used for creating awareness and promoting products. It is controversial to measure how much advertisement attracts the customers. The objective of this paper is to find out how many advertisements bring effect on the consumer's buying behavior. By using 5 point Likert scale with cross sectional data, 153 questionnaires were distributed. This study adopted a survey research design. It involves collection of data from respondents through questionnaire tested on SPSS V.27 software. Multiple regression technique was used to test hypotheses. The research findings show that a significant and positive relationship between the independent variables: Broadcast, Print and outdoor Media and dependent variable consumer buying behavior. All the independent variables had statistically significant t-ratio and have positive relationship with consumer buying behavior. Advertising thought to be an essential tool for the success of a company and plays a crucial role in maintaining and developing sustainable competitive advantage of companies.

Keyword: Advertising, Broadcast, Print and Outdoor Media, Consumer Buying Behaviors

Quality of Export Banking Services: The Case of Bunna International Bank

Semeret Asrade

Export banking service is the most important factor that determines the export performance of exporters and the level of hard currency flows to the banks. This research was conducted to assess export banking service in the case of Bunna International Bank; specifically on sesame seeds export. In this research SERVQUAL model was used to assess the stated objective of the study. Sesame seed exporters at Bunna international bank were the target population to evaluate the export banking service. Structured questionnaire were used to collect data. Descriptive research designs were used to get a better insight into the studied issue. To identify the gap between the perceived service quality and the expected service quality mean analysis was done and the findings indicated positive gap on reliability and assurance dimensions assuring the provision of greater service on the dimensions. Further correlation and analysis was done and the five dimensions found to be correlated with the overall service quality of the bank. The regression analysis also indicated the most important predictors among the dimensions. Accordingly, reliability and assurance found to be the first and the second most important determinants of the overall service quality.

Keywords: Service Quality, Service Quality Dimensions, GAP, Export Banking

Factors Influencing Consumers' Choices of Supermarket in Addis Ababa

Semegn Edea

The general objective of this study was to examine factors influencing consumers' choice of supermarket in the case of some selected supermarkets in Addis Ababa. The researcher adopted both a quantitative and qualitative approach to quantify respondents' evaluations. A total of 126 respondents were sampled from Addis Ababa city Ababa in the case of All Mart, Fresh Corner, Shoa Shopping Center, Queen's Supermarket, and Fantu Supermarket based on two stages judgmental sampling technique. The main sources for this study were primary and secondary data sources. Descriptive analysis was presented by using statistical tools, mainly frequencies, percentages, mean and standard deviations, to summarize the responses. An inferential analysis was conducted by using correlation and multivariate regression to show the relationship and the significance effect between dependent and independent variables. The data were analyzed using computer software, Statistical Package for Social Sciences (SPSS) version 21. According to correlation results, all independent variables included in the study had a positively correlated with the dependent variable consumers' choice of supermarket. The regression analysis reveals that product variety, customer service and branch availability have a significant influence on the consumers' choice of supermarket.

Keywords: Consumers' Choices, Product Variety, Customer Service, Price, Merchandise, Branch Availability, Product Assortment

The Role of E-Marketing Techniques for Enhancing End-User Brand Awareness in Ethiopia

Robel Seifu

The general objective of this study was to investigate the role of e-marketing techniques in enhancing end-user brand awareness in Ethiopia. This paper utilized an exploratory research design to provide insights into the marketing phenomenon of customers' brand awareness created through e-marketing and social networking sites. The study involved interviews with key stakeholders from local companies in Ethiopia to explore their perspectives on e-marketing strategies, challenges, and perceived impact on brand awareness. Focus group discussions were organized with Ethiopian end-users to gather insights into their attitudes, behaviors, and experiences with e-marketing campaigns. The target population for the study comprised Ethiopian end-users actively engaged in international electronic media networks. The sample size was calculated using a formula to determine the appropriate number of respondents, resulting in 385 participants. The sampling techniques included convenient sampling, snowball sampling, and expert, non-probability sampling to reach the target respondents and key informants. The primary data for this study were collected using a combination of structured online surveys and structured interviews. The online survey was designed and administered through a web-based platform, while the structured interviews were conducted with a purposefully selected group of participants to gain qualitative insights into their experiences with e-marketing and its impact on brand awareness perceptions. The findings of this empirical study on e-marketing in Ethiopia align with the theoretical framework, highlighting its growing importance as a crucial marketing and brand awareness tool. The research suggests a pronounced shift from traditional to digital advertising channels across industries. Consumer analysis reveals that the majority of e-marketing users are aged 25-34, with nearly all maintaining active Facebook accounts. These digitally-savvy individuals leverage e-marketing primarily for personal and professional networking, spending up to 3 hours daily on mobile and laptop platforms. They rely on company websites, Google, and in-person visits when seeking product information, often finding online ads useful. Electronic word-of-mouth significantly influences their purchasing decisions. As the digital landscape evolves, businesses must develop comprehensive strategies to harness e-marketing's potential and navigate its complexities.

Keywords: E-Marketing, Brand Awareness, Consumer Behavior, Digital Landscape

Determinants of Customers' Buying Decisions towards the Purchase of an Electric Vehicle (EV) in Ethiopia

Nahom Dagne Wolde

The purpose of this research was to determine the factors that influenced Ethiopian consumers' decisions to purchase electric vehicles (EVs). In order to gather quantitative and qualitative information that illustrated the impact of factors influencing purchase decisions toward electric vehicles (EVs) on consumers' buying behaviors. This study used an explanatory research design. Primary and secondary data were used in the investigation. Three hundred ten (310) respondents made up the sample for the primary data collection with stratified sampling technique from automotive industry company and their customers' database and ministry of transport and logistic, which was completed by questionnaire for quantitative data and interview for qualitative data. 291 of the total questionnaires that were distributed were deemed legitimate and were utilized to indicate a 93.8% response rate. Both descriptive and inferential analysis were conducted using STATA SE12 for data analyses. Mean, frequency, and percentage were used in descriptive statistics to characterize the respondents' demographics and to find and discuss the levels of independent and dependent variables. Correlation analysis was used to ascertain the link between the variables and regression analyses which were used to ascertain the impacts of the independent factors on the dependent variables, and inferential analysis was utilized to test the hypothesis. The study's findings showed a positive correlation between purchasing behavior and each of the three independent variables—personal, environmental, and dealership characteristics. Regression analysis results showed that 90.4% of the variation in purchasing behavior is predictable.

Keywords: Personal Factors, Environmental Factors, Dealership Factors, Buying Behaviors

Impacts of Relationship Marketing on Customers' Loyalty in Lion International Bank, Talaku Misrake Cluster

Muluneh Mengstie

There are many different relationship marketing dimensions implemented for retaining customers. Therefore, the study focused to explore the impact of relationship marketing dimensions (trust, commitment, conflict handling, empathy and corporate image) on customer loyalty, by focusing on the lion international bank. A theoretical framework was used as a guideline to test the relationship between relationship marketing dimensions and customers' loyalty. The purpose of the study was to identify the impact of relationship marketing on customer's loyalty. The SPSS version 26.00 for windows was used to process the primary data which were collected through questionnaire. The findings showed that the relationship marketing dimensions had impacts on the customers' loyalty. All the independent variables are positively and directly related to the customers' loyalty, particularly in Lion International Bank. The relationship between relationship marketing and the customers' loyalty was significant. Therefore, banks should make the whole system on work with the customers, not in the opposite of the customers. And also, they were ~~exped~~ to invest more on attracting new customers and retaining the existed ones with regard to relationship marketing to increase customer loyalty.

Key words: Relationship Marketing, Trust, Commitment, Conflict Handling, Empathy, Corporate Image Customer Loyalty

Effects of Loan Service Quality on Customers' Satisfactions at Zemen Bank Share Company in Addis Ababa

Mesfin Kifle

The main purpose of this study was to assess the effects of loan service quality on the customers' satisfaction, specifically at Zemen Bank. To achieve the objective of the study an explanatory and descriptive research designs, and quantitative research method were used based on SERVQUAL model measurements, such as reliability, tangibility, responsiveness, assurance, and empathy. The population of the study mainly focused on Zemen Bank customers who have an experience with the bank loan service. The sample size was drawn using non-probability sampling techniques, and 287 loan customers were taken as a sample size from ten selected branches located in Addis Ababa city. The study used both primary and secondary data. The primary data were collected by structured questionnaires filled out by borrower customers, and a 96% response rate is obtained. The data were tabulated, coded, captured, and presented by using SPSS statistical software. The study used both descriptive and inferential statistical analysis methods to interpret the data. The descriptive assessment analysis revealed that the bank got the highest score for empathy followed by reliability and assurance dimensions. On the other hand, responsiveness and tangibility have gotten relatively lower scores. The Pearson correlation analysis result showed that the dimension of loan service quality had a positive relationship with customer satisfaction at the 0.00 significance level; assurance and empathy had the highest positive relationship with the customers' satisfactions, whereas tangibility and reliability showed a weak relationship with the borrower's satisfactions. The regression analysis result showed that reliability, responsiveness, assurance, and empathy are statistically significant for the customers' satisfactions. Assurance had the strongest positive effect and is statistically significant on customer satisfaction, followed by empathy and responsiveness. However, tangibility had no positive impact on borrowers' satisfactions and was statistically insignificant. Finally, the study suggested some recommendations based on the findings; the bank should set up regular staff training focused on loan service and intelligence-building courses and create standard operating procedures for lending service. The bank should offer a contemporary internet and mobile application that allows borrowers to access full information about their loan-related service.

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

Effects of Service Delivery Quality on Brand Loyalty in Hotel Industry in Hotel Industry: The Case of Five Star Hotels in Bole Sub City

Mekdelawit Abebaw

In order to fulfill the evolving expectations of clients, service providers need to continuously innovate and improve their offerings. To meet the targeted service quality, it's critical to comprehend the significance of service quality and put into practice efficient operating techniques. The purpose of this study was to determine how brand loyalty was impacted by service delivery quality in five-star hotels. It used mixed research approach and descriptive and explanatory research designs. Explanatory research designs were mostly utilized to examine the data obtained from a sample of 384 hotel visitors via questionnaires in order to accomplish this goal. The study sample was chosen using the probability sampling technique, more precisely random sampling. Only 317 of the distributed questionnaires (or 83% of the total) were correctly completed and returned. In this study, statistical methods including mean, standard deviation, correlation, and regression analysis were used to examine the data obtained from a questionnaire. A 5% level of significance was applied to multiple regression models in order to determine the association between brand loyalty and service quality parameters. The study discovered that among hotels, tangibility, empathy, certainty, and responsiveness all positively and significantly increase brand loyalty. Thus, this study concluded that reliability, assurance, empathy, responsiveness and tangibility increase brand loyalty among start hotels. The study suggests that hotels should make sure their facilities are visually appealing and that their employees are well-groomed to improve the customers' satisfactions and brand loyalty. Hotel management should also ensure that their employees are knowledgeable about the hotel and its services in order to assist guests effectively. Policymakers ought to use the study's findings to encourage hotel managers to focus on improving service quality to increase brand loyalty.

Keywords: Brand Loyalty, Hotel, Service Quality, Delivery

Effects of E-Marketing Practices on Business Performance: The Case of Small and Medium Enterprise (SMES) in Addis Ababa

Kibrom Birhane

Marketing strategies constitute one of the key functional strategies that Small and Medium Enterprises (SMEs) adopt to enhance performance. This study was aimed to examine the effects of e-marketing practices on SMEs performance in Addis Ababa City. By taking the research objectives and questions into considerations, quantitative research approach and both descriptive and explanatory research designs were used. The study was delimited to proportionate stratified techniques. Quantitative data were collected using a structured questionnaire and distributed to a sample of 309 owners and/or managers of SMEs in the Yeka, Kirkos and Lideta sub-city. With a response rate of 94%, 290 questionnaires have been returned and were valid for data analysis. The quantitative data were analyzed by using descriptive and inferential analysis. The findings of descriptive statistics have shown that the mean score of e-marketing strategy variables i.e., website information's quality, social media marketing, online advertising, quality customer service and reliability inclined to higher agreement level. All independent variables have the significant positive correlation with the dependent variable business performance. In this case, relatively Quality Customers' Services had a higher strong relationship with business performance. Likewise, the result of the multiple linear regression indicated that, all the five factors except online advertising had a positive and significant effects on the business performance of SMEs. The results also revealed that these independent variables were significant joint predictors of performance. The independent variables jointly explained 61.5% of the variance in performance. Finally, based on the findings of the study, SMEs in Addis Ababa need to focus on their practices of E-marketing.

Key Words: E-Marketing, Online Marketing, Quality Customer Service Social Media Marketing, Online Advertising, Reliability

Effects of Advertising Effectiveness on Consumers' Buying Behavior among Youth: The Case of Harar Beer

Kalab Yonas

The primary objective of advertisers was to reach out to consumers and influence their awareness, attitudes, and purchasing behaviors. Research has shown that advertising can significantly impact consumers' preferences for specific brands. However, there has been limited research on how it affects the behavior of young consumers in the beer industry. This study aimed to investigate how advertising influences young people's purchasing decisions for Harar Beer, employing both explanatory and descriptive research methods. A total of 384 youth customers of Harar Beer participated in three entertainment events in Addis Ababa. The sample size was determined using the single population proportion formula with a 95% confidence level, 5% margin of error, and assuming a proportion of 50%. To collect the data, a structured questionnaire and interview checklist with a stratified sampling technique were used. The validity testing, pretesting, and reliability assessment were checked. Data analyses included descriptive statistics, a correlation matrix, and multiple linear regressions. The survey achieved a high response rate of 93.98%, collecting 310 questionnaires from youth customers of Harar Beer in Addis Ababa. The findings indicated that exposure, awareness, attitude, perception, and brand loyalty significantly influenced the youth customers of Harar Beer. Therefore, the study concludes that these factors collectively contributed to the behavior of young consumers. The report recommends that breweries focus on building trust and loyalty through their beer products to meet the needs of young consumers. It emphasizes the importance of confidence in data control and privacy for breweries. Based on this study, advertisements for Harar Beer should incorporate persuasion, attention-grabbing elements, and relevant content to effectively target young consumers.

Keywords: Advertisement, Beer, Consumers' Buying Behavior, Youth

Effects of Product Differentiation Strategy on Brand Loyalty: The Case of AHFA Food Complex

Hussien Abdulaziz

This thesis investigated the effects of product differentiation strategy on brand loyalty in the case of AHFA food complex. The study was conducted within the framework of marketing management, focusing on the relationship between product differentiation strategies and brand loyalty in the food industry. The research was guided by the theoretical foundations of competitive advantage and product differentiation models, including Michael E. Porter's differentiation model and competence-based strategies. Through a comprehensive review of related literature, the study explored the theoretical underpinnings of product differentiation and its impact on brand loyalty. The research methodology involved a quantitative approach, including surveys and data analysis to examine the perceptions and behaviors of consumers towards differentiated food products. The findings of the study revealed significant insights into the effects of product differentiation strategies on brand loyalty, highlighting the importance of unique product features, quality, and customer preferences in building and maintaining brand loyalty. The results contributed to a deeper understanding of the strategic implications for businesses in the food industry seeking to enhance brand loyalty through effective product differentiation strategies. Overall, this thesis provided valuable insights for marketers, managers, and researchers interested in leveraging product differentiation as a strategic tool to strengthen brand loyalty and competitive advantage in the dynamic and competitive food market landscape.

Keywords: Product Differentiation, Brand Loyalty, Competitive Advantage, Marketing Management, Food Industry.

Factors Affecting Patients' Satisfactions in Outpatient Department: The Case of Yekatit 12 Hospital Medical College

Huluager Atero

Obtaining patients' feedback through satisfaction surveys is crucial for broadly understanding their needs and perceptions of the healthcare services received. These surveys served as a necessary tool for evaluating the quality-of-care delivery within a hospital setting. The current study adopted a cross-sectional quantitative research approach to investigate the factors influencing patient satisfaction at the Outpatient Department of Yekatit 12 Hospital Medical College in Addis Ababa, Ethiopia. The primary objectives were to ascertain the levels of patient satisfaction and identify the underlying factors that impact it. The study employed a systematic random sampling technique, with a statistically calculated sample size of 110 respondents. Only individuals aged 18 years and above were included in the study. Data collections were taken place from April 1 to 30, 2024, utilizing a pre-structured questionnaire as the research instrument. This study employed descriptive statistics to summarize the collected data on patient characteristics and healthcare service aspects. An Ordinary Least Squares (OLS) regression model was then used to analyze the relationships between these factors and patient satisfaction. Regarding the level of satisfaction, the mean satisfaction score was found to be 2.68 with a standard deviation of 0.754. Regarding socio-economic characteristics, education was identified as having a significant negative relationship with the level of patient satisfaction. Additionally, courtesy, physical environment, convenience and availability, and quality of care exhibited significant positive associations with patient satisfaction. Therefore, to achieve patient-centered healthcare, policymakers and hospital managers should prioritize monitoring patient experiences? By actively analyzing these insights, they can make data-driven decisions regarding service planning and performance evaluation. This focus on patients' feedback allows for the customization of healthcare services, ensuring a better fit with patient needs and expectations.

Key words: Patient Satisfaction, Convenience and Availability, Quality of Care, Courtesy, Physical Environment

Factors Affecting Salespersons' Performance: The Case of Ayat and Tsehay Real-Estate Companies, Addis Ababa

Hana Mitiku

The aim of this study was to examine the factors affecting salespersons' performance in Ayat and Tsehay real-estate companies of Addis Ababa. To achieve the intended objective of the study, explanatory research design and quantitative research approach were employed. To do this, 300 respondents were selected from target population of 1800 salespersons using simple random sampling technique. To accomplish this study, primary data were gathered from the selected respondents by using questionnaires and also secondary data were reviewed from different pertinent literatures for this study. Descriptive statistical analysis (frequency distribution, mean and standard deviation) and inferential statistics (correlation and regression) were utilized for analyzing survey. This indicated that availability of many facilities for improve the salespersons' work effort leads to rapid growth of salesperson performance. Based on the results of linear regression analysis salesperson work effort had a strong positive and statistically significant effect on salesperson's performance. Moreover, salespersons' competence and salesperson's individual personality also had positive and statistically significant correlation with salesperson performance. Therefore, it is concluded that salesperson work effort were the most significant independent variable that had a significant statistical effect on salesperson performance in Ayat and Tsehay real-estate companies. As it is indicated in the findings part under linear regression analysis, salespersons' work effort was the most significant independent variable that has significant statistical contribution to salesperson performance in Ayat and Tsehay real estate companies of Addis Ababa with p-value of less or equal to 0.001. The researcher recommended that the awareness creation training should be delivered to the salespersons to improve their individual personality for making virtuous ethic on them and compatible with in their work environment. Moreover, the real estate companies are recommended to design incentive packages and create good working environment to motivate sales people show high performance.

Keywords: Salesperson, Performance, Real-Estate, Ethiopia.

Effect of Marketing Mix Elements on Customers' Satisfaction: The Case of National Alcohol and Liquor Factory

Gizachew Tefera

The general objective of this research was to assess how marketing mix elements influenced the ~~atms~~ satisfactions and to provide actionable recommendations for enhancing customer contentment. A quantitative research approach was employed, utilizing a cross-sectional survey design to collect data. The target population consisted of customers of the National Alcohol and Liquor Factory, with a sample of 385 respondents selected using a stratified random sampling technique to ensure representative coverage. Data were gathered through a structured questionnaire and analyzed using both descriptive and inferential statistical tools, including correlation and regression analysis, to determine the relationships between the marketing mix elements and customer satisfaction. The study found that all four marketing mix elements had a significant positive correlation with the customers' satisfactions. Regression analysis revealed that these marketing mix elements collectively explained 58.4% of the variation in customer satisfaction. Specifically, the product element, which included factors like quality, features, and packaging, had the strongest effect on customer satisfaction. This was followed by the price element, as customers were highly sensitive to pricing and valued competitive and fair pricing. The promotion element, including advertising, personal selling, and sales promotions, also played a crucial role in driving customer satisfaction. Finally, the place element, which captured aspects of distribution and accessibility, showed the least but still significant effect on satisfaction levels. Based on these findings, the study recommends that the National Alcohol and Liquor Factory should prioritize improving product quality and packaging, adopt competitive pricing strategies, enhance promotional activities, and optimize distribution channels to boost customer satisfaction. These strategic adjustments can help the company gain a competitive edge and improve market performance.

Keywords: Marketing Mix, Customer Satisfaction, Alcohol and Liquor Industry, National Alcohol and Liquor Factory, Ethiopia

Factors Affecting Customers' Loyalty in Small and Micro Enterprises Engaged in the Production of Home and Office Furniture: The Case of Small and Medium Enterprises in Addis Ababa

Getachew Worku

Having a devoted customer base is essential for profit-oriented businesses to remain competent enough in today's highly competitive market. In light of this, the purpose of this study was to examine factors influencing customer loyalty in small and micro businesses that produce furniture for homes and offices. This study used quantitative approach and explanatory research design. Data were gathered from 384 customers using structured questionnaire. The researcher used descriptive and inferential statistics (correlation and regression analyses) to analyze survey data. The result of descriptive statistics revealed that customers are loyal to organization ($x=4.22$), have good perception about product quality ($x=4.34$), satisfied with the products ($x=3.39$), positive perception about the company image ($x=3.83$), trust the company ($x=4.26$), and remain committed with the organization ($x=4.04$). Furthermore, the result of regression analysis showed that trust has caused a significant positive effect on customer loyalty ($B=0.590$, $P<0.05$) followed by perceived product quality ($B=0.335$, $P<0.05$) and customer commitment ($B=0.205$, $P<0.05$). However, switching cost and customer satisfaction didn't cause statistically significant effect on customer loyalty. Therefore, in order to build customer loyalty, furniture manufacturing firms are recommended to build trust, improve product quality, and foster commitment. It is also recommended that businesses should invest in marketing research to determine the exact needs and preferences of their customers and to offer products and/or services that will satisfactorily and profitably satisfy those needs. Furniture manufacturing firms must differentiate their brands from those of their competitors in the dynamic and competitive business climate.

Keywords: Customer Loyalty, Trust, Product Quality, Customer Commitment, Customer Satisfaction, Small and Micro Enterprises

Factors Affecting Healthcare Service Quality and Performance at Yanet Surgical and Internal Medicine Centre

Fikru Ababu

Quality in health care service delivery is key in ensuring the patients' satisfactions since delivering quality service has a direct influence on the customers' satisfaction. To gather and analyze primary data, the researcher utilized both descriptive and explanatory research designs together with quantitative research approaches. The general objective was to assess factors affecting service quality in Yanet Surgical and Internal Medicine Centre. Specifically, the study analyzed how employee professional competency, application of modern technology and service price affect the quality of the service. The research was quantitative adopting a cross sectional descriptive research design. The target population included 400 consumers who seek medical care at YSIMC. The research was based on primary data acquired through questionnaire. For quantitative data, descriptive and inferential statistics were generated. Under inferential statistics correlation analysis was undertaken. Data analysis is done mainly by quantitative analysis. To this end, descriptive and inferential statistics were applied using SPSS 23.0. The study found out that Employees professionals' competency, application of modern technology and service price has great impact on service quality that is measured by using three dimensions namely: reliability, responsiveness and empathy. The study recommends that Yanet Surgical and Internal Medicine Centre should keep on providing its quality health service and more over should invest more on application of modern technology and improving professional capacity of its employees.

Keywords: Capacity, Empathy, Reliability, Responsiveness, Modern Technology.

Effects of Marketing Practices on Brand Image: The Case of Addis International Bank

Fasika Anieley

Marketing practices play a critical role in building brand image of the companies. The study was conducted to determine the impact of marketing mix practices on building brand image, specifically for the Addis International Bank in Addis Ababa. A convenience sample technique was used in December 2023 to conduct a survey of 385 bank clients. The obtained data was evaluated using the frequency distribution, mean, standard deviation, Pearson's correlation analysis, multiple regression technique, and reliability test. The results show that marketing practices affect the brand image of service-oriented businesses like banks in the same way that they do for soft products customers. Additionally, the results showed that the marketing practices for banks-distribution and layout, technology and service excellence, price and promotion, and product-had a strong correlation and the greatest influence on predicting the brand image of Addis International Bank in Addis Ababa. But in contrast to what we anticipated, the brand aspect had not been able to guarantee a statistically meaningful impact on brand image. The results hold significant implications for bank executives, as they can serve as a foundation for developing future banking tactics. This research also helps to close the gap in the literature and resolve the debates around branding and marketing practices. The study's findings on product, price, promotion, distribution, layout, technology, and service excellence show a positive perception, exceeding the cutoff mark. In order to meet the needs of the target market and the current status of the business, bank management should create an effective marketing plan that takes into account product, pricing, promotion, distribution, layout, technology, and customer service. Skilled personnel and focused promotional efforts should also be used.

Keywords: Marketing Practices, Bank, Brand Image

Factors Affecting the Adoption of Digital Marketing Strategies: The case of Ethiopian Airlines (Head office)

Elshaday Million Negash

The general objective of this study was to investigate factors affecting the adoption of digital marketing strategies in case of Ethiopian airlines. Relevant data were collected from customers using structural questions. The research was conducted using a mixed-methods approach, with both primary and secondary data sources being utilized. Stratified sampling methods were employed to selected respondents. The questionnaire was filled out by 254 respondents. Multiple linear regression and correlation analyzes were used to analyze data. The coefficient of multiple determinations (R^2) was 0.739 and adjusted R^2 value also was 0.736. This means that 73.9% of the variation in the dependent variables is explained by the explanatory variables included in the model. This means that the impacts of all independent variables were the outcomes of the digital marketing. The source of regression analyses indicates that perceived usefulness caused a statically significant positive effect on digital marketing adoption of perceived usefulness factors ($B=0.76$, $p<0.05$), followed by infrastructure factor, ($B=0.518$, $p<0.05$), and perceived trust factor ($B=0.146$, $p<0.05$). Moreover, security factor negatively affected the adoption of digital marketing practices of the Ethiopian airline ($B=0.518$, $p<0.05$). Therefore, it is recommended that the Perceived usefulness factor a colossal impact to practice e-ticketing system. Therefore, it is recommended that the EAL should make the system easy to use and provide additional features in its website for its passengers, such as chat room and e-mail address.

Key words: Ethiopian Airline, Customer Acquisition, Factors, Market Development

Factors Influencing Customers' Retentions: The Case of Safari com Telecommunication PLC, Ethiopia

Endalkachew Asfaw

The research entitled "Factors Influencing Customers' Retentions of Safari com Ethiopia" aimed to identify and analyze the key factors that affected the customers' retentions within Safari com telecommunications Ethiopia. The study focused on several independent variables, including the customers' satisfactions, service charges, data privacy and security, service coverage and accessibility, network reliability, and customers' services all of which were hypothesized to have a positive relationship with the customers' retentions. Conversely, the study showed that personalized service, technological innovation, and data speed did not significantly impact on the customers' retentions. This research aimed to enhance the understanding of the customers' retention factors in the telecommunications industry, with a focus on Safari com Telecom Ethiopia. The findings helped Safari com retain more customers, improve service quality, and refine its customer retention strategies. Additionally, the study provided policy guidance for Safari com's management to address retention challenges and outperform competitors. Furthermore, it served as a reference for industry best practices, offering broader implications for enhancing customer loyalty and satisfaction in the telecom sector. Methodologically, the researcher employed a descriptive and explanatory research designs, utilizing quantitative research approaches to provide a comprehensive analysis. Data were collected through a structured questionnaire, distributed to a sample size of 399 customers, with 379 responses correctly filled and used for analysis. Primary data were the main source of information. The findings of this study offered valuable insights for Safari com Ethiopia and other telecommunication companies aiming to enhance the customers' retentions by focusing on the identified significant factors. The analysis revealed that the customers' satisfactions, service coverage and accessibility, network reliability, data privacy and security, customers' services, and service charge significantly impact on the customers' retentions. These factors were found to play crucial roles in determining whether the customers continue to use Safari com Ethiopia's services. In contrast, data speed, personalized service, and technological innovation did not show a significant effect on customer retention. Recommendations include implementing regular customer feedback systems, investing in network infrastructure and security measures, providing extensive training for the customers' service representatives, adopting competitive pricing strategies, and developing customer loyalty programs. By focusing on these areas, Safari com Ethiopia should enhance customer loyalty and reduce churn rates.

Key Words: Customer Retention, Service Quality, Safari com Ethiopia, Network Reliability, Customer Satisfaction

Effects of Segmentation Strategy on Revenue Generation; The Case of Queen's Supermarket

Ermias Fikre

The main objective of this study was to investigate the effects of marketing segmentation strategies on revenue generation at Queens' Supermarket in Addis Ababa, Ethiopia. It attempted to examine the effects of geographical segmentation, demographic segmentation, psychological segmentation and behavioral segmentation on revenue generation. Four independent variables were included in this study. The dependent variable in this study was revenue generation and independent variables are geographical segmentation, demographic segmentation, psychological segmentation and behavioral segmentation. In this study, descriptive and explanatory research designs were used. Primary data, through structured questionnaire, were collected from samples of 176 employees of Queens' Supermarket in Addis Ababa. Simple random sampling method was used to draw the sample from the population of Queens' Supermarket in Addis Ababa. Data were analyzed using both descriptive and inferential statistics with the help of SPSS version 23. The result showed that geographical segmentation, demographic segmentation, psychological segmentation and behavioral segmentation had significant and positive effects on the revenue generation at Queens' Supermarket in Addis Ababa at 5% level of significance. Hence, Queens' Supermarket should try to know the region where their product has not gotten to and segment their product to that region, so that they can increase their sales in the region and in the organization; give a reasonable attention to product segmentation because it's has the ability to provide every opportunity to every customers to buy according to their income, lifestyle, nature; encourage social class, style based and personality based segmentation which had influences on our product sales and encourage occasions/time, product benefits, buyer-readiness stage, the customers' loyalty status and attitude of customer based segmentation which had influence on product sales.

Key Words: Segmentation, Marketing Segmentation Strategies, Revenue Generation

Factors Affecting Customers' Preferences of Community Pharmacies at Addis Ababa, Ethiopia

Eleni Zekariyas

This study investigated the factors affecting the customers' selections of community pharmacies in Addis Ababa, Ethiopia, aiming to provide insights that could enhance service delivery and the customers' satisfactions. The research focuses on key determinants, such as convenience, sales promotions, Staff's Professionalism, customer service, and recommendations from family and friends. The methodology included the use of a structured questionnaire to collect quantitative data from a sample of 206 respondents. The data were analyzed using descriptive statistics, correlation analysis, and multiple regression analysis to understand the relationships between the independent variables (convenience, sales promotions, Staff's Professionalism, customer service, and recommendations) and the dependent variable (customers' selection of community pharmacies). The findings revealed that convenience, customer service, and recommendations from family and friends significantly influence customer choices. Convenience, including factors such as proximity to residential areas and flexible operating hours, emerged as a crucial determinant. High-quality customer service, characterized by staff courtesy, responsiveness, and empathy, also played a significant role in customer selection. Recommendations from family and friends highlight the substantial impact of word-of-mouth in shaping customer preferences and decisions. While sales promotions and the qualifications of pharmacists showed positive relationships with customer choices, their impacts are less pronounced. The study concluded that community pharmacies better prioritize enhancing convenience, improving customer service, and leveraging positive word-of-mouth recommendations to attract and retain customers. These strategies were essential for building a competitive edge in the market. The insights from this study were valuable for pharmacy owners, and healthcare practitioners aiming to improve service delivery and customer satisfaction in community pharmacies. Additionally, the study suggests that future research could explore the impact of digital and online pharmacy services, the role of demographic factors such as age and income, and the influence of healthcare policy changes on customer preferences.

Key Terms: Community Pharmacy, Convenience, Sales Promotions, Staff's Professionalism, Customer Service, Recommendations from Family and Friends

Effects of Digital Marketing on Marketing Performance: The Case of Ayat Real Estate, Addis Ababa

Edilu Tsegay

This study aimed to investigate the effects of digital marketing strategies on marketing performance in the context of an Ethiopian real estate company. With the increasing importance of digital platforms and the growing digitalization of the real estate industry, it was crucial to understand how digital marketing strategies impact marketing performance. This research explored the specific digital marketing strategies employed by Ayat real estate companies and examines them on marketing performance measured in terms of sales, customer satisfaction, and revenue. By analyzing data and conducting surveys, the study aimed to provide insights for the Ayat real estate to enhance their digital marketing efforts and improve sales outcome. To meet the research, subjective survey data were gathered from 349 customers of Ayat Real Estate Company. The research used descriptive and inferential statistics to analyze data. The finding of the study indicated that there was a positive relationship between digital marketing strategies, sales revenue, profitability and customer satisfaction. Moreover, the result of regression analysis reversed that only SEO caused a statically significant positive effects marketing performance. The research outcomes can serve as a guide for other real estate companies and organizations in similar contexts, helping them leverage digital marketing to achieve better marketing outcomes.

Keywords: Digital Marketing, Sales, Revenue, Profitability, Customer Satisfaction

Factors Affecting Customers' Preferences of Community Pharmacies at Addis Ababa, Ethiopia

Eleni Zekariyas

This study investigated the factors affecting the customers' selections of community pharmacies in Addis Ababa, Ethiopia, aiming to provide insights that could enhance service delivery and the customers' satisfactions. The research focuses on key determinants, such as convenience, sales promotions, staffs professionalism, customer service, and recommendations from family and friends. The methodology included the use of a structured questionnaire to collect quantitative data from a sample of 206 respondents. The data were analyzed using descriptive statistics, correlation analysis, and multiple regression analysis to understand the relationships between the independent variables (convenience, sales promotions, Staff's Professionalism, customer service, and recommendations) and the dependent variable (customers' selection of community pharmacies). The findings revealed that convenience, customer service, and recommendations from family and friends significantly influenced the customers' choices. Convenience, including factors such as proximity to residential areas and flexible operating hours, emerged as a crucial determinant. High-quality customer service, characterized by staff courtesy, responsiveness, and empathy, also played a significant role in the customers' selection. Recommendations from family and friends highlighted the substantial impact of word-of-mouth in shaping the customers' preferences and decisions. While sales promotions and the qualifications of pharmacists showed positive relationships with the customers' choices, their impacts were less pronounced. The study concluded that community pharmacies better prioritized enhancing convenience, improving customer service, and leveraging positive word-of-mouth recommendations to attract and retain customers. These strategies were essential for building a competitive edge in the market. The insights from this study were valuable for pharmacy owners, and healthcare practitioners aiming to improve service delivery and the customers' satisfactions in community pharmacies. Additionally, the study suggests that future research could explore the impact of digital and online pharmacy services, the role of demographic factors, such as age and income, and the influence of healthcare policy changes on customer preferences.

Key Terms: Community Pharmacy, Convenience, Sales Promotions, Staff's Professionalism, Customer Service

Factors Affecting the Adoption of Digital Marketing Strategies: The case of Ethiopian Airlines (Head office).

Elshaday Million Negash

The general objective of this study was to investigate factors affecting the adoption of digital marketing strategies in case of Ethiopian airlines. Relevant data were collected from customers using structural questions. The research was conducted using a mixed-methods approach, with both primary and secondary data sources being utilized. Stratified sampling methods were employed to selected respondents. The questionnaire was filled out by 254 respondents. Multiple linear regression and correlation analyzes were used to analyze data. The coefficient of multiple determinations (R^2) was 0.739 and adjusted R^2 value also was 0.736. This means that 73.9% of the variation in the dependent variables is explained by the explanatory variables included in the model. This means that the impacts of all independent variables were the outcomes of the digital marketing. The source of regression analyses indicates that perceived usefulness caused a statically significant positive effect on digital marketing adoption of perceived usefulness factors ($B=0.76$, $p<0.05$), followed by infrastructure factor, ($B=0.518$, $p<0.05$), and perceived trust factor ($B=0.146$, $p<0.05$). Moreover, security factor negatively affected the adoption of digital marketing practices of the Ethiopian airline ($B=0.518$, $p<0.05$). Therefore, it is recommended that the Perceived usefulness factor a colossal impact to practice e-ticketing system. Therefore, it is recommended that the EAL should make the system easy to use and provide additional features in its website for its passengers, such as chat room and e-mail address.

Key words: Ethiopian Airline, Customer Acquisition, Factors, Market Development

Factors Influencing Customers' Retentions: The Case of Safari com Telecommunication PLC, Ethiopia

Endalkachew Asfaw

The research entitled "Factors Influencing the Customers' Retention of Safari com Ethiopia" aimed to identify and analyze the key factors that affect customer retention within Safari com telecommunications Ethiopia. The study focused on several independent variables, including customer satisfaction, service charge, data privacy and security, service coverage and accessibility, network reliability, and customer service, all of which are hypothesized to have a positive relationship with customer retention. Conversely, the study found that personalized service, technological innovation, and data speed did not significantly impact the customers' retentions. This research aimed to enhance the understanding of the customers' retention factors in the telecommunications industry, with a focus on Safari com Telecom Ethiopia. The findings help Safari com retain more customers, improve service quality, and refine its customer retention strategies. Additionally, the study provided policy guidance for Safari com's management to address retention challenges and outperform competitors. Furthermore, it served as a reference for industry best practices, offering broader implications for enhancing the customers' loyalty and satisfactions in the telecom sector. Methodologically, the researcher employed a descriptive and explanatory research designs, utilizing quantitative research approach to provide a comprehensive analysis. Data were collected through a structured questionnaire, distributed to a sample size of 399 customers, with 379 responses correctly filled out and used for analysis. Primary data were the main source of information. The findings of this study offered valuable insights for Safari com Ethiopia and other telecommunication companies aiming to enhance the customers' retentions by focusing on the identified significant factors. The analysis revealed that the customers' satisfactions, service coverage and accessibility, network reliability, data privacy and security, customer service, and service charge significantly impacted on the customers' retentions. These factors were found to play crucial roles in determining whether customers continue to use Safari com Ethiopia's services. In contrast, data speed, personalized service, and technological innovation did not show a significant effect on customer retention. Recommendations include implementing regular customer feedback systems, investing in network infrastructure and security measures, providing extensive training for the customer service representatives, adopting competitive pricing strategies, and developing customer loyalty programs. By focusing on these areas, Safari com Ethiopia can enhance the customers' loyalty and reduce churn rates.

Key Words: Customer Retention, Service Quality, Safari com Ethiopia, Network Reliability, Customers' Satisfactions

Effects of Segmentation Strategy on Revenue Generation: The Case of Queen's Super Market

Ermias Fikre

The main objective of this study was to investigate the effect of marketing segmentation strategies on revenue generation at Queens' Supermarket in Addis Ababa, Ethiopia. It attempted to examine the effect of geographical segmentation, demographic segmentation, psychological segmentation and behavioral segmentation on revenue generation. Four independent variables were included in this study. The dependent variable in this study was revenue generation and independent variables were geographical segmentation, demographic segmentation, psychological segmentation and behavioral segmentation. In this study, descriptive and explanatory research designs were used. Primary data, through structured questionnaire, were collected from the sample of 176 employees of Queens' Supermarket in Addis Ababa. Simple random sampling method was used to draw the sample from the population of Queens' Supermarket in Addis Ababa. Data were analyzed using both descriptive and inferential statistics with the help of SPSS version 23. The result showed that geographical segmentation, demographic segmentation, psychological segmentation and behavioral segmentation had significant and positive effects on revenue generation at Queens' Supermarket in Addis Ababa at 5% level of significance. Hence, Queens' Supermarket tried to know the region where their product was not gotten to and segment their product to that region, so that they could increase their sales in the region and in the organization; gave a reasonable attention to product segmentation because it had the ability to provide every opportunity to every customers to buy according to their income, lifestyle, nature; encourage social class, style based and personality based segmentation which had influence on our product sales and encourage occasions/time, product benefits, buyer-readiness stage, customer loyalty status and attitude of customer based segmentation which had influence on product sales.

Key words: Segmentation, Marketing Segmentation, Strategies, Revenue Generation

Effects of Marketing Practices on Brand Image: The Case of Addis International Bank

Fasika Anieley

Marketing practices play a critical role in building brand image of the companies. The study was conducted to determine the impact of marketing mix practices on building brand image, specifically for the Addis International Bank in Addis Ababa. A convenience sample technique was used in December 2023 to conduct a survey of 385 bank clients. The obtained data were evaluated using the frequency distribution, mean, standard deviation, Pearson's correlation analysis, multiple regression technique, and reliability test. The results showed that marketing practices affected the brand image of service-oriented businesses like banks in the same way that they did for soft products customers. Additionally, the results showed that the marketing practices for banks-distribution and layout, technology and service excellence, price and promotion, and product had a strong correlation and the greatest influence on predicting the brand image of Addis International Bank in Addis Ababa. But in contrast to what we anticipated, the brand aspect had not been able to guarantee a statistically meaningful impact on brand image. The results held significant implications for bank executives, as they served as a foundation for developing future banking tactics. This research also helped to close the gap in the literature and resolve the debates around branding and marketing practices. The study's findings on product, price, promotion, distribution, layout, technology, and service excellence showed a positive perception, exceeding the cutoff mark. In order to meet the needs of the target market and the current status of the business, bank management should create an effective marketing plan that takes into account product, pricing, promotion, distribution, layout, technology, and customer service. Skilled personnel and focused promotional efforts should also be used.

Keywords: Marketing Practices, Bank, Brand Image, AddisInternational Bank

Factors Affecting Healthcare Service Quality and Performance at Yanet Surgical and Internal Medicine Centre

Fikru Ababu

Quality in health care service delivery is key in ensuring patient satisfaction since delivering quality service has a direct influence on the customer satisfaction. To gather and analyze primary data, the researcher utilized both descriptive and explanatory study design together with quantitative research approaches. The general objective of this study was to assess the factors affecting service quality in Yante Surgical and Internal Medicine Centre. Specifically, the study analyzed how employee professional competency, application of modern technology and service price affect the quality of the service. The research was quantitative adopting a cross sectional descriptive research design. The target population included 400 consumers who seek medical care at YSIMC. The research was based on primary data acquired through questionnaire. For quantitative data, descriptive and inferential statistics were generated. Under inferential statistics correlation analysis was undertaken. Data analysis was done mainly by quantitative analysis. This was done particularly through the descriptive and inferential statistics using SPSS 23.0. The study found out that Employees professionals' competency, application of modern technology and service price had great impact on service quality that was measured by using three dimensions namely: reliability, responsiveness and empathy. The study recommends that Yante Surgical and Internal Medicine Centre should keep on providing its quality health service and more over should invest more on application of modern technology and improving professional capacity of its employees.

Keywords: Capacity, Empathy, Reliability, Responsiveness, Modern Technology

Factors Affecting Customers' Loyalty in Small and Micro Enterprises Engaged in the Production of Home and Office Furniture: Evidence from Small and Medium Enterprises in Addis Ababa

Getachew Werku

Having a devoted customer base is essential for profit-oriented businesses to remain competent enough in today's highly competitive market. In light of this, the purpose of this study was to examine factors influencing customer loyalty in small and micro businesses that produce furniture for homes and offices. This study used quantitative research approach and explanatory research design. Data were gathered from 384 customers using structured questionnaire. The researcher used descriptive and inferential statistics (correlation and regression analyses) to analyze survey data. The result of descriptive statistics revealed that customers were loyal to organization ($x=4.22$), had good perception about product quality ($x=4.34$), satisfied with the products ($x=3.39$), positive perception about the company image ($x=3.83$), trusted the company ($x=4.26$), and remained committed with the organization ($x=4.04$). Furthermore, the result of regression analysis showed that trust had caused a significant positive effect on customer loyalty ($B=0.590$, $P<0.05$) followed by perceived product quality ($B=0.335$, $P<0.05$) and customer commitment ($B=0.205$, $P<0.05$). However, switching cost and customer satisfaction didn't cause statistically significant effect on customer loyalty. Therefore, in order to build customer loyalty, furniture manufacturing firms are recommended to build trust, improve product quality, and foster commitment. It is also recommended that businesses should invest in marketing research to determine the exact needs and preferences of their customers and to offer products and/or services that will satisfactorily and profitably satisfy those needs. Furniture manufacturing firms must differentiate their brands from those of their competitors in the dynamic and competitive business climate.

Keywords: Customer Loyalty, Trust, Product Quality, Customer Commitment, Customer Satisfaction

Effects of Marketing Mix Elements on Customers' Satisfactions: The Case of National Alcohol and Liquor Factory

Gizachew Tefera

This study aimed to investigate the effects of marketing mix elements (product, price, place, and promotion) on the customers' satisfactions at the National Alcohol and Liquor Factory in Ethiopia. The general objective of this research was to assess how these marketing mix elements influence customer satisfaction and to provide actionable recommendations for enhancing customer contentment. A quantitative research approach was employed, utilizing a cross sectional survey design to collect data. The target population consisted of the customers of the National Alcohol and Liquor Factory, with a sample of 385 respondents who were selected using a stratified random sampling technique to ensure representative coverage. Data were gathered through a structured questionnaire and analyzed using both descriptive and inferential statistical tools, including correlation and regression analysis, to determine the relationships between the marketing mix elements and customer satisfaction. The study found that all four marketing mix elements had a significant positive correlation with customer satisfaction. Regression analysis revealed that these marketing mix elements collectively explained 58.4% of the variation in customer satisfaction. Specifically, the product element, which included factors like quality, features, and packaging, had the strongest effect on customer satisfaction. This was followed by the price element, as customers were highly sensitive to pricing and valued competitive and fair pricing. The promotion element, including advertising, personal selling, and sales promotions, also played a crucial role in driving customer satisfaction. Finally, the place element, which captured aspects of distribution and accessibility, showed the least but still significant effect on satisfaction levels. Based on these findings, the study recommends that the National Alcohol and Liquor Factory should prioritize improving product quality and packaging, adopt competitive pricing strategies, enhance promotion all activities, and optimize distribution channels to boost customer satisfaction.

Keywords: Marketing Mix Customer Satisfaction, Alcohol and Liquor Industry, National Alcohol and Liquor Factory, Ethiopia

Factors Affecting Salespersons' Performance: The Case of Ayat and Tsehay Real – Estate Companies, Addis Ababa

Hana Mitiku

The aim of this study was to examine the factors affecting salespersons' performance in Ayat and Tsehay real-estate companies of Addis Ababa. To achieve the intended objective of the study, explanatory research design and quantitative research approach were employed. To do this, 300 respondents were selected from target population of 1800 salespersons using simple random sampling technique. To accomplish this study, primary data were gathered from the selected respondents by using questionnaires and also secondary data were reviewed from different pertinent literatures for this study. Descriptive statistical analysis (frequency distribution, mean and standard deviation) and inferential statistics (correlation and regression) were utilized for analyzing survey. This indicated that availability of many facilities for improve the salespersons' work effort leads to rapid growth of salesperson performance. Based on the results of linear regression analysis salesperson work effort had a strong positive and statistically significant effect on salesperson's performance. Moreover, salesperson's competence and salesperson's individual personality also had positive and statistically significant correlation with salesperson performance. Therefore, it is concluded that salesperson work effort factors was the most significant independent variable that had a significant statistical effect on salesperson performance in Ayat and Tsehay real-estate companies. As it is indicated in the findings part under linear regression analysis, salespersons' work effort was the most significant independent variable that has significant statistical contribution to salesperson performance in Ayat and Tsehay real estate companies of Addis Ababa with p-value of less or equal to 0.001. The researcher recommended that the awareness creation training should be delivered to the salespersons to improve their individual personality for making virtuous ethic on them and compatible with in their work environment. Moreover, the real estate companies are recommended to design incentive packages and create good working environment to motivate sales people show high performance.

Keywords: Salesperson, Performance, Real-estate, Ethiopia.

Factors Affecting Patients' Satisfaction in Outpatient Department; the Case of Yekatit 12 Hospital Medical College

Huluager Atero

Obtaining patients' feedback through satisfaction surveys is crucial for broadly understanding their needs and perceptions of the healthcare services received. These surveys served as a necessary tool for evaluating the quality-of-care delivery within a hospital setting. The current study adopted a cross-sectional quantitative research approach to investigate the factors influencing patient satisfaction at the Outpatient Department of Yekatit 12 Hospital Medical College in Addis Ababa, Ethiopia. The primary objectives were to ascertain the levels of patient satisfaction and identify the underlying factors that impact it. The study employed a systematic random sampling technique, with a statistically calculated sample size of 110 respondents. Only individuals aged 18 years and above were included in the study. Data collection has taken place from April 1 to 30, 2024, utilizing a pre-structured questionnaire as the research instrument. This study employed descriptive statistics to summarize the collected data on patient characteristics and healthcare service aspects. An Ordinary Least Squares (OLS) regression model was then used to analyze the relationships between these factors and patient satisfaction. Regarding the level of satisfaction, the mean satisfaction score was found to be 2.68 with a standard deviation of 0.754. Regarding socio-economic characteristics, education was identified as having a significant negative relationship with the level of patient satisfaction. Additionally, courtesy, physical environment, convenience and availability, and quality of care exhibited significant positive associations with patient satisfaction. Therefore, to achieve patient-centered healthcare, policymakers and hospital managers must prioritize monitoring patient experiences. By actively analyzing these insights, they can make data-driven decisions regarding service planning and performance evaluation. This focus on patient feedback allows for the customization of healthcare services, ensuring a better fit with patient needs and expectations.

Key words: Patient Satisfaction, Convenience and Availability, Quality of Care, Courtesy, Physical Environment

Effects of Product Differentiation Strategy on Brand Loyalty: The Case of AHFA Food Complex

Hussien Abdulaziz

This thesis investigated the effects of product differentiation strategy on brand loyalty in the case of AHFA food complex. The study was conducted within the framework of marketing management, focusing on the relationship between product differentiation strategies and brand loyalty in the food industry. The research was guided by the theoretical foundations of competitive advantage and product differentiation models, including Michael E. Porter's differentiation model and competence-based strategies. Through a comprehensive review of related literature, the study explored the theoretical underpinnings of product differentiation and its impact on brand loyalty. The research methodology involved a quantitative approach, including surveys and data analyses to examine the perceptions and behaviors of consumers towards differentiated food products. The findings of the study revealed significant insights into the effects of product differentiation strategies on brand loyalty, highlighting the importance of unique product features, quality, and customer preferences in building and maintaining brand loyalty. The results contributed to a deeper understanding of the strategic implications for businesses in the food industry seeking to enhance brand loyalty through effective product differentiation strategies. Overall, this thesis provided valuable insights for marketers, managers, and researchers interested in leveraging product differentiation as a strategic tool to strengthen brand loyalty and competitive advantage in the dynamic and competitive food market landscape.

Keywords: Product Differentiation, Brand Loyalty, Competitive Advantage, Marketing Management, Food Industry.

Effects of Advertising Effectiveness on Consumers' Buying Behavior among Youth: The Case of Harar Beer

Kalab Yonas

The primary objective of advertisers was to reach out to the consumers and influence their awareness, attitudes, and purchasing behavior. Research has shown that advertising can significantly impact consumers' preferences for specific brands. However, there has been limited research on how it affects the behavior of young consumers in the beer industry. This study aimed to investigate how advertising influences young people's purchasing decisions for Harar Beer, employing both explanatory and descriptive research methods. A total of 384 youth customers of Harar Beer participated in three entertainment events in Addis Ababa. The sample size was determined using the single population proportion formula with a 95% confidence level, 5% margin of error, and assuming a proportion of 50%. Data collection utilized a structured questionnaire and interview checklist with a stratified sampling technique. The research instruments underwent validity testing, pretesting, and reliability assessment. Data analysis included descriptive statistics, a correlation matrix, and multiple linear regressions. The survey achieved a high response rate of 93.98%, collecting 310 questionnaires from youth customers of Harar Beer in Addis Ababa. The findings indicated that exposure, awareness, attitude, perception, and brand loyalty significantly influence youth customers of Harar Beer. Therefore, the study concludes that these factors collectively contribute to the behavior of young consumers. The report recommends that breweries focus on building trust and loyalty through their beer products to meet the needs of young consumers. It emphasizes the importance of confidence in data control and privacy for breweries. Based on this study, advertisements for Harar Beer should incorporate persuasion, attention-grabbing elements, and relevant content to effectively target young consumers.

Keywords: Advertisement, Beer, Consumers' Buying Behavior, Youth

Effects of E-Marketing Practices on Business Performance: The Case of Small and Medium Enterprise (SMES) in Addis Ababa

Kibrom Birhane

Marketing strategies constitute one of the key functional strategies that Small and Medium Enterprises (SMEs) adopt to enhance performance. This study aimed to examine the effect of e-marketing Practices on SMEs performance in Addis Ababa City. By taking the research objectives and questions into considerations, quantitative research approach and both descriptive and explanatory research designs were used. The study was delimited to proportionate stratified techniques. Quantitative data were collected using a structured questionnaire and distributed to a sample of 309 owners and/or managers of SMEs in the Yeka, Kirkos and Lideta sub-city. With a response rate of 94%, 290 questionnaires were returned and were valid for data analysis. The quantitative data were analyzed by using descriptive and inferential analysis. The findings of descriptive statistics depicted that the mean score of e-marketing strategy variables i.e., website information's quality, social media marketing, online advertising, quality customer service and reliability inclined to higher agreement level. All independent variables had the significant positive correlation with the dependent variable business performance. In this case, relatively Quality Customer Service had a higher strong relationship with business performance. Likewise, the result of the multiple linear regression indicated that all the five factors except online advertising had a positive and significant effect on the business Performance of SMEs. The results also revealed that these independent variables were significant joint predictors of performance. The independent variables jointly explained 61.5% of the variance in performance. Finally, based on the finding of the study SMEs in Addis Ababa need to focus on their practices of E-marketing.

Key words: E-Marketing, Online Marketing, Quality Customer Service Social Media Marketing, Online Advertising, Reliability, Marketing Strategy

Effects of Service Delivery Quality on Brand Loyalty in Hotel Industry: The Case of Five Star Hotels in Bole Sub- City

Mekdelawit Abebaw

In order to fulfill the evolving expectations of clients, service providers need to continuously innovate and improve their offerings. To meet targeted service quality targets, it's critical to comprehend the significance of service quality and put into practice efficient operating techniques. The purpose of this study was to determine how brand loyalty is impacted by service delivery quality in five-star hotels. It used mixed research approach and descriptive and explanatory research designs. Explanatory research designs were mostly utilized to examine the data obtained from a sample of 384 hotel visitors via questionnaires in order to accomplish this goal. The study sample was chosen using the probability sampling technique, more precisely random sampling. Only 317 of the distributed questionnaires (or 83% of the total) were correctly completed and returned. In this study, statistical methods including mean, standard deviation, correlation, and regression analysis were used to examine the data obtained from a questionnaire. A 5% level of significance was applied to multiple regression models in order to determine the association between brand loyalty and service quality parameters. The study discovered that among hotels, tangibility, empathy, certainty, and responsiveness all positively and significantly increase brand loyalty. Thus, this study concluded that reliability, assurance, empathy, responsiveness and tangibility will increase brand loyalty among start hotels. The study suggests that hotels should make sure their facilities are visually appealing and that their employees are well-groomed to improve customer satisfaction and brand loyalty. Hotel management should also ensure that their employees are knowledgeable about the hotel and its services in order to assist guests effectively. Policymakers can use the study's findings to encourage hotel managers to focus on improving service quality to increase brand loyalty.

Keywords: Brand Loyalty, Hotel, Service Quality

Effects of Loan Service Quality on Customers' Satisfactions at Zemen Bank Share Company in Addis Ababa

Mesfin Kifle

The main purpose of this study was to assess the effects of loan service quality on the customers' satisfactions, specifically at Zemen Bank. To achieve the objective of the study, an explanatory, descriptive, quantitative survey method was used based on SERVQUAL model measurements, such as reliability, tangibility, responsiveness, assurance, and empathy. The population of the study mainly focused on Zemen Bank customers who had an experience with the bank loan service. The sample size was drawn using non-probability sampling techniques, and 287 loan customers were taken as a sample size from ten selected branches located in Addis Ababa city. The study used both primary and secondary data. The primary data were collected by structured questionnaires filled out by borrower customers, and a 96% response rate is obtained. The data were tabulated, coded, captured, and presented by using SPSS statistical software. The study was used both descriptive and inferential statistical analysis methods to interpret the data. The descriptive assessment analysis revealed that the bank got the highest score for empathy followed by reliability and assurance dimensions. On the other hand, responsiveness and tangibility had got relatively lower scores. The Pearson correlation analysis result showed that the dimension of loan service quality had a positive relationship with customer satisfaction at the 0.00 significance level; assurance and empathy had the highest positive relationship with customer satisfaction, whereas tangibility and reliability showed a weak relationship with the borrower's satisfaction. The regression analysis result showed that reliability, responsiveness, assurance, and empathy are statistically significant for customer satisfaction. Assurance has the strongest positive effect and was statistically significant on customer satisfaction, followed by empathy and responsiveness. However, tangibility had no positive impact on borrower satisfaction and was statistically insignificant. Finally, the study suggested some recommendations based on the findings; the bank should set up regular staff training focused on loan service and intelligence-building courses and create standard operating procedures for lending service. The bank should offer a contemporary internet and mobile application that allows borrowers to access full information about their loan-related service.

Key Words: SERVQUAL, Customer Satisfaction, Loan Service Quality, Reliability, Tangibility, Responsiveness

Impacts of Relationship Marketing on Customers' Loyalty: The Case of Lion International Bank, Talaku Misraker Cluster

Muluneh Mengstie

There were many different relationship marketing dimensions implemented for retaining customers. Therefore, the study focused on exploring the impact of relationship marketing dimensions (trust, commitment, conflict handling, empathy and corporate image) on the customers' loyalty, by focusing on the lion international bank. A theoretical framework was used as a guideline to test the relationships between relationship marketing dimensions and the customers' loyalty. The purpose of the study was to identify the impact of relationship marketing on the customers' loyalty. The SPSS Version 26.00 for windows was used to process the primary data which were collected through questionnaire. The findings showed that the relationship marketing dimensions had impact on the customers' loyalty. All the independent variables were positively and directly related to the customers' loyalty, particularly in lion International Bank. The relationship between relationship marketing and the customers' loyalty was significant. Therefore, banks should make the whole system work with customers, not in opposite of customers. And also, they are ~~exped~~ to invest more on attracting new customers and retaining the existed ones with regard to relationship marketing to increase customer loyalty.

Key words: Relationship Marketing, Trust, Commitment, Conflict Handling, Empathy, Corporate Image, Customer Loyalty.

Determinants of Customer Buying Decisions towards the Purchase of an Electric Vehicle (EV) in Ethiopia

Nahom Dagne Wolde

The purpose of this research was to determine the factors influencing Ethiopian consumers' decisions to purchase electric vehicles (EVs). In order to gather quantitative and qualitative information that illustrated the factors influencing purchase decisions toward electric vehicles (EVs) on the consumers' buying behaviors, this study used an explanatory research design. Primary and secondary sources of data were used in the investigation. Three hundred ten (310) respondents made up the sample for the primary data collection with stratified sampling method from automotive industry company and their customer database and ministry of transport and logistic, completed by questionnaire for quantitative data and interview for qualitative data. 291 of the total questionnaires that were distributed were deemed legitimate and were utilized to indicate a 93.8% response rate. Both descriptive and inferential analysis was used together with STATA SE12 for data analyses. Mean, frequency, and percentage were used in descriptive statistics to characterize the respondents' demographics and to find and discuss the levels of independent and dependent variables. Correlation analysis was used to ascertain the link between the variables, regression analysis was used to ascertain the impact of the independent factors on the dependent variables, and inferential analysis was utilized to test the hypothesis. The findings showed a positive correlation between purchasing behavior and each of the three independent variables—personal, environmental, and dealership characteristics. The results of regression analysis showed that 90.4% of the variation in purchasing behavior was predictable.

Keywords: Personal Factors, Environmental Factors, Dealership Factors Buying Behavior.

The Role of E-Marketing Techniques for Enhancing End-User Brand Awareness in Ethiopia

Robel Seifu

The general objective of this study was to investigate the role of e-marketing techniques in enhancing end-user brand awareness in Ethiopia. This paper utilized an exploratory research design to provide insights into the marketing phenomenon of customers' brand awareness created through e-marketing and social networking sites. The study involved interviews with key stakeholders from local companies in Ethiopia to explore their perspectives on e-marketing strategies, challenges, and perceived impact on brand awareness. Focus group discussions were organized with Ethiopian end-users to gather insights into their attitudes, behaviors, and experiences with e-marketing campaigns. The target population for the study comprised Ethiopian end-users actively engaged in international electronic media networks. The sample size was calculated using a formula to determine the appropriate number of respondents, resulting in 385 participants. The sampling techniques included convenient sampling, snowball sampling, and expert, non-probability sampling to reach the target respondents and key informants. The primary data for this study was collected using a combination of structured online surveys and structured interviews. The online survey was designed and administered through a web-based platform, while the structured interviews were conducted with a purposefully selected group of participants to gain qualitative insights into their experiences with e-marketing and its impact on brand awareness perceptions. The findings of this empirical study on e-marketing in Ethiopia align with the theoretical framework, highlighting its growing importance as a crucial marketing and brand awareness tool. The research suggests a pronounced shift from traditional to digital advertising channels across industries. The consumer analysis reveals that the majority of e-marketing users are aged 25-34, with nearly all maintaining active Facebook accounts. These digitally-savvy individuals leverage e-marketing primarily for personal and professional networking, spending up to 3 hours daily on mobile and laptop platforms. They rely on company websites, Google, and in-person visits when seeking product information, often finding online ads useful. Electronic word-of-mouth significantly influences their purchasing decisions. As the digital landscape evolves, businesses must develop comprehensive strategies to harness e-marketing's potential and navigate its complexities.

Keywords: E-marketing, Brand awareness, Consumers' Behavior, Digital landscape

Factors Influencing Consumers' Choices of Supermarket in Addis Ababa

Semegn Edea

The general objective of this study was to examine the factors influencing the consumers' choice of supermarket in the case of some selected supermarkets in Addis Ababa. The researcher was adopting both a quantitative and qualitative approach to quantify respondents' evaluations. A total of 126 respondents were sampled from Addis Ababa in the case of All Mart, Fresh Corner, Shoa Shopping Center, Queen's Supermarket, and Fantu Supermarket based on two stages judgmental sampling technique. The main sources for this study were primary and secondary data sources. Descriptive analysis was presented by using statistical tools, mainly frequencies, percentages, mean and standard deviations, 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. The data was analyzed using computer software, Statistical Package for Social Sciences (SPSS) version 21. According to correlation results, all independent variables included in the study had a positively correlated with the dependent variable Consumer Choice of Supermarket. The regression analysis reveals that product variety; customer service and branch availability had a significant influence on the consumers' choice of supermarket.

Keywords: Consumers' choices, Product variety, Customer service, Price of merchandise

An Assessment of Quality of Export Banking Services: The Case of Bunna International Bank

Semeret Asrade

Export banking service was the most important factor that determined the export performance of exporters and the level of hard currency flows to the banks. This research was conducted to assess export banking service in the case of Bunna International Bank; specifically on sesame seeds export. In this research SERVQUAL model was used to assess the stated objective of the study. Sesame seed exporters at Bunna International Bank were the target population to evaluate the export banking service. Structured questionnaire were used to collect data. Descriptive research designs were used to get a better insight into the studied issue. To identify the GAP between the perceived service quality and the expected service quality, mean analysis was done and the findings indicated positive GAP on reliability and assurance dimensions assuring the provision of greater service on the dimensions. Further correlation and analysis was done and the five dimensions found to be correlated with the overall service quality of the bank. The regression analysis also indicated the most important predictors among the dimensions. Accordingly, reliability and assurance found to be the first and the second most important determinants of the overall service quality.

Keywords: Service Quality, Service Quality Dimensions, GAP, Export Banking

Effects of Media Advertising on Consumer's Buying Behaviors: The Case of Ultimate Motors PLC

Sentayehu Enguru

Advertisement is generally used for creating awareness and promoting products. It is controversial to measure how much advertisement attracts the customers. The objective of this paper was to find out how much advertisement brought about effects on the consumer's buying behaviors. By using 5 point Likert scale with cross sectional data, 153 questionnaires were distributed. This study adopted a survey research design. It involves collection of data from respondents through questionnaire tested on SPSS V.27 software. Multiple regression technique was used to test hypotheses. The research findings showed that a significant and positive relationship between the independent variables Broadcast, Print and outdoor Media and dependent variable consumer buying behavior. All the independent variables had statistically significant t-ratio and had positive relationship with consumer buying behavior. Advertising thought to be an essential tool for the success of a company and played a crucial role in maintaining and developing sustainable competitive advantage of companies.

Keyword: Advertising, Broadcast, Print and Outdoor Media, Consumers' Buying Behavior

Factors Affecting Consumer Price Perceptions of Used car in Ethiopia: The Case of Addis Ababa

Sosina Abate

The main objective of this study was to examine the factors affecting the consumers' price perceptions of used car in Ethiopia: The case of Addis Ababa in focus. It attempted to examine the effects of perceived value, perceived benefits, perceived quality, reference group influence and perceived risk on price of used car. Four independent variables were included in this study. The dependent variable in this study was price of used car and independent variables were perceived value, perceived benefits, perceived quality, reference group influence and perceived risk. In this study, descriptive and explanatory research designs were used. The study applied quantitative research approach. Primary data, through structured questionnaire, were collected from samples of 167 respondents. Purposive sampling method was used to draw the sample from the total population. Data were analyzed using both descriptive and inferential statistics with the help of SPSS version23. The result showed that perceived value, perceived benefits, perceived quality, referencegroup influence and perceived risk had significant and positive effect on price of used car at 5% level of significance. Hence, the customers should purchase the used cars based on the requirements and conveniences; the government may interfere and restructure the existing car market that must be re-shaped again to maintain the consumers' rights and consumerism protectiontoget trustable car market in the city; and the buyers should evaluate the value of things in their minds when consumers consider buying used cars and evaluate the value of things in their minds.The consumers should gather all information about the cars.

Key Words: Consumer Price Perception, Perceived Value and Perceived Risk

Effects of Strategic Management Practices on the Public Service Performance: the Case of Lideta Sub-city Administration

Tadele Sime

Strategic management has been considered as the most important practice which distinguishes one organization from its competitors. Strategic management is one of the prominent processes impacting organizational performance. Besides the dynamism, strategic management can help public organizations or other entities achieve important goals and create public value. The purpose of this study was to determine the effects of strategic management practices on the public service performance of Lideta sub-city administration. The study employed both descriptive and causal research designs. A close-ended questionnaire was utilized as the data source, and 205 respondents were chosen using stratified sampling method. E-views software was used to process survey data. Statistical tools like mean, standard deviation and regression analysis were used to analyze data using questionnaires. The study's findings showed a positive and significant relationship between public service performance and all the strategic management practices, including environmental scanning, strategy formulation, strategic implementation and strategic evaluation and control. In the section pertaining to data analysis and interpretation, the four stages of the administration's strategic management process were evaluated according to the literature review under chapter two. The findings showed that the strategic management practices caused a statistically significant positive effect on the performance of the administration's public services. Based on the findings of the study recommendations are also forwarded. By demonstrating the connection between the four stages of the strategic management process, future research may encompass a deeper and more comprehensive examination of the major factors affecting public service performance in Lideta sub-city administration.

Key Words: Public Service Performance, Strategic Management, Strategy Formulation, Strategy Implementation

Factors Affecting Customers' Satisfaction of Application Based Taxi Service: The Case of RIDE Transport, Addis Ababa

Yedilfire Moges

This study was conducted to investigate the Factors Affecting the Customers' Satisfaction on Application Based Taxi Service: The Case of RIDE Transport, Addis Ababa. The study limited in terms of geographical, conceptual, methodological, and time scope. Conceptually, the study aimed at examining the customer satisfaction and its association with six service factors: reliability, transactional efficiency, performance, and ease of use, website design, and service security in the case of RIDE Transport service. Geographically, it focused on Addis Ababa town. Methodologically, this study conducted mainly based of data gathered through questionnaire and analyzed using descriptive and inferential statistics. Furthermore, the study conducted in the academic year of 2016/2023-2024. Both descriptive and explanatory research design used to conduct the study. This study used both primary and secondary sources of data. The primary sources consisted of customers of RIDE while the secondary sources included library books, journals, guidelines, business newspapers, and business magazines. Overall, when all dimensions of service quality are considered as predictors of customer satisfaction, website design, transactional efficiency, ease of use, and reliability had a strong positive and significant impact on customer satisfaction.

Keywords: Customers' Satisfaction, Reliability, Service Security, Transactional Efficiency, Website Design

Impacts of Physical Distribution Activities on Marketing Performance: The Case of Alfrag Trading PLC

Zimare Tadesse

The primary objective of this study was to analyze the influence of physical distribution activities on the marketing performance of ALFRAG Trading PLC, an Ethiopian trading company. The study examined various physical distribution activities such as transportation, order processing, warehousing, material handling, and inventory management to comprehend their impact on the company's marketing performance. A cross-sectional study based on institutions was carried out to achieve the study's goals. It involved 140 retailers and 139 wholesalers who were selected through the simple random sampling from Addis Ababa, Ethiopia. The research thesis used only quantitative research method. The study included providing questionnaires to both retailers and wholesalers. Descriptive statistics, chi-square, and correlation analysis examined the connections between physical distribution activities and marketing performance metrics such as sales volume, customer satisfaction, and on-time delivery. The findings indicate that transportation, warehousing, and inventory management significantly positively impacted ALFRAG Trading's marketing performance. However, order processing and material handling were found to have a less substantial influence. The study provided valuable insights for the company to optimize its physical distribution strategy and improved overall marketing performance. The results also contributed to the broader understanding of the critical role of logistics in enhancing the competitiveness of trading enterprises in the Ethiopian context. Recommendations for policy, practice, and future research are forwarded.

Keywords: Warehousing, Inventory Management, Order Fulfillment, Transportation, Customers' Satisfaction

Determinants of Employee Commitment: The Case of Ayat Real Estate

Shiferaw Workineh

The aim of this study was to investigate determinants of employee's commitment in Ayat Real Estate Company. To achieve this objective, mixed research approach and a combination of descriptive and explanatory research designs were used. The study was conducted on 296 respondent's selected using systematic random sampling technique. Out of 296 distributed questionnaires, 275 were returned and used for further data analysis. Survey data were processed using Statistical Package for Social Sciences (SPSS) version 26 and analyzed using Correlation and linear regression analysis were used. The quantitative findings were presented and analyzed by table; one-way ANOVA independent sample F- statics, bivariate correlation and multiple regressions model whereas qualitative data analyzed using narrative analysis. The result of descriptive statics showed that the majority mean value of the respondents to signifying an agreement and accurate range in the employee commitment, HRM practice and personality trait dimensions. Moreover, employee commitment is positively and signifying correlated in the training practice, performance evaluation, extraversion, agreeableness and consciousness. Furthermore, all HRM practice and personality trait dimensions positively and significantly affected employee's commitment. Therefore, it is recommended that the real estate management provide training and appraise performance to strength employee commitment level. Moreover, the real estate HRM experts are advised to understand, coach, handle and identify both high and low score of personality characteristics of employee's in job design to retain valuable human asset.

Key words: Employee's Commitment, HRM Practices Dimensions, Performance Evaluation and Training Practices, Personality Trait Dimensions

5. Project Management

The Role of Monitoring and Evaluation on Project Time Performance: The Case of Development Bank of Ethiopia Wolaita Sodo District Projects

Andinet Ayele Alemayehu

Purpose of this study was to assess the role of monitoring and evaluation on project time performance at Development Bank of Ethiopia (DBE) taking a case of projects financed in Wolaita Sodo district. Explanatory research design and mix of survey and ex-post facto research strategy were used. Census was applied for total 53 respondents. The research objective was to determine the influence of monitoring and evaluation factors: planning process, technical expertise and management participation on project time performance. The district's seven projects documents were analyzed in addition to primary data collection. Documentary analysis showed that five projects among the seven were behind schedule on their time performance and the rest two were ahead of schedule. Interviews and documentary analysis showed that that poor time performed projects were implemented before the utilization of new monitoring and evaluation guideline at the district. From data analysis it was found that the monitoring and evaluation factors, planning process, M&E technical expertise and management participation have strong correlation with project time performance. It was also found that management participation having negative correlation with project time performance on the project owner side. The study recommends that organizations/projects plan be in alignment with the strategy, technical expertise involvement to be entirely focused on the whole project life cycle and management participation should have a form of supportive and facilitative rather than interference.

Key Words: Monitoring, Evaluation, Plan, Technical Expertise, Management, Performance

An Assessment of the Practice of Gender Integration in Project Phases: The Case of the Ethiopian Catholic Church Social and Development Commission

Beza Sulamo

Various studies indicate that the development projects don't equally engage male and female and the impact of projects is not similar for both sexes. Gender equality is a global phenomenon that interlinks with all aspects of human life. Studies indicate that there are various factors affecting participation of women in the project phases. There were different researches conducted to assess project management in gender lens by focusing on a single phases or area of knowledge. The purpose of this study was to assess the practice of gender integration in the project phases in the case of the Ethiopian Catholic Church Social and Development Commission (ECC-SDCO). The study aimed to assess the practice of gender integration in project problem identification phases, planning/designing phase, implementation, monitoring and evaluation phases of the projects implemented in the ECC-SDCO and four branch offices. Additionally, the study intends to explain the impacts of gender integration on project performance. The study design was descriptive and a mixed - research method for data collection and analysis of the findings were used. The researcher used questionnaire, KII and secondary data review to collect data based on structured and unstructured questions. The major findings of the study indicated that there were few areas that the organization had integrate gender in the project phases like using sex disaggregated data, setting gender sensitive objectives and activities. However, there were major gap identified in the study which showed limited integration of gender in the project problem identification, project designing phase, and implementation and monitoring and evaluation phases. The study directed that the projects didn't analyze the different status of women and men roles, decision making power, access, and control over resources, needs, priorities and challenges in the project planning and implementation. Additionally there were gaps on designing strategies, using monitoring and evaluation lessons to enhance participation of women in the project. The study also indicated that the projects that engage women specific activities and promoting gender equality contributed to the project sustainability, effectiveness as well as relevance. The finding of the KII indicated that gender integration in the project phases enhanced the Stakeholders' satisfaction. The researcher therefore, recommends that the organization should increase effort to integrate gender into the project planning, execution, monitoring and evaluation using a standard tools like gender analysis, gender planning and gender sensitive indicators. Moreover, the projects need to use monitoring input and lessons learnt from the evaluation to enhance participation of women and contribute to gender equality. The researchers also recommend that the need for further research studies to examine the impacts of gender integration into projects performance.

Key Words: Project, Gender Integration, Equality

The Role of Stakeholder Management on School Network Project Success: The Case of ICOG-ACC Company

Bezawit Kassaye

Effective stakeholder management is critical to the success of school network projects. This research examined the role of stakeholder management in school network project success, with a focus on the ICOG-ACC Company. It explored how effective stakeholder management strategies influenced the outcomes of such projects. The study analyzed various stakeholders' management techniques and assesses their impact on project success. The study aimed to identify the key factors that influenced the stakeholders' involvement and management, explore the challenges and barriers that hindered effective stakeholders' management, and assessed the impacts of the stakeholders' engagement and collaboration on project success. A mixed-research method was employed; comprising interviews with ten important stakeholders involved in school network initiatives at ICOG-ACC Company and a survey of 59 individuals were chosen using the census sample technique. The results showed that the stakeholders' management was a critical factor in project success, with effective communication, engagement, and collaboration being key drivers. However, the study also identified significant challenges and barriers to effective stakeholder management, including limited resources, conflicting stakeholder interests, and communication breakdowns. The findings of this research provided insights for organizations seeking to improve their stakeholder management practices in the school network projects and contributed to the understanding of the factors that derived project success. In conclusion, while the project appeared to have been successful in certain aspects, such as meeting quality standards and managing expenses, there were significant concerns about project completion and the stakeholders' satisfactions. Finally, it's recommended to regularly solicit stakeholders' feedback and address their concerns promptly. This could be involved regular stakeholders' meetings, surveys, or suggestion boxes.

Keywords: Project Success, Stakeholders' Engagement, Conflicting Stockholders' Interests

An Assessment of Monitoring and Evaluation Practices at John Snow Incorporated in Ethiopia

Eden Teferi Ayalew

Monitoring and Evaluation is an important aspect of projects. The purpose of this research was to access the monitoring and evaluation practice, the strength and weakness, effectiveness and challenges at john snow incorporated in Ethiopia. The research design was descriptive and quantitative approach was used in the study. It also used primary and secondary data sources. Primary data were collected through a structured questionnaire that was collected from 35 employees who were involved in the monitoring and evaluation practice in the organization. SPSS was used to analyze the data. The findings of the study showed that majority of the respondents agreed that there was comprehensive, contributing to accountability and transparency, and well-resourced in terms of budget, staff, and technology. There was also positive feedback concerning its commitment to ethical standards, stakeholder involvement, and top management support. There was an overall agreement that there was effectiveness of M&E practices in identifying strengths and weaknesses, addressing potential risks and challenges, and contributing to organizational learning and knowledge sharing. While the strengths were evident, challenges and areas of improvement had also been identified. There were mixed perceptions regarding the timeliness and accuracy of information provided by M&E activities, and varying views on the effectiveness of measuring the long-term impact of programs. To conclude, there is a need to strengthen communication, to implement targeted efforts for long-term impact measurement and continuous stakeholder engagement.

Key Words: Project, Project Management, Project Monitoring and Evaluation, Monitoring and Evaluation

Assessment of Quality Management Practice in Building Construction: The Case of Adwa Museum 0.0 K.M Project

Eyobel Tsegaye

This study was mainly set out with a general purpose of assessing the quality management practices in building construction in the case of Adwa Museum 00km project. 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 sampling techniques to draw its samples. 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 project team members who were selected purposively among them 33 respondents were responded, which represented a response rate of 86.8%. The data gathered through the questionnaire was analyzed by Statistical Package for Social Science (SPSS). The generated data was analyzed using tables, frequency and percentage. The result of the study indicated that there is very poor-quality management tools and techniques implementation, Inspection is found to be the major successfully implemented quality management tool used to control the quality of the case project. Also, from the study it is observed that quality management practice at pre contract stage was very good however during the construction phase quality planning, assurance and controlling practice is moderate. The study recommended consideration on building capacity of staff on quality management, quality management tools successfully, and project managers should work on partnership/collaboration with its stakeholders in order to be successful on quality management.

Key Words: **Quality, Quality Management, Quality Management Practices, Quality Management Tools,**

Assessing the Practices and Challenges of Project Implementation: The Case of BGI Ethiopia PLC

Frehiwot Bekele

This research study was mainly established with a general purpose to assessing the practices and challenges of project implementation in BGI Ethiopia. To achieve its objective, the study employed exploratory research design for both primary and secondary data. Interview and document review were used as data collection tools. The interview questionnaire was designed based on the literature and the information collected through the document review of the batching plant. The interview questionnaire was asked to employees related to project and project implementation. The generated data were presented using qualitatively. The result of the study indicated that BGI Ethiopia plc did not have welldefined project tasks and risk assessments procurers, proper implementation of time schedule, inadequate resource for the project, inadequate management support to the project team, insufficient skills of project team, are the major challenges that were identified to implement the project. In the research study, it was examined that various project implementation practice methods were taken starting from brief description of the project, proper implementation strategy, Responsibilities and authorities of each project team and frequency or provisional dates. Based on the findings of the study, BGI Ethiopia plc should pay attention to the employees' skills and provide appropriate training. In addition, the top management should focus on overcoming the challenges while implementing the project.

Key Words: Project Implementation Practice, Project Implementation, Challenges

The Role of Project Stakeholder Management on the Performance of Public Projects in Addis Ababa

Fryat Berhe

The role played by project management plays a key part in different companies and sectors. Project management is promoted as an organizational strategic component that leads innovation, and value creation and takes a major stand in turning vision into reality. Despite the importance of projects and project management, their high rate of failures and challenges is a major concern in different sectors, among others in the public sector. Among the reasons that affect project outcomes, stakeholder influential attributes and more importantly, their understanding and effective utilization and management are identified as the key to project success. This study, putting its major stand in Addis Ababa public sectors, utilized the body of knowledge developed in the field of project management and used stakeholder theory combined with several complementary theories to achieve its objectives. The study moved on assessing the stakeholders' influences in many ways and the effects they could have on the success of projects, the stakeholders' direct and mediating effects on project success. The study employed a quantitative survey with structured questionnaires to collect primary data from the project leaders, emphasizing the exploration of the stakeholders' diverse influences and their direct and mediating impacts on the project success. Additionally, an extensive review of secondary sources, including published books, journals, and research papers, enriched the study's interpretation, contributing to existing knowledge, while unpublished internet sources enhanced its depth and breadth. Based on the above data, the study identified the critical role of stakeholder involvement in decision-making, communication, planning, and implementation. Furthermore, the collected data underwent thorough statistical analysis, utilizing descriptive statistics and advanced techniques such as correlation and multiple linear regressions with SPSS version 25. However, the study underscored the need for effective implementation of the stakeholders' involvement in Addis Ababa's public projects. The research generated recommendations for ongoing monitoring of success factors and addressing time, cost, and cost overrun issues. Future research is proposed to explore the correlation between success factor rankings and respondents' roles or experience, advancing our understanding of project success dynamics.

Keywords: Project Management, Public Sectors, Stakeholder, Project Success, PublicProject

An Assessment of Project Quality management Practices: The Case of Oromia Engineering Corporation (ECO)

Geda Beyene

In today's extremely difficult and competitive engineering market, project quality management is crucial for a construction company to survive and achieve or exceed stakeholder needs. Many journals and Ethiopian media reveal that quality issue is the major constraints in many construction projects. No study investigated the project quality management of the case of Oromia Engineering Corporation (ECO). The purpose of this research was, therefore, to describe the project quality management practice in the case of Oromia Engineering Corporation to identify the potential gaps and offer suggestions to fill out those gaps. The was a descriptive study involving 300 randomly selected employees of ECO using both primary and secondary sources of data, Questionnaires were used as a tool for primary data collection structured to address the three aspects of project quality management, namely, quality planning, quality control and quality assurance. Secondary sources of data were obtained from relevant literature that covered thesis related to the case study. The finding showed that the management of the case of Oromia Engineering Corporation (ECO) was committed towards implementation of projects quality management. But it was revealed that the management was more committed to project quality planning processes than assurance and control. Furthermore, as per the analysis, there was better communication of project quality information within the project team than between sections and with the customers. Finally, it was found out that the employees' were trained but their involvement in project quality programs was not evident. Based on the findings the researcher recommends that organizations who are implementing project quality management to give equal emphasis to participation of top management to project quality planning, project quality assurance and quality control. Top management needs to ensure that employees at all levels of the organization are aware of project quality management and their contribution to it. The researcher also recommends that top management develop communication systems that allow free flow of quality information at all levels in the organization and between the organization and customers. Allow free flow of quality information at all levels in the organization and between the organization and customers.

Keywords: Project, Quality Management, Implementation, Factors

An Assessment of Project Planning Practices in Commercial Bank of Ethiopia: The Case of Building Maintenance Projects in Addis Ababa by

Helen Gidey

This study focused on evaluating the practices of project planning within the Commercial Bank of Ethiopia in the case of building maintenance projects in Addis Ababa. Data for the study were collected from the bank's building maintenance office, employing a census approach due to the manageable size of the office staff. A descriptive research approach was utilized to address the research questions derived from a comprehensive review of the existing literature. Descriptive statistics was employed to analyze the data obtained through a structurally designed questionnaire. The findings of the study revealed that the project planning process within the building of Commercial Bank of Ethiopia maintenance office is predominantly performed poorly. Additionally, the study identified significant shortcomings faced by the bank building maintenance office during the project planning process. These shortcomings include inadequate and ineffective project time management, lack of integration between projects, absence of experienced project managers, scarcity of qualified and experienced project teams, inadequate project management training, ineffective and insufficient communication between project managers and team members, and the absence of documented lessons learned and best practices. To address these issues, the study offered several recommendations which are comprehensive planning, stakeholder engagement, clear objectives and deliverables, realistic timeframes and milestones, risk management, resource allocation, monitoring and evaluation and human resource development within the building maintenance office. By addressing the identified challenges and implementing the recommended measures, the building maintenance office department can enhance the efficiency and effectiveness of its project planning processes and contribute to successful execution and completion of projects that lead to the overall organizational performance and development of the bank that, in turn, contribute to the development of the country.

Keywords: Project Planning, Practices, Commercial Bank of Ethiopia, Building Maintenance

An Assessment of Factors Affecting Successful Implementation of Urban Productive Safety Net Job Project (UPSNJP) in Addis Ababa: The Case of Akaki Kality Sub-City

Lidya Sisay

The main purpose of the study was to evaluate the factors influencing the successful implementation of UPSNJP in Akaki Kality Sub-City, Addis Ababa as a reason it was anticipated that complications would arise regarding the planning, execution, and control (implementation) of the project. The study utilized a descriptive research design to examine the factors affecting the project's success in Akaki Kality Sub-City. The data were gathered from primary sources through structured questionnaire, open-ended questionnaire and interview. The primary method of data collection was through questionnaires administered to 320 respondents. The collected data were analyzed using descriptive statistics and content analyses. The study was adopted a mixed- research method in order to obtain different but complementary data on the same topic. The findings revealed that the factors that affected the success of the project were Institutional Capacity, design and planning, implementation process and responsibilities and achievement of key stakeholders, satisfaction of project beneficiaries, and overall project success. According to the study, the project was heading in the right direction although there was room for further improvement. Therefore, the study recommended restructuring the implementing offices into a projectile organizational structure, enhancing the relevance of monitoring and evaluation activities, and expanding the utilization of project management tools and techniques.

Keywords: Design and planning, UPSNJP, Project Success, Institutional Capacity, PM

Project Implementers Perceptions on the Effectiveness and Efficiency of Addis Ababa School Eye Health Program (PEEK) at Primary and Junior Schools in Kolfe Keranyo Sub-City, Addis Ababa

Mantamno Teshale

The aim of this research was to assess the project implementers' perceptions on the effectiveness and efficiency of eye health project in Addis Ababa school. The study used a descriptive research design, and only primary data sources collected through questionnaire. The results demonstrated that the project was effective and efficient more or less in all aspect of its operations, including financial planning, resource allocation, objective accomplishment and beneficiary satisfaction. This study conclusion the project was successful in budget management, schedule management, and professionals' knowledge. However, the project had limitation of resources, including budget. Considering the success of the project, it is recommended that the project be scaled up and expanded to the other parts of the country.

Key Words: Effectiveness, Efficiency, Performance, Perceptions

Practices and Challenges of Project Design and Implementation: The Case of Humanitarian Setting Comprehensive Emergency SRH Response Project of Marie Stopes Ethiopia Reproductive Choices

Mekdes Temesgen Feleke

This study delved into the challenges and successful practices involved in designing and implementing Sexual Reproductive Health (SRH) response projects in humanitarian crises. The study focused on the projects of Marie Stopes International Ethiopia - Reproductive Choices (MSIE-RC) in Ethiopia, highlighting the particular challenges and successes in the Ethiopian setting. This study gathered a variety of perspectives through qualitative research methodologies, including in-depth interviews with stakeholders, such as Program Managers, the MSIE-UNFPA Projects Focal Area Managers, and Frontline Personnel in order to further strengthen its findings with varied experiences and insights. The study, moreover, focused on the complex tasks addressed in emergency response, evaluation, community engagement, integration, safety, and communication, contrasted with successful methods in team leadership, strategic planning, project coordination, and monitoring and evaluation. Those findings emphasized the complex nature of implementing SRH response projects in crisis settings and emphasized the need for adaptable and innovative strategies to effectively address these challenges. The study made significant contributions to the broader discussion on improving SRH interventions in humanitarian environments. It provides specific recommendations to enhance the effectiveness, sustainability, and influence of these projects. These factors consisted of utilizing integrated and rights-based strategies, promoting strategic partnership and integration, ensuring adaptation and flexibility in managing projects, and prioritizing capacity building and empowerment, among other things. The research additionally highlights future areas of greatest need, including assessing the long-term implications of SRH interventions, investigating new technologies and methods, enhancing SRH policies and funding, and studying the incorporation of psycho-social services. The recommendations aim to improve the present understanding and implementation of SRH response projects and to provide guidance for future research in this important topic.

Keywords: Sexual Reproductive Health, Humanitarian Settings, Emergency Response, Project Design, Implementation, Marie Stopes International Ethiopia

Effects of Knowledge Management on Organizational Performance: The Case of Productivity Improvement and Center of Excellence

Melkamu Tesfaye

This paper was all about how knowledge management affected the performance of productivity improvement and center of excellence (PICE). The goal of the study was to figure out if there's a connection between knowledge management and how well the organization did. It also looks at how different factors related to knowledge management impacted performance. The researcher talked to 116 employees and used a technique called probability sampling to give them a questionnaire. I used a mixed-survey and explanatory research design, and focused on numbers and data. I used things like regression analysis and correlation analysis for the data analyses. The findings of the study revealed that productivity improvement and center of excellence did not use all the different knowledge management processes and factors, however, what they used had a positive impact on performance. Based on these findings, the researcher recommends that productivity improvement and center of excellence should be invested in a knowledge management system to help them keep growing sustainably. This study shows that knowledge management is really important for making an organization successful.

Keywords: Knowledge, Management, And Organizational Performance: Productivity Improvement, Center of Excellence

An Assessment of Inclusive Education Project at FDRE Ministry of Education: The Case of People with Intellectual Disability

Mihret Nigussie

This study investigated the Inclusive Education (IE) implementation for individuals with intellectual disabilities within the Ethiopian Ministry of Education. It explored the perceptions of ministry officials on IE conceptualization, the effectiveness of current practices, resource allocation, assessment mechanisms, and the challenges faced. A mixed-research method with a thematic analysis of interviews and survey questionnaires data from 19 experts revealed insufficient understanding of intellectual disabilities, hindered by a lack of resources, trained personnel, and consistent data. These challenges resulted in the insufficient integration of students with intellectual disabilities and call for the establishment of clear policies, dedicated funding, enhanced training, legislative support, and the establishment of Inclusive Education Resource Centers. The survey highlighted that 87 percent of the participants had clear understanding about what inclusive education was but a few participants had not clear understanding of what intellectual disability learning was. Based on the participant responses, 87% of the participants disagreed with the sufficient resources that were allocated to inclusive education for the students with intellectual disabilities. As a result, 100% of the participants agreed on inclusive education project implementations faced more challenges as compared with other projects. According to the study result 93% of participants strongly agreed on there is a need to improve the implementation of IE for people with intellectual disabilities. To accomplish the research work phenomenology was an approach. Judgmental sampling and structured interview as instrument and phenomenological interpretation as method of analysis was used. The conclusions stress that political commitment and structural improvements are critical for building capacity and fostering successful inclusion. The study recommends that clear guidelines and policies, specifically addressing the challenges faced by children with intellectual disabilities are necessary to be written and political commitment, funding, and capacity-building initiatives, such as the establishment of Inclusive Education Resource Centers are critical to the improvement of the situation.

Keywords: Inclusive Education, Intellectual Disabilities, Ethiopia, Project Implementation, Education Program

Assessing the Current Procurement System and Potential Challenges of Procurement Digitalization: The Case of Commercial Bank of Ethiopia

Nestanet Zeleke H/wold

The thesis aimed to assess the existing procurement system and identified the potential challenges hindering the full implementation of procurement digitalization in the Commercial Bank of Ethiopia (CBE). The study utilized a qualitative research design to delve into the research questions, focusing on exploration rather than explanation of the identified factors in the procurement system. The main objective was to describe the existing problems within CBE's procurement system, aimed to: develop a conceptual framework based on an extensive review of previous literature related to the procurement digitalization practices and challenges, provide insights that can help the CBE's Facility Management Department, particularly its procurement unit, strategically plan its E-Procurement activities, modernize the procurement function, and mitigate existing bottlenecks hindering the full and effective adoption of E-Procurement in the bank. Furthermore, the study intended to fill a research gap and potentially served as a basis for future researchers interested in understanding the procurement digitalization implementation in other organizational settings in Ethiopia. The study used a qualitative research method to explore the existing procurement system and identified the potential challenges hindering the full implementation of procurement digitalization in the Commercial Bank of Ethiopia. The data analyses involved using the statistical software SPSS in line with the study's primary objective. The document provided insights based on the following perceptions: legal frameworks, management support and employees' commitment, supplier acceptance and ICT infrastructure towards e-procurement adoption. Ultimately, the study aimed to delineate the challenges affecting the procurement digitalization efforts within CBE and provided valuable insights into enhancing the bank's procurement system. Specifically, it recommends the strategic planning and modernization of the procurement function. The study alluded to the importance of developing effective tools to address the identified challenges and streamline the digitalization of procurement processes within the organization. These strategic recommendations are crucial for advancing the adoption and effectiveness of e-procurement within the CBE, ultimately promoting efficiency and innovation within the organization.

Key Words: Procurement System, Potential Challenges, Procurement Digitalization, Commercial Bank of Ethiopia

Effect of Mobile Banking Solutions Project on the Financial Inclusion: The Case of Bank of Abyssinia

Yordanos Ayele

This study aimed to investigate the effect of mobile banking solutions project on financial inclusion, focusing on the case of Bank of Abyssinia in Addis Ababa, Ethiopia. The research employed a quantitative research approach, using a survey questionnaire to collect data from 302 employees of the bank. The data were analyzed using descriptive and inferential statistics, including Pearson's correlation and multiple regression analysis. The data were then analyzed using descriptive and inferential statistics, including Pearson's correlation and multiple regression analysis. The findings revealed a significant positive relationship between various aspects of mobile banking solutions project (mobile money transfer, mobile payment for goods, mobile account management, and mobile credit facilitation) and financial inclusion. Specifically, mobile money transfer showed the strongest influence on financial inclusion, followed by mobile credit facilitation. The study also found that these factors collectively explained 67.2% of the variation in financial inclusion. The study concluded that mobile banking solutions significantly contributed to financial inclusion in the Bank of Abyssinia. It underscored the role of mobile banking in bridging the gap between the unbanked population and formal financial services, and emphasized the need for financial education to ensure effective utilization of these services. Based on the findings, the study recommends that the Bank of Abyssinia should develop a comprehensive mobile banking suited with features like detailed statements, account linking, mobile account creation, and improved management functionalities. It also suggested promoting mobile money transfer and mobile payment for goods as key tools for financial inclusion, and implementing educational programs highlighting the benefits of mobile banking services.

Keywords: Financial Inclusion, Mobile Banking, Bank of Abyssinia, Addis Ababa, Economic Participation

Prospects and Challenges of Glass Fiber Reinforced Polymer (GFRP) Utility Poles as an Alternative in the context of Ethiopian Electric Utility (EEU)

Yonas Deneke Lemessa

This study examined the prospects and challenges of adopting Glass Fiber Reinforced Polymer (GFRP) utility poles within the Ethiopian Electric Utility (EEU) using qualitative research method. Data from semi-structured interviews and secondary sources revealed several advantages of GFRP poles, including enhanced durability, corrosion resistance, lightweight nature, and minimal maintenance, aligning with sustainability initiatives, such as the Paris Agreement and the UN SDGs. Challenges identified include high initial costs, regulatory barriers, and the need for increased stakeholder awareness and capacity building. GFRP poles can mitigate issues like frequent power outages and electrical accidents from failing traditional poles. Despite these challenges, GFRP poles offer significant long-term benefits, making them a sustainable alternative. Key recommendations include pilot projects, standard development, financial incentives, stakeholder engagement, capacity building, local manufacturing support, sustainability promotion, and further research, guided by the Theory of Change framework, to enhance Ethiopia's infrastructure development.

Keywords: Glass Fiber Reinforced Polymer (GFRP), Ethiopian Electric Utility (EEU), Utility Poles, Sustainability, Stakeholder Engagement,

Effects of Communication and Integration Management on Project Success: The Case of Ayat Share Company

Yared Yisru

The study was conducted at Ayat Share Company, aiming to analyze the effects of communication and integration management on project success using both explanatory and descriptive research designs. Both qualitative and quantitative research approaches were employed, and data collection instruments, such as questionnaires and interviews were used to collect primary data and review of published materials was used for collecting secondary data. A census survey approach was applied to the study in order to obtain more reliable and inclusive data. Accordingly, 31 questionnaires were distributed and all were collected, while four individuals from different departments were interviewed. Descriptive statistics such as frequency counts and percentages were applied to analyze the data gathered. Also, correlation and ordinal regression were employed in the analysis of the collected data. The relationship among the effects of communication management, integration management, and suitable channels of communication was analyzed through correlation. The causal relationship between project success indicators, such as cost, time, and quality and the effect of communication and integration management practices were analyzed by ordinal regression. All analyses were done by SPSS26 software. The findings demonstrated the high significant impact of integration and communication management on project success. Effective integration and communication practices enhanced project team performance, facilitated integrated work among departments, and improved project outcomes. Likewise, well-informed and appropriately assigned team members contributed to successful project coordination, while current communication methods fostered effective information sharing and timely decision-making. The study highlighted the importance of maintaining flexible, adaptable, and cost-effective communication channels that are perceived positively by the project team. Moreover, project team performance was enhanced through collaborative work and continuous top management guidance. The study recommends benchmarking studies and setting performance metrics (KPIs), communication channels equipped with technology and skill, continuously refining communication and integration methods, and fostering a culture of collaboration.

Keywords: Communication Management, Integration Management, Communication Channels

Project Quality Management Practices and its Effect on Project Success: The Case of Kolfe Agricultural Market Center

Yared Beyene Beo

Any product or company must prioritize quality, and applying the best quality management techniques is crucial in implementing quality in any kind of good or service. The research aimed to evaluate project quality management practices and their impact on project success at Kolfe Agricultural Market Center. Using a mixed-research method, it examined the implementation of variables, such as quality planning, assurance, control, and improvement. The study found that project quality management had a positive impact on project performance, including budget (3.77), stakeholder satisfaction (3.94), scope (3.81), and schedule (3.94). These indicated that quality management had the least effect on project budget, indicating a less significant impact on project success. In the case of implementing quality planning, quality assurance, quality control and quality improvement, the result showed, with quality assurance effect on project schedule (3.57) which is medium but to have the least effect on project success, Quality control was implemented (4.11) and showed the highest implementation and effect on PS. The analysis for project quality management practices revealed the following mean results for quality plans which were prepared before starting job (4.17), quality plan was communicated to all project team (4.15), quality assurance activities were implemented regularly (4.17), quality control activities were implemented regularly (4.09), quality improvement activities were implemented regularly (4.11), system for quality control (4.04), system for quality improvement (4.02), quality planning procedures (4.09), quality improvement procedures (4.04), were all the means with high perceptions from employees to indicate high level of implementation and, quality policies agreed upon by decision makers (3.98), the quality improvement coordinating body mean (4.00), quality improvement tools and techniques (3.91), company practices and continuous improvement(3.96), for system for quality planning (3.83), employees were well equipped and required human resource were (4.00) and (3.87), respectively showed there was a low and average level of implementation and perception from the employees. The study revealed a weak quality management framework, with people controlling the system. It suggested establishing accountability in all sectors to regulate decision-making, as lower-quality production could result. Additionally, weak communication from top management affected employee coordination, suggesting more effective communication metrics could benefit project managers and success.

Key words: - Quality, Project quality management, Project success, Quality Assurance, Quality Management Practices, Quality Management Challenges

Effects of Emotional Intelligence on Employees Performance: The Case of Ethiopian Airlines

Winta Berhanu Gessessew

This research examined the effects of emotional intelligence on the employees' performance at Ethiopian Airlines. Emotional Intelligence (EI) is the ability to identify, understand, manage, and reason out with emotions. It is an important skill for the employees, especially in team-based environments like project management. The research aimed to investigate the relationship between the employees' emotional intelligence and their job performance in Ethiopian Airlines' project teams. The research objectives were to: assess the level of emotional intelligence among the employees at Ethiopian Airlines, examine the impact of emotional intelligence on the employees' performance, and identify the specific components of emotional intelligence that influenced most of the employees' performance. The researcher used a quantitative research approach, collecting data through surveys of members at Ethiopian airlines. The method that was used for the research was a survey of employees at Ethiopian Airlines to assess their levels of emotional intelligence using a validated measurement instrument. The data were collected and correlational and regression analyses were also used to examine the relationship between EI and performance outcomes. The findings provided insights that could help the airline and other organizations develop strategies to enhance EI and improve the employees' performance in project based work. The study was empirical ~~based~~ on the importance of emotional intelligence in a project-based work environment in the Ethiopian context. Overall, the study shed light on a crucial but often overlooked factor- EI that can impacted on the success of project-based work in the major Ethiopian company.

Key words: Emotional Intelligence, Ethiopian Airlines, Project Team Performance

Challenges and Opportunities of the Implementation of Student Information System: The Case of St. Lideta Health Science and Business College

Tsige Gorems

This study aimed to investigate the challenges and opportunities surrounding the implementation of a Student Information System (SIS) at St. Lideta Health Science and Business College. The study used descriptive survey research design and a mixed research approach to achieve its objective. In addition, it has used both primary and secondary sources of data. The primary source of data was collected from students, instructors, management members, and supporting staff. The population of this study was 290. Since the population of this study is heterogeneous, the researcher divide entire population of the study into five strata based on their responsibility, roles and characteristics that they share namely management member, student, instructors, support staff and department heads and then stratified simple random sampling technique was used to select 168 participants. To collect data, the study used a questionnaire and an interview as a data collection instrument. The study used descriptive analysis to analyze the collected quantitative data and qualitative data obtained through interviews underwent thematic narration. Findings reveal concerns among instructors, supporting staff, and students regarding the accuracy, accessibility, and efficiency of updating student information, as well as integration of student information system. The finding also indicates staff resistance and dissatisfaction in providing training on how managing Student Information System. The study recommended comprehensive reviews of record-keeping procedures, implementation of user-friendly interfaces and staff training to enhance the effectiveness of SIS. In addition, to address challenges related to staff resistance, compatibility issues, and data security, the study recommended proactive change management strategies, stakeholder engagement, and robust security measures. The study also suggested for future research to assess SIS implementation across diverse educational contexts and conduct a comparative analysis of different SIS platforms.

Keywords: Student Information System, Implementation, Opportunities, Challenges

Risk Management Practices and its Impacts on Cost: The Case of ECWC'S ConstructionProjects

Tsehay Zewdie

This study was to evaluate and analyze the existing risk management practices employed by ECWC in their construction projects in order to identify areas of improvement and develop strategies that effectively mitigate cost overruns utilizing descriptive research design method. Primary data were gathered from 46 senior professional team members engaged in planning, designing and executing construction projects in transport infrastructure, water infrastructure & building & housing construction sectors under ECWC using purposive sampling to target specialized employees. A survey was conducted using 41 structured close- ended Likert scale questions which were analyzed using SPSS version- 20 & Relative Importance Index (RII). The findings revealed that the risk management process within ECWC was in its initial stages, indicating that there is a certain amount of risk assessment in each project and there is also department that is responsible for risk management work. However, by strengthening the risk management strategy, the company should work on risk analysis, monitoring processes, implementation of mitigation strategies, communication practices, and integration of risk management with project planning. In addition, the above results showed inadequate risk management strategy that led to the cost overrun for construction projects under ECWC. Finally, the research identified the top five critical risk factors for construction projects covered by the ECWC are: "Delay in payment to supplier/subcontractor; inadequate pre-construction site study; cash flow and financial difficulties faced by contractors; fluctuations in the cost of material; highcost of machinery; fluctuations in the money exchange rate."

Key Words: Risk Management, Construction Project, Cost Overrun, Critical Risk Factor &ECWC

An Assessment of Construction Project Monitoring and Evaluation Practices: The Case of AASTU Commercial Complex Building Construction Project

Tsegaye Teressa

This study aimed to assess the practices and challenges of Monitoring and Evaluation (M&E) in the case of AASTU Commercial Complex Building Construction Project which is undertaken by TNT Construction and Trading which is one of the Grade I GC contractors in Ethiopia. The study applied descriptive research design and used both questionnaires and semi structured interview to gather the data. To analyze the data, both qualitative and quantitative approach were used. The quantitative data were analyzed with the use of SPSS software and RII (Relative Importance Index) of frequencies. The data gathered from the open ended and close-ended questions used in combined way. The sampling technique for this study was census. The target population of the study was 35 respondents from whom the data were collected. The findings from the key informants' interview and M&E process documented review of AASTU Commercial Building Construction Project which was told s that the project M&E system was well organized but it faced lots of challenges during conducting the M&E activity. Some of the challenges that the result showed were M&E implementation strategies and guidelines needed regular updates with the scientific management systems. Unavailability of data gathering and analyzing tools, project staffs had no positive acceptance on the feedbacks of the M&E team, data auditing was not regularly exercised and difficulty in communicating the results of M&E between employees. 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 are important as recommendations for this research.

**Key Words: Monitoring, Evaluation, Project M&E Practices, Project M&E challenges,
AASTU Commercial Complex Building**

Factors Affecting the Adoption of Design BID Build Delivery Method on Project Time and Cost Management: The Case of Selected Construction Projects at Commercial Bank of Ethiopia

Tigist Dabesa Diro

The basic factor for the successful completion of a construction project is the proper selection and implementation of project delivery methods to meet project objectives. Therefore, the main objective of this research was to determine the factors affecting the adoption of Design Bid Build Delivery Method on Project Time and Cost Management in the case of selected construction projects at CBE. In this research descriptive research design was used. Census sampling was also used to determine the population size of the study. The documents were reviewed that all of the CBE construction projects experienced time overruns that ranged from 98.2% to 354.8%, and considering price adjustment requests cost overruns ranged from 63.98 % to 400.05% from the agreed contract time and budget. For the data analysis, simple descriptive statistics was used using SPSS software, and the RII was used to determine the relative importance of the factors. The research concluded that the major factors for time overrun due to the adoption of DBB delivery method, from client related side were slow decision making, contract scope change, and financial problems, such as delayed payments. From the consultant related side, delayed and slowsupervision in making decisions, absence on site, and incomplete documents were seen. For the contractor related, delay in the delivery of materials to the site, a shortage of materials on site, and financial problems happened. The major factors of cost overrun due to the adoption of DBB delivery method are time were delayed. , Material, machinery, and labor cost increment, and inaccuracy of material take-off and estimation were also considered. Therefore, it is recommended to learn lessons from other projects which are considered as a benchmark to improve the factors affecting the adoption of DBB delivery method on time and cost management.

Keywords: Design Bid Build, CBE Projects, Time Overrun, Cost Overrun

An Assessment on the Practices of Quality Assurance on Preventive Maintenance: The Case of Ethiopian Airlines Group Equipment and Facility Maintenance

Tewodros Assefa

This study was conducted to examine “An assessment on the practice of quality assurance on preventive maintenance: The case of Ethiopian airlines group equipment and facility maintenance”. The research would be attempted to examine the management practices of ensuring quality assurance on maintenance, engineering and recovery department spare part provided under the main logistics department of the Ethiopian Aviation Group to identify the variables that affected quality assurance in outfit and installation conservation that had an implicit effect on the air line's decertification or result in a frontal acquiring permit limitation because of non-compliance with safety regulations. This was mostly caused by the strategic business units' Quality Assurance sections' repetitive internal micro inspection reports. In this research, mixed approach and descriptive and explanatory designs were used. Data were reviewed; data collection, interviews, and observation were all part of the exploratory system that was employed. There were 109 questionnaires distributed but 105 questionnaire responses were gathered. The significance of the variables gathered using the Likert scale was ascertained through the application of factor analysis. The most crucial components were also thought to be identified by the relative importance indication. The finding showed that certain personnel working at the airside had incomplete safety information and past-due conservation schedules, which could have hampered their ability to fulfill their functional responsibilities and arrived on time. According to the study, in order to improve quality assurance for conservation services, policy and strategic objectives were needed, as well as workers' ~~engagmt~~ and part-taking to be elevated through the construction of a quality team, which in turn helps to foster organizational culture and conservation quality. A better approach that tackles quality must also be developed regarding pricing and the acknowledgment of the employees' performance dimensions and styles. Part of the recommendation is the quality assurance department dedicated to the conservation section, which reviewed the quality assurance separately for internal visitors for the ground handling support services.

Key words: Quality Assurance, Preventive Maintenance

The Assessment of Monitoring and Evaluation Practices in Technical Assistance Program and its Contribution in Government Counterpart: the case of Building Resilience in Ethiopia Technical Assistance Program (BRE-TA)

Temam Zeynu

The "Building Resilience in Ethiopia Technical Assistance" (BRE-TA) program aimed to fortify the Government of Ethiopia's (GoE) capacity to respond to climate and humanitarian shocks through technical assistance. This study evaluated the Monitoring and Evaluation (M&E) practices within BRE-TA, identifying key challenges, such as limited stakeholder engagement, insufficient communication of M&E findings, inconsistent integration of lessons learned, and misalignment of M&E activities with program objectives. The research assessed the contribution of BRE-TA's M&E practices on the behavior and capacity of government counterparts. It aimed to enhance stakeholder familiarity with M&E processes, improve communication strategies, systematically incorporate lessons learned into future projects, and ensure alignment with program goals. Additionally, the study sought to identify major challenges in providing technical assistance and to evaluate the overall effectiveness of BRE-TA interventions. By addressing these objectives, the study endeavored to improve M&E practices, thereby enhancing decision-making, accountability, and continuous improvement within the BRE-TA program. The ultimate goal was to strengthen the government's resilience and capacity to manage climate and humanitarian shocks more effectively. The study found that BRE-TA's M&E practices had a strong foundation and positive impacts on program effectiveness. The assessment revealed that the M&E practices of the BRE-TA program were very successful and had a positive influence on strategic decision-making, government actions, and overall program enhancement. The study recommends strengthening M&E practices, improving data utilization, and improves stakeholder engagement are decisive.

Keywords: Monitoring, Evaluation, Technical Assistance, Stakeholder Engagement, Government Capacity

Project Management office as Contributory Factors for Project Success: The Case of Commercial Bank of Ethiopia

Selam Kebede

This study aimed to assess the role of Project Management Office (PMO) as a contributing factor for project success in the case of Commercial Bank of Ethiopia (CBE). To meet the research objective, the researcher predominantly defined hypotheses which dictated their contribution for project success and the validity of these hypotheses had been tested. A qualitative research method was employed and the researcher adopted a standardized questionnaire to fulfill the research objectives. The questionnaire consisted of two parts; the first one was the demographic data of the respondents whereas the second part was the roles of PMO which caused project success and success measuring factors in which the respondents could rate by using 5 points Likert's scale. Accordingly, the questionnaire was distributed to the respondents with the basis of census sampling. A total of 65 questionnaires were distributed and 57 persons had filled out and returned. The collected data were analyzed by using Statistical Package for Social Sciences (SPSS 23). To examine the causal-effect relationship, a multiple linear regression analysis was employed to measure the collective influence of the independent variables on project success. In doing so, it obtained the value of Adjusted $R^2 = 0.267$ which indicated that the five independent variables in the model explain 26.7% of the variations in project success. However, in due course of the research, it was tested the significance of each independent variable on project success. Accordingly, it was observed that Monitoring and Controlling roles of PMO and Multi-Project Management roles of PMO had a significant effect on project success. Whereas, Development of Project Management Competencies and Methodologies, Strategic Management of Projects and Organizational Learning of Projects roles of PMO had no significant effect on project success for the PMO under investigation organization.

Key Words: PMO, Project Success, CBE, Construction Project, Contribution

An Assessment of Project Management Practices: The Case of Selected Local Private Contractors in Addis Ababa

Samuel Girma

Project management practices are essential for the successful completion of any construction project. However, due to the dynamic nature of the construction industry, it is crucial for contractors to continuously improve and update their skills and knowledge in project management. Therefore, this study aimed to assess the current management practices of selected local private contractors in Addis Ababa and explored how they could improve their project skills in 10 key knowledge areas defined by the project management institutes (PMI) by addressing six project management knowledge areas, such as project integration management, scope, time, quality, cost, and stakeholder management. The research methodology involved a combination of quantitative and qualitative data collection methods, and it adopted a descriptive research design. The primary data were collected through surveys, observation, interviews, and questionnaires. And as secondary data, related books, articles, journals, and publications from the project office were reviewed. Percentages and mean values were used to analyses the collected data and case studies of three selected private construction companies involved in various construction projects. The findings of the research showed that among project management knowledge area assessments, almost all of them have a low level of mean value, except project quality management. The project quality management knowledge area practices were better in the organization; the other objective was the assessment of project management challenges. Lack of suitable project management methodology and lack of project management practices are the major challenges that the organization faced during the assessment. Thus, the research recommended that contractor's project managers, and stakeholders seek to improve project management knowledge and practices in the construction industry.

Key Words: Project Management, Project Management Practices, Project Management Knowledge Areas, Construction Project

The Role of Contract Administration on Project Performance: The Case of Private Construction Company in Addis Ababa

Samson Tadege Bijamo

The purpose of this study was to examine the role of contract administration practices on project performance at private construction company in Addis Ababa. Source of data used was a close ended Likert Scale based Questionnaire and gathered from a sample of 88 employees that were selected using simple random sampling technique. The data obtained from the survey were then analyzed with the use of SPSS. Data were collected through a questionnaire using statistical tools, such as mean, standard deviation, correlation, and multiple regression analysis. Results of this study indicated that contract administration practices dimensions, such as (contract administration planning, timely monitoring, and inspection practices) had positive and significant relationship with project performance. This research concluded that contract administration practices had major influence on the performance of the project in private construction companies. The researcher recommendations that the workers should be given on contract administration practice by improved communication and collaboration among project teams, regularly review and update contract documents, monitoring and inspection tool advancement, and effectively linked with technology, taking proactive corrective actions could improve the project effectively. Researcher also suggests further studies on contract administration practices specifically on private company and the Ethiopian cases where we lack information that is practical to us.

Key Words: Contract Administration, Project Performance, Contract Administration Planning, Timely Monitoring

Determinants of Outsourcing Practice in Addis Ababa Water and Sewerage Authority: The Case of Kolfe Branch

Samrawit Ghirmai

Effectiveness of outsourcing is affected by many factors. Therefore, for the successful implementation of outsourcing initiatives, it is essential for company's executives to assess its internal capability relative to the suppliers, identify which processes to outsource and properly manage the outsourcing processes and its implementation including other risk factors which could have influence on it. Similarly, in the case of AAWSA, it needs to be determined why and how outsourcing is practiced, and its effectiveness. Outsourcing is a newly emerging concept in Ethiopia, particularly, in its existence in the academic institutions. Since the past few years, many organizations consider outsourcing with an assumption that if institution is unable to provide a service or product at less cost than, and of equal quality to, an external agent, then it should purchase the service or product from an external supplier. Organizations prefer to transfer non-core business functions to be performed by an external third party with the aim of reducing considerable transaction costs, improving quality of service delivery and to concentrate on their core competencies. The specific objectives of this study was to: describe the existing practices of project management outsourcing performances, examine communication managements, explain how risk managements and quality managements were determinants of outsourcing performances, and show how cultural managements was determinant factor for outsourcing practices. The researcher used explanatory research design followed by quantitative approaches and the total numbers of top managements of a project was 102. These were the target group for this research. Censes method was used and the data were primary and survey questionnaires. Risk management, quality management and cultural managements were practiced above the averages of project management determinants of outsourcing practices within lower standard deviation than the averages standard deviations except cultural management that had higher than the averages of the standard deviations. Model summery of multiple regressions R-square is 0.889 this showed the independent variables were 88.9% accounted the variance for outsourcing practices of sewerage project. Water and Sewerage projects could maintain their project monitoring and controlling process group on determinants of outsourcing practiced well consistently (convergent/similarly) since they were strong in terms of running these process groups.

Key words: Determinants of Outsourcing practices, communications managements, Risk managements, Quality managements, Cultural management

Factors Affecting Project Success in Event Organizations: The Case of MIELLA Events

Samrawit Getahun

The purpose of this research was to identify and analyze the factors affecting project success in event organization, with a specific focus on Miella Events in Ethiopia. This study employed both quantitative and qualitative research methods to gain a comprehensive understanding of the challenges and opportunities faced by Miella Events. Quantitative data were collected through structured questionnaires, while qualitative data were gathered via in-depth interviews with key stakeholders. A purposive sampling technique was utilized to select respondents, resulting in a sample of 50 employees from Miella Events who participated in the study. The research adopted a descriptive and explanatory research designs to explore the relationship between various factors and project success. Descriptive statistics was used to present an overview of the demographic characteristics of the respondents, while inferential statistics helped to determine the significance of different factors. Key findings revealed that budget management, client satisfaction, and internal communication were critical determinants of project success at Miella Events. Specifically, inadequate budget management and insufficient internal communication were identified as significant challenges. Furthermore, client satisfaction, influenced by factors such as communication, responsiveness, and overall event experience, plays a crucial role in achieving successful project outcomes. The study concludes that effective budget tracking systems, enhanced client communication, and improved internal collaboration are essential for increasing project success rates. The research suggests implementing advanced project management tools, establishing dedicated client service teams, and fostering a culture of teamwork to address these issues. Additionally, the study recommends regular financial audits and the development of structured communication protocols to ensure consistent project progress and alignment with organizational goals.

Keywords: Project Success, Budget, Client Satisfaction, Internal Communication

Assessing the Interaction between Knowledgeable Retirees and Young People for Life Guidance

Ruth Tesfaye

This study aimed to assess the interactions between knowledgeable retirees and young people for life guidance in Addis Ababa, focusing on the benefits, challenges, and best practices for fostering effective intergenerational knowledge exchange and mentorship in an urban environment. The research employed a mixed-methods approach, combining quantitative surveys and questionnaires with qualitative in-depth interviews and focus group discussions. Additionally, case studies of the existing intergenerational programs in Addis Ababa were analyzed and social network analysis along with community surveys were used to assess changes in community cohesion and support networks resulting from these interactions. The findings from the study were expected to provide insights into how retirees can effectively mentor young people, leading to improvements in personal development, social cohesion, and community engagement. The study highlighted the unique socio-economic and cultural context of Addis Ababa, identifying both the benefits and challenges of intergenerational interactions in this setting. Practical recommendations for policymakers and community organizers on designing and implementing sustainable intergenerational programs were offered. However, the study was limited by its focus on Addis Ababa, potential sampling bias, methodological constraints, lack of longitudinal data, resource and logistical limitations, and the need for cultural sensitivity. Despite these limitations, the study aimed to contribute to the development of evidence-based strategies for promoting intergenerational knowledge exchange and mentorship, ultimately fostering a more connected and supportive urban environment in Addis Ababa.

Key Words: Interaction, Knowledgeable Retirees, Young People, Life Guidance

An Assessment of Project- Based Learning Implementation at Berhan International School in Addis Ababa city

Roman Jenato

The study investigated the project based learning implementation at Berhan International School in Addis Ababa city. The study aims in assessing the current status of PBL implementation, understanding the perspectives and experiences of teachers and administrators, identifying barriers to effective implementation, and proposing actionable recommendations to bridge the gap between intended and actual PBL practices at BIS. This study used qualitative research method and ~~exhibit~~ method to examine the nature of Project Based Learning (PBL) implementation at BIS in Addis Ababa City. Data were collected through participant interviews, classroom observations, and documentary sources to identify the critical components of PBL, with a focus on collaboration as a key element. NVivo; version 14 software was used to analyze themes throughout the data. The findings revealed that while there is a commitment to PBL at the school, there are omissions and adaptations in the implementation process. Recommendations include the need for targeted training programs that incorporate elements of andragogy and PBL, as well as the evaluation of long-term impacts on teacher practice and student outcomes. The study contributed to the understanding of PBL implementation in educational settings and highlights the importance of ongoing professional development to support effective teaching practices. The study provided insight into the activities that take place in classrooms, highlight the discrepancies between the intentions of curriculum designers and the actual practices of teachers, and inform administrators about the ways in which teachers are putting PBL instruction into practice.

Key Words: Berhan International School, Curriculum, Implementation, and Project-Based Learning

An Assessment of Monitoring and Evaluation Practices and their Effects on Project Performance: The Case of Addis Ababa City Road Authority

Robel Yeshitla

The purpose of this study was to assess the influence of monitoring and evaluation practices on project performance. The research was intended to help and support AACRA in better implementing M&E practices to improve project performance. As a result, a three-section questionnaire was produced and distributed to assess the presence of M&E practices and their level of influence on project performance, as well as what exactly is meant by project performance. For data analyses, SPSS software was utilized. As a result, the M& E practices had to be determined, and those that had the greatest impact on project performance. The broad aim of this study was to ascertain the influence of the practices of monitoring and evaluation on the performance of AACRA projects. The specific aims of this research were to determine the influence of M&E Planning, M&E Team Composition, M&E Standards, M&E Staff Training and Data collection techniques on performance of AACRA. The target population for this study was 245 respondents. A total number of 152 respondents were targeted. 124 respondents returned their data. The study found out that M&E practices and its adoption significantly influences the project performance Based on the findings from this study, all correlation showed that independent variables (M&E planning, M&E Staff Training and M&E Data Collection Techniques) as mandatory practices influenced road construction projects performance. Thus, the study recommended that M&E practices should be embraced in project management. The study concluded on the basis of findings revealed that M&E practices had positive impacts on projects performance in the organization. The result from the study contributed to solving various projects M&E constraints that AACRA go through in implementation of their projects. The study recommends establishment of strategic framework to define internal process of carrying out M & E, strengthening organizational M & E capacity, and management participation is critical for project performance enhancement.

Keywords: Construction Project, Monitoring and Evaluation, Influence, Project Performance

Evaluating the Role of Artificial Intelligence and Machine Learning in Optimizing Project Management Processes: The Case of Little Ride Hailing Company

Rediet Tilahun

This research aimed to explore the influence of artificial intelligence (AI) and machine learning (ML) on project management methodologies within Little Ride Hailing Company. Employing a descriptive research design, the study utilized a qualitative approach, including in-depth interviews and document analysis, with participants comprising project managers, stakeholders, and employees involved in project management. Based on purposive sampling technique, ten participants were selected, and data collection included semi-structured interviews and examination of project documents. Content analysis revealed improvements in project planning precision, real-time monitoring, risk assessment, and data-driven decision-making due to AI and ML integration. The study concluded that AI and ML had significant potential to transform project management practices, recommending further exploration of these technologies, continuous employee training, and fostering an innovative organizational culture. These findings offer valuable insights and recommendations for both the organization and the broader project management field.

Key Words: Artificial Intelligence, Machine Learning, Project Management, Qualitative Research

Effects of Quality Management System on Productivity with a Particular Reference to Packaging Materials: The Case of Heineken Brewery S C

Rahel Dula

Amongst beverage industries, breweries in particular face intense competition and must constantly improve their production processes to remain competitive. One of the major determinants of competitiveness at the industrial level is raising productivity. Efficient usage of raw materials is one of the key indicators of productivity in addition to other resources like labor, capital, and energy. This study examined the effects of the packaging materials quality management system on the productivity of the Heineken Brewery. The research focused on three independent variables: quality control, quality assurance, and supplier relationship management, and their impact on the brewery's productivity measured in terms of machine breakdown and rejection percentage of a packaging line. The study employed an explanatory research design, adopting a case study strategy. The population for the study was employees with direct and indirect experiences with packaging materials in three departments: packaging, quality, and procurement. The target population included operators and technicians who work on machines fed with primary and secondary packaging materials, production team leaders, quality analysts, material specialists, and managers. Non-probability purposive sampling technique was used. Data collection and analysis encompassed both quantitative and qualitative analyses through surveys, observations, and interviews to examine the research problem comprehensively. The results were discussed descriptively, and linear regression analysis was performed to ascertain the relationship between the dependent and independent variables. The descriptive analysis gave a clear image of the perception of the shop floor team on the quality management system and supplier relationship management of the brewery. The regression analysis presented a statistically substantial association between quality assurance, quality control, supplier relationship management, and productivity. The findings suggest that implementing good quality assurance, high quality control management, and also strong supplier communication management positively affects the productivity levels of packaging lines through the reduction of machine breakdowns and quality rejections because of packaging materials that don't meet the company specifications.

Keywords: Machine Breakdown, Rejection Percentage, Quality Assurance, Quality Management, Supplier Relationship Management, Productivity

An Assessment of the Practices and Challenges of Monitoring and Evaluation: The Case of Kaliti Metal Products Factory

Nebiyou Betru Woldehanna

This study aimed to assess the current practices and challenges associated with monitoring and evaluation at Kaliti Metal Products Factory. Both qualitative and quantitative data collection techniques were employed. Quantitative methods involved collecting numeric data through surveys, structured questionnaires, and statistical records of M&E practices. In contrast, qualitative research method were gathered through non-numeric data, i.e. interviews, focus group discussions, and observations, offering in-depth, contextual understanding of the experiences, individuals involved in these practices. Purposive sample technique included fifteen individuals divided into three group's management personnel, five managerial-level staff members, and two technical leaders, all of whom participated in focus group discussions. Additionally, a census sampling method was used due to the limited size of the target population, ensuring that every member was included in the study. Data collection were involved primary sources, such as questionnaires and focus group discussions, as well as secondary sources, collected from records of the organization's narrative annual reports. Descriptive statistics was employed to analyze quantitative data, while results from group focus discussions were presented in narrative analysis. However, dissemination of project results was identified as the highest-ranking challenge of effective monitoring and evaluation. The analysis of M&E practices highlighted the importance of well-established systems, meticulous data management, and stakeholder involvement for effective evaluation, while challenges were exist in planning and stakeholder engagement. KMPF's data management for M&E demonstrated that while the selection of tools and dissemination methods were strong, there was a need to focus on enhancing the use of collected data to influence decision-making and planning processes more effectively. Key challenges included inadequate budget allocation, a lack of qualified M&E technical experts, and limited community involvement throughout production life-cycles. Other issues included irregular training and capacity-building programs for data collectors, impacting their ability to effectively monitor and evaluate projects. The M&E system should be periodically assessed in order to identify areas for improvement and adapt to changing needs.

Key Words: Monitoring and Evaluation, Challenges, Monitoring and Evaluation, Effectiveness

Assessing the Contribution of Communication Management for the Improvement of a Construction Project Performance: The Case of Beautify Sheger River Development Project

Natnael Hiruy

This study investigated the pivotal contribution of effective communication management in improving construction project performance, focusing on the "Beautify Sheger River Development Project." The objectives were to identify major communication challenges and their impacts on project performance and recommend strategies to improve communication effectiveness. A mixed-research method was employed; Participants included 29 internal stakeholders from various departments: project human resources and finance (2), engineering (21), safety and quality control (3), and materials (3). In total, 25 professionals and four managers participated in the study. The research revealed that effective communication significantly improved the project timelines, cost management, and stakeholder satisfaction. Key success factors included regular updates, transparent communication channels, and consistent safety training. However, challenges, such as team misalignment, technical language barriers, and inconsistent information flow led to delays and increased costs. Cultural and language differences among international teams exacerbated these issues. Effective communication was found to be crucial for regulatory compliance, community engagement, and budget efficiency, with projects experiencing fewer environmental risks and better community relations. Conversely, communication failures, such as procurement delays and rework due to outdated information, highlighted the need for timely and accurate communication. Based on these findings, it is recommended to implement comprehensive communication plans that include centralized platforms, regular meetings, clear protocols, and ongoing training to enhance communication skills. Additionally, fostering a collaborative culture through cross-functional meetings and workshops, investing in technology-based communication tools, and establishing formal feedback mechanisms are suggested to continuously improve communication practices.

Keywords: Communication, Project, Management, Performance, Challenges, Addis Ababa.

An Assessment of Project Risk Management Practices: The Case of Ethiopian Insurance Cooperation

Nathnael Yonas Mengesha

This thesis examined the assessment of project risk management practices in the case of the crop area yield index shortfall insurance policy development project of the Ethiopian Insurance Corporation (EIC). The study aimed to identify and assess the overall project risk management practices of the CAYIIP development project using the five key project risk management processes: risk management planning, risk identification, risk analysis, risk response planning, and risk monitoring and control. The research used descriptive research design and also employed a mixed- research method, utilizing both quantitative and qualitative data collection techniques, including questionnaires and semi-structured interview with the CAYIIP development project team members. The study explored the project team's understanding and implementation of the various risk management practices, as well as the strengths and weaknesses within each stage of the risk management process. Primary data were generated from 20 project team members. The secondary data consisted of feasibility analysis document of the project and EIC annual report. The quantitative data were analyzed using SPSS version 23 software and qualitative data were analyzed using narration method. The findings indicated that while the CAYIIP development project was made to incorporate project risk management practices, there were gaps and areas for improvement. The study revealed there was a lack of project risk management planning process and challenges in the integration of quantitative and qualitative risk analyses, lack of comprehensive project risk identification process, the development of suitable risk response strategies for positive risks (opportunities), and the effective monitoring and control of risks throughout the project lifecycle. The study provided valuable insights for the Ethiopian Insurance Cooperation and the broader insurance industry in Ethiopia. The researcher recommends that the capabilities of the organization and the strength of the stakeholders' confidence should contribute to the overall success and sustainability insurance policy development projects of Ethiopian Insurance companies.

Keywords: Project Risk Management, Crop Area Yield, Index Shortfall Insurance Policy, Ethiopian Insurance Cooperation.

Effects of Procurement Practices on the Project Performance: The Case of SNVEthiopia, Addis Ababa

Naomi Seyoum

Procurement is the process of obtaining goods and services for a project, and it plays a vital role in enhancing project performance through various means, such as ensuring cost efficiency, quality assurance, timely delivery, risk management, innovation, and stakeholder satisfaction. The main objective of the study was to investigate the effects of procurement practices on the project performance in the case of SNV Ethiopia. Employing a descriptive and explanatory research designs, alongside quantitative research method, the study utilized primary data collection through questionnaires and secondary data from various sources, which underwent thorough analysis. The research sample consisted of 140 questionnaire respondents, drawn using probability sampling techniques through random sampling approach. Analysis involved in quantitative technique, such as descriptive and inferential analyses using SPSS software. The findings highlighted strong Pearson correlation coefficients and significant relationships between procurement practices and project performance. The model suggested that 73% of the variability in project performance could be explained by the included procurement factors, with the remainder attributed to unexplored influences. Further regression results revealed that staff competency ($B=0.333$, $P=0.000$), leadership ($B=0.208$, $P=0.006$), stakeholder collaboration ($B=0.261$, $P=0.000$), and information technology ($B=0.269$, $P=0.002$) had positive and significant effects on the project performance. Based on these findings, the study recommends stakeholder engagement through regular consultations, transparent communication, and inclusive decision-making should be enhanced. It also suggests the necessity of fostering ethical leadership that prioritizes integrity and accountability, along with the utilization of advanced Information Communication Technology systems to streamline procurement processes and enhance efficiency and transparency.

Key Words: Staff Competency, Leadership, Stakeholder Collaboration, InformationTechnology, Project Performance

Effects of Monitoring and Evaluation Practices on Development Project Performance: The Case of World vision Ethiopia

Mussie Habtamu

Effective monitoring and evaluation (M&E) practices significantly influenced the development of projects' success within non-governmental organizations (NGOs). This study was undertaken to examine how monitoring and evaluation practices affected the performance of development projects. The study selected and considered three monitoring and evaluation practices, resource allocation for M&E, staff capacity on M&E, and stakeholders' involvement in M&E. To assess the project performance, the study selected three key performance indicators: project timelines & budget, stakeholder satisfaction, and quality of project deliverables. Three objectives guided the study: examining how the allocation of resources to M&E influenced the performance of projects, exploring how the capacity of staff in M&E influenced the performance of projects, and investigating how the involvement of stakeholders in M&E influenced the performance of projects. The researcher studied World Vision Ethiopia's Central Hub 8 Area Programs in and near Addis Ababa. The study respondents were World Vision Ethiopia Project staff and represented Child Protection, Water & Sanitation, Education, and Livelihood projects. A descriptive research design was chosen for the study, to describe the M&E practice. A quantitative data analysis approach was used in the study. Using the census method, all 40 WVE employees working on the eight area program projects were chosen. The primary data for the study were obtained through structured questionnaires. The questionnaires were provided in the form of a Likert Scale. Secondary data were collected from reports and the organization's official websites. The responses from the respondents were coded and analyzed by using SPSS 20 and Excel. The findings suggest that the correlation between the funds designated for M&E activities and project outcomes were evident. The majority of the survey participants, 80%, perceived the budget for M&E was adequate, the project staff possessed a good understanding of M&E concepts and principles and there is a high level of agreement on their ability to use M&E findings for decision-making, and communication, however, there is notable variation in the perceived ability to develop M&E frameworks and indicators and the project's timely and budgetary completion appears as an argumentative subject. The researcher concluded that the allocation of competent human resources and time for M&E directly influenced the project performance, so it is recommended that WVE reassess the distribution of the M&E budget to ensure it covers the human resource aspect and evaluate the time allocated XC for M&E activities during M&E planning.

Key Words: Monitoring and Evaluation, Project Performance, Resource Allocation

Effectiveness of Information and Communication Technology (ICT) on Health Care: The Case of Yekatit 12 Hospital Medical College

Mikiyas Garedew

The purpose of this thesis was to assess the effectiveness of information and communication technology in healthcare the case of Yekatit 12 hospital medical college. This study focused on the effectiveness of ICT in healthcare in the case of Yekatit 12 hospital medical college. Yekatit 12 Hospital, one of the largest public hospitals and oldest in Ethiopia, had also implemented various ICT capabilities to enhance its healthcare delivery. A mixed research strategy was used, with quantitative data gathered through a self-administered questionnaire on a multiple choice and scaled question. The descriptive study research design was used with the target population usinga purposive sampling technique. The questionnaire was distributed for two different group patient and healthcare provider. For patients, the questioners were distributed ton 80 people, 71 of them responded and for healthcare provider the questioner distributed for 80 people, 59 of them responded. Semi-structured interviews with IT officer were used to collect qualitative data. The quantitative data in this study were processed using the SPSS Version 25. Findings of the study majority of respondent believed that information and communication technology in healthcare was very important. Healthcare providers said that it improved their relationship with patient and other healthcare. Even if it had positive respondent, they also believed ICT didn't improve there waiting time and they didn't have access to their medical record. This was from patient side. On the side of healthcare providers, there were factors influencing the effectiveness of ICT. This was availability of reliable internet connection and they only used electronic health record. The study recommends that the hospital needs to update their hardware and network infrastructure. Other suggestion is to expand technology tool that implement in the hospital for better outcome.

Key Word: Information and Communication Technology, Healthcare, Effectiveness

Practices, Contributions and Challenges Implementing TOFI (Together For Inclusion) Project: The Case of Fikir Ethiopia National Association on Intellectual Disabilities

Miftah Ahmed Yimam

The general objective of this study was to assess and describe practices, contributions and challenges in implementing Together for Inclusion (TOFI) project. The project's immediate beneficiaries are children with intellectual disabilities and it strives to support their learning, mental as well as physical well-being. It is situated in Bole Sub City, Addis Ababa City Administration. To this end, mixed research approach and explanatory sequential design were employed. The study included 78 parents, 1 program director, 1 country consortium coordinator, 1 program manager and project coordinators. Besides, 47 children with intellectual disabilities (ID) were randomly selected for observation. Hence, simple random and census sampling techniques were employed to select those samples. Mainly, questionnaire, semi-structured interview and document analysis were used as data gathering instruments. Major findings of the study indicated that the current unstable market price and skyrocketed inflation rate impeded the implementation process of the project; besides, there was no quality assurance unit established to control qualities of services and deliverables of FENAID on TOFI project. Accordingly, in order to successfully implement TOFI, leaders of the project should allocate sufficient contingent budget which excels 10% of the estimated total cost. To assure the qualities of all services and deliverables of TOFI, a separate and functional Quality Assurance Unit is highly recommended by the researcher to be established and made operational in the Association, FENAID.

Key words: Practice, Contribution, Assessment, Implementation, Intellectual Disability

Assessment on the Contribution of Bikat Youth Apprenticeship Program: The Case of Addis Ababa on Selected Woredas

Meseret Awoke

This study aimed to evaluate the contribution of the Bikat Youth Apprenticeship Program in enhancing the employability, signaling ability, and development of soft skills and digital literacy among less-educated young adults in selected woredas of Addis Ababa, Ethiopia. The research employed a mixed-research method, utilizing both qualitative and quantitative data collected through questionnaires distributed to various stakeholders, including youths, firms hosting apprentices, project officers, government officials, and OSSC staff. In this research, purposive sampling technique was used to select the woredas in Addis Ababa city. The findings showed that the program made significant contributions to the personal development of participants and helped them acquire relevant skills for their chosen industries. Respondents also reported an increase in employment opportunities within their communities as a result of the program. However, there was no room for improvement in the structure and organization of the program, as indicated by the medium satisfaction levels among participants. The study highlighted the importance of considering factors, such as educational background and age distribution when assessing the program's effectiveness and accessibility. By capturing diverse perspectives from stakeholders with varying levels of experiences and expertise, the study provided several key recommendations to enhance the contribution of the Bikat Youth Apprenticeship Program in addressing youth unemployment challenges in Addis Ababa, focusing on some selected woredas. The research provides valuable insights into enhancing the design and implementation of the Bikat Youth Apprenticeship Program to better serve the needs of less-educated young adults in Addis Ababa.

Key Words: Employability, Signaling Ability, Soft Skills, Digital Literacy

Effects of Monitoring and Evaluation Practices on the Performance of Projects: The Case of Some Selected Local NGOs

Melaku Gorfu

Monitoring and evaluation is a fundamental instrument of project management that ensures effective, efficient and accountable delivery of project results. Set of interrelated M&E activities are identified and implemented at various phases of the project life. With this in mind, a research study was conducted with the objective of determining the effects of monitoring and evaluation practices on the performance of development projects implemented by five local NGO's. The study objective was guided by the following five research questions: To what extent does availability of funds affects the performance of projects? To what extent does M&E Planning affects the performance of projects? To what extent does use of M&E result findings affects the performance of projects? To what extent does M&E structure affects the performance of projects? And to what extent does role of management affects the performance of projects? The study was conducted focusing on five local NGO's that have similar level of engagement and scale of operations. Descriptive and explanatory research designs were employed to analyze the collected data. A total of 33 purposively selected respondents working as officers, managers, coordinators of projects and M&E were targeted for the quantitative study. Data was collected online and in person using both Google form and word format questionnaire. Qualitative data were collected from managerial level key informants of the local NGO's using open ended checklists. Relevant documents of the NGO's and existing literatures were consulted as sources of secondary information. The findings of the quantitative data were analyzed using means, standard deviation, percentages and frequencies then presented and discussed using tables. Correlation and multiple regression models were applied to empirically analyze the association and the cause and effect relationship between the independent and dependent variables of the study. The data collection instrument of the research study was found to be reliable and consistent at Cronbach Alpha test value of 0.958. The association between M&E budget allocation, M&E planning, use of M&E result, M&E structure, role of management and performance of projects witnessed positive and significant at correlation coefficient values of 0.56, 0.77, 0.72, 0.74 and 0.80, respectively. The result of the multiple regression analysis revealed a positive and significant association ($p<0.001$) between the dependent and all the independent variables jointly at R value of 0.83. The computed R² value of the regression model also indicated that 68% of the variation of the dependent variable (performance of project) was significantly ($p<0.001$) explained by the independent variable selected for study (M&E budget allocation, M&E planning, use of M&E result, M&E structure, role of management).

Key Words: Local NGO's, M&E Budget Allocation, M&E Planning, Use of M&E ResultFindings, M&E Structure, Role of Management

Effect of Human Resources Management Practices on Construction Project Performance: The Case of Some Selected Sub-Cities of Addis Ababa City Administration

Mekdem Zerfu

The general objective of the study was to assess the effects of human resource management practices on construction project performance in some selected sub-cities of Addis Ababa City Administration. There were lackempirical studies. While there had been numerous studies on the importance of human resource management in construction, there was a need for more empirical studies that investigated the relationship between human resource management practices and construction project performance. To conduct this study, a descriptive research design was employed. A total of 117 project related professionals, such as project managers, manager administration and HR., designers, contractors, consultants, site engineer, Forman, and team leaders were involved as sample respondents in the study. The research utilized stratified sampling technique and the respondents were separated into three strata to pick up the sample respondent, then the sample respondents were selected on the basis of simple random sampling technique because this technique gave equal chance of being selected from each unit of the population. The collected data were analyzed by descriptive statistics, such as frequency count, percentage, mean, standard deviation, r-test, p-value and inferential statistics, such as correlation and regression analysis. Data were analyzed using the "Statistical Package for the Social Sciences" (SPSS) Version 25 software. The findings showed that there was long term planning for human resource which needed of the firm that was effectively practicing and the company operated a quarterly humanre source planning schedule at very good manner. Furthermore, job advertisement was used by the enterpriset to recruit employees at a very good manner in the case companies and the recruitment and selection process was fair and transparent. The result of the study indicated that the case companies provided staff with opportunities for career development in a very good manner rated high and construction project that organization was successful in implementing training and development programs was significantly undertaken. There was a significant team spirit within the firm and the focus of compensation and reward was to attract, and retain the employees in organizations observed with higher agreement level. Project managers made compensation decision that was significantly seen and also reward and compensation schemes were provided by the firm which was sufficient at the case companies. Finally, meeting project time goals at the case companies was highly practiced and meeting project budget goals were seen at the sample case companies. Furthermore, meeting scope and requirements goals were practicing and team's satisfactions with the project was highly agreed with the respondents. Client's satisfaction with the project results as ascertained by their significant rating and success of the project was found higher in the sample companies. On the basis of these findings, the study recommends that all construction companies needed to practice modern human resource management by using HR technology, GPS database to improve the performance of construction projects. In addition, all stakeholders together with concerned government bodies should prepare training and development programs for the workers of construction projects.

Keywords: Effect, HRM Practices, Project Performance

The Contribution of Employable II Project on Youth with Disability's Livelihood: The Case of Ethiopian Center for Disability and Development

Masresha Alemayehu Mebratei

This study assessed the contribution of the Employable II Project on 100 individuals with disabilities from the Ethiopian Center for Disability and Development. The sample exhibited nearly equal gender distribution (55% male, 45% female), with 40% having physical impairments, 42% facing hearing impairments, and smaller proportions experiencing visual impairments (4%) or intellectual disabilities (14%). The project led to a significant increase in participants' annual income, from a mean of 25,210 Birr before to 38,610 Birr after participation, as well as a noteworthy rise in monthly income, from 5,220 Birr to 15,97 Birr. Moreover, 65% of the respondents perceived a very positive impact on their health status, while 35% reported a significant increase in access to adequate and nutritious diets. Challenges, such as workplace discrimination (38%), insufficient training opportunities (28%), and limited job availability (8%) persist, suggesting the need for targeted interventions. Youth with disabilities faced a myriad of challenges in their pursuit of livelihoods, with workplace discrimination and insufficient training opportunities being the most significant barriers. Addressing these issues required concerted efforts to promote inclusive policies, enhance training programs, improve accessibility, and provide robust support services to ensure that youth with disabilities can achieve their full potential in the workforce. Employable II project has a significant positive impact on the monthly income of individuals with disabilities, leading to a marked improvement in their financial situation. The project had a generally positive contribution on the participants' access to an adequate and nutritious diet, with a significant portion experiencing an increase in this aspect of their lives. Continued efforts to improve access to healthy food options for all participants were crucial in maximizing the project's benefits for overall health and well-being. Generally, positive contribution on the participants' access to an adequate and nutritious diet, with a significant portion experiencing an increase in this aspect of their lives. Recommendations include tailored training programs, accessibility enhancements, and strengthened job placement services can foster and improve the livelihoods for individuals with disabilities.

Key Words: **Employable II Project, Disabilities, Livelihood Improvement, Health, Income, Food Security**

Comparative Study on Project Risk Management Practices of Local Contractors and Chinese Construction Company: The Case of Some Selected Building Construction Projects in Ethio – Telecom.

Mariyamawit G/Libanos

Effective project risk management is essential for the successful completion of construction projects, particularly in dynamic and complex environments. This study examined a comparative analysis of project risk management practices between local Ethiopian contractors and Chinese Construction Companies, focusing on selected building construction projects under Ethio-Telecom. The research aimed to identify the specific risk management techniques employed by both groups and assess their effectiveness in influencing project outcomes, such as completion time, budget adherence, and quality of work. The study utilized a mixed-research method, combining quantitative data from 79 respondents out of 94 to distribute questionnaires and qualitative insights from interviews with Ethio-Telecom engineers and project managers. The findings revealed that Chinese contractors employed more structured and technologically advanced risk management practices compared to local contractors. These practices included comprehensive risk identification, detailed risk analysis, systematic risk response planning, and rigorous risk monitoring and control. As a result, Chinese contractors achieved better project outcomes in terms of cost efficiency, adherence to schedules, quality maintenance, and safety performance. The study highlighted the significant differences in risk management approaches between the two groups and suggested that local contractors could benefit from adopting the advanced practices of their Chinese counterparts to enhance their project management capabilities and improved overall project success in Ethiopia's construction industry. Based on the findings, the study recommends that local contractors enhance their risk identification and analysis techniques, improve risk response planning, and strengthen risk monitoring and control mechanisms. By adopting these practices, local contractors can improve their project performance and align more closely with the successful strategies employed by Chinese contractors.

Keywords: Project Risk Management, Local Contractors, Chinese Contractors, Risk Management Techniques, Cost Over UN

Effects of Monitoring and Evaluation on Apollo Digital Banking System Success at Abyssinia Bank S.C

Mahlet Fekadeselassie

Project monitoring and evaluation is an integral part of Apollo. The main objective of this study was to assessing the effects of monitoring and evaluation on Apollo digital banking system success at Abyssinia Bank S.C. A quantitate research approach was used. The study applied descriptive study design. The non-probability sampling method was used. Head office and nine selected Abyssinia Branches in Addis Ababa, Ethiopia were selected based on discretionary judgment/purposive sampling. Primary and secondary data sources were used to collect data. Rom the survey questionnaire distributed, about 68 were returned with a response rate of 90.6%. The analysis of data was done utilizing computerized SPSS Version 25 and summarized in tables for interpretation and inference. Effectiveness of M & E practices was analyzed at three levels of M&E planning, challenge in M&E practice, and management participation. The effectiveness of M&E were measured using logistic regression model, with estimated odd 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 findings indicated that the bank had established a comprehensive M&E system for the Apollo project, with respondents generally perceived the project's performance positively, particularly in terms of budget adherence and quality standards. Regarding the M&E system itself, the respondents considered it to be somewhat effective and efficient in contributing to the achievement of the project's objectives. The M&E system was seen as well-integrated with other organizational processes, with a clear focus on planning, indicator development, and data management. However, the study also identified areas for improvement, such as the need to enhance the clarity of the M&E system's scope and purpose, as well as address the challenge of inadequate financial resources and ensure effective communication channels for sharing M&E findings with stakeholders. The study recommends that Abyssinia Bank strengthen the clarity and communication around the M&E system, allocate adequate financial resources for M&E activities, improve stakeholder engagement through robust reporting mechanisms, and continue to leverage the strong management support and involvement in the M&E process.

Key Words: Monitoring and Evaluation Planning, Apollo, Abyssinia Bank

Factors Affecting the Success of Real Estate Projects in Addis Ababa

Mahlet Ababu

The real estate sector in Addis Ababa has witnessed significant growth, yet factors affecting Project success of real estate projects remained a critical concern. This thesis investigated the various factors affecting project success of real estate in Addis Ababa. This study aimed to identify the factors affecting the effectiveness of real estate projects in Addis Ababa. To achieve this, a mixed-research method was adopted, combined and quantitative data from surveys of stakeholders in the real estate sector and qualitative insights from in-depth interviews with industry experts. The findings indicated that the effectiveness of real estate projects in Addis Ababa was influenced by multiple interconnected factors. Financial constraints, infrastructural deficiencies, and communication challenges were the primary barriers; the study concluded that the success of real estate projects in Addis Ababa was influenced by multiple interconnected factors. Financial constraints, infrastructural deficiencies, and communication challenges were the primary barriers. Project management and market research also played significant roles, with the effectiveness of these elements being contingent upon the overall economic and regulatory environment. Future research should explore the dynamic interactions between these factors and their long-term effects on the real estate market.

Key Words: Real Estate, Effectiveness, Factors, Effectiveness

Assessing the Impact of the Entoto Park Project on the Economic Empowerment of Women in the Surrounding Communities

Mahiderekal Ashenafi

This study investigated the impacts of employment opportunities provided by Entoto Park on women's empowerment indicators, focusing on decision-making and financial adequacy. It used descriptive and explanatory research designs with a quantitative research approach. Utilizing Propensity Score Matching (PSM) techniques and logistic regression, the researcher analyzed the data from women employed at Entoto Park and those not engaged in park employment. The results revealed a significant positive impact of Entoto Park employment on women's decision-making abilities, with a 66% increase observed at a one percent significance level. Additionally, financial adequacy indicators showed that 79% improvement among employed women. Key influencing factors were identified through the logit model including age, education years, financial savings, and proximity to the park, training, and ownership of mobile assets. These findings suggest targeted support programs, education initiatives, financial inclusion strategies, and gender-responsive policies to enhance women's empowerment within Entoto Park.

Key Words: Women Empowerment, Financial Adequacy, Decision Making, PSM

Assessing the Project Management Practices in Building Construction Projects: The Case of a Selected Building Construction Projects in Addis Ababa

Mahder Engdawork Habte

The goal of this research was to carry out an assessment of project management practice in building construction projects in Addis Ababa of some select projects. The study described time, cost, and quality management on the practice indices of building construction projects on the selected project site. Project management in construction performed to establish commitment and responsibility towards protecting the project from delay and scheduling, cost overruns, and related problems. In project management quality, time and cost were the main factors for the success of the project. For this study, qualitative research approach was used, and the structured questionnaire was distributed to the project managers, clients, contractors, engineers and support staffs. The results of the research, i.e. performed compressive analysis of data and evaluated the results in frequency, percentage and also ranking determined in various assessment of mean and standard deviation the project management practice found good and manageable. Currently, the projects were moderately defined, documented and executed. The project was completed within the planned timeframe; there were issues with meeting milestones and deliverables on schedule, and the project experienced some delays. Overall, the cost performance was satisfactory, with the project generally within the allocated budget. Project met the specified quality standards and requirements, with deliverables largely free from defects or rework. The building construction faced different challenges as survey data indicated some were managed and needed continuous improvement. As survey indicated challenges like lack of PM trainings, inflated aspiration and turnover of skilled employees were resulted. Based on the findings, recommendations were forwarded to all concerned groups.

Key Words; Project, Project Management, Project Management, Practice, Assessment

The Causes of Construction Delay of Real Estate Project: The Case of Ayate Real Estate Construction Project

Liul Mesfin

The construction industry is a vital driver for regional economic development, but it often grapples with significant delays that undermine project timelines, budgets, and overall success. This research paper investigated the causes of construction delays in the Ayat Real Estate Construction Project in Addis Ababa, Ethiopia. This investigation utilized quantitative research method of data collection and analysis, to identify and analyze the multifaceted factors contributing to the delays. The findings revealed that the key causes of delay can be attributed to contractor-related, client related, and consultant-related factors. The study delved into the specific delay factors within each of these categories, providing a detailed understanding of the challenges faced by the construction industry in the region. The research also explored various methods for minimizing and mitigating construction delays, offering valuable insights for project managers, policymakers, and industry stakeholders. The conclusion of the study highlighted the critical importance of addressing the identified delays to ensure the successful completion of construction projects and foster sustainable economic development. The recommendations provided in the paper outlined practical strategies for improving project management practices, enhancing stakeholder collaboration, and strengthening regulatory frameworks to overcome the challenges faced in the construction industry.

Key Words: Construction Delay, Real Estate Construction Project, Causes of Construction Delay

Effects of Leadership on Project Success: The Case of ELFORA Agro Industries Plc Projects

Kirubel Million

The purpose of this research was to investigate the effect of leadership on project success within ELFORA Agro Industries Plc Projects, a prominent Agro-Industrial Company in Ethiopia. The study aimed to identify the existing leadership practices, assessed the level of project success, examined the effects of leadership on project success and investigated the relationship between leadership styles and project outcomes. This study used descriptive and explanatory research designs and utilized a mixed-research method. The target population comprised employees of ELFORA Agro Industries, Plc Projects, including various departments and levels of management. A random sampling technique was used to ensure representative samples, determined the sample size by using Yemane (1967), formula and 96 employees were selected to involve in the research. Both primary and secondary data were collected, and the primary data were gathered through structured questionnaires and semi-structured interviews, and secondary data were obtained from organizational reports, project documents, and relevant literature. Quantitative data were analyzed using statistical tools which SPSS V-20, while qualitative data from interviews were analyzed thematically. The major findings indicated that laissez faire leadership style existed in high rate followed by transformational and transactional leadership style at ELFORA Agro Industries, Plc Projects, contributed an average project success. Additionally, a significant positive relationship was established between transformational leadership style and project success metrics and finally the analysis suggests that ~~transform~~ leadership also have a high positive and significant effect on project success, while the other leadership's like transactional and laissez faire have a minimum positive and significant impact. The study recommends that ELFORA Agro Industries, Plc Projects. should implement comprehensive leadership training programs, monitor leadership styles, and minimize mixed leadership styles within a single organization for high project success outcomes, and project managers should establish clear goals and objectives to guide teamwork and improve creative problem-solving.

Keywords: Leadership, Project Success, ELFORA Agro Industries Plc Projects, Laissez Faire Leadership Style

Effect of Project Management Knowledge Areas on the Performance: Kaliti Prefabricated Housing Project in Focus

Kidus Dawit

The goal of this study was to investigate how the Kaliti prefabricated house project was affected by project management knowledge domains, namely, the iron triangle of cost, time, and scope. The study especially attempted to investigate and characterize the relationship between performance indicators of Kaliti Prefab housing and project cost management elements, project time management factors, and project scope management variables. The study used a quantitative research method and a causal research design. 37 structured, close-ended survey questions were used in the survey, which was given to consultants and contractors working on Kaliti building construction projects. The causal link between variables influencing project performance and project performance indicators (construction cost, construction duration, and construction scope) was investigated using descriptive and multiple regression statistical analyses. The results of the regression analysis demonstrated that the building construction projects at Kaliti Prefabricated Housing are favorably and strongly impacted by project scope, project time, and project cost management aspects. Because of this, the study suggested that in order to improve the effectiveness, efficiency, and caliber of building construction projects at the Kaliti site, consultants and contractors should truly focus on resolving the correlates of project performances.

Keywords: Project Cost Management Factors, Project Time Management Factors, Project Scope Management Factors,

Factors Affecting the Delay of Building Construction: The Case of Zemen BankHQ Building Construction Project

Kalkidan Tesfahun

The Zemen Bank HQ Building Constructions is one of high rising banks' HQ building construction projects in Addis Ababa. The shareholders of the bank, the staffs and the public were anticipating seeing their completion on time. The project was undertaken by China Wu Yi Co LTD. one of the top 250 international contractors. Zemen Bank HQ building construction project was launched in 2017 and planned to complete within five years in 2022. This study was conducted to reveal the factors causing the delay of the project. It drew on various literatures conducted on the delay of project progress. A descriptive research design with quantitative research method ranked them as per their importance. Data were gathered from primary and secondary sources through a questionnaire survey, semi structured interview and documents' scanning. In the survey stratified sampling technique, 33 respondents were participated representing the three major stakeholders: the client, the consultant and the contractor. The study used the Relative Importance Index (RII) for ranking the causes of the delay of the project. The survey findings indicated that the top ten factors that caused the project's delay were: (1) delays in payments of completed work by owner, (2) inflexibility of consultant, (3) financial constraint, (4) late delivery because of late LC approval, (5) slowness in approving drawing & material samples by the consultant, (6) space limitations at site for temporary & permanent equipment, (7) escalation of material prices, (8) slow process of material selection, (9) communication barriers faced by consultant and (10) total quality management by consultant. As a result of the study, all major project stakeholders involved in the causes of delay of the projects, especially the most significant and influential factors causing project delay was payment for completed works. Finally, based on the findings of the study, recommendations were made for all major stakeholders of the project for their experience to other future projects. Hence the influential factor was associated with payment for completed works of the client; consultant and contractor should give prior concern to improve the fast effectiveness of payments for completed works.

Key Words: Delay Factors, Project, Client, Consultant, Contractor and Zemen HQ Building Construction Project

The Effect of Safety Management on Job Performance: the Case of East Africa Bottling S.C, Addis Ababa Plant

Gurmessa Getachew Tadesse

The aim of this study was to examine the effect of safety management on job performance of employees in East Africa bottling S.C Addis Ababa plant. Mixed research approach along with explanatory research design was applied to examine the relationship between occupational safety and health dimensions variables and job performance. Employees of the selected company were considered as target population, of which a total of 276 usable and valid responses were obtained through convenience non-probability sampling technique. The data set obtained from East Africa Bottling S.C. Addis Ababa plants through Semi-Structured interviews were employed as a data collection tool, along with questionnaire with a five-point Likert scale rating system. Using SPSS version 26.0, the acquired data were condensed and subjected to descriptive and inferential statistical analysis. Both descriptive and inferential statistics were adopted to investigate the relationship of the stated variables. Results of the findings revealed that the study at East Africa Bottling S.C. found that Safety and Health Rules are highly valued by employees and strongly correlate with job performance. Organizational Safety Support had a moderate correlation with job performance. First Aid Support and Training had a lower mean score, while Safety Procedures and Risk Management (SPRM) shows a weaker correlation. The study suggests strategies to enhance job performance, such as improving Safety and Health Rules, refining procedures, prioritizing first aid training, strengthening organizational safety support, and improving occupational hazard prevention.

Keywords: Safety and Health Rules, First Aid Support & Training, Organizational Safety Support, Procedures

Influences of Stakeholders Management on the Success of Construction Projects: The Case of Asmelash and Son's Construction Company

Gezahagn Gugssa

The study aimed to assess the influence of stakeholder management on the success of construction projects in Asmelash and son's construction projects. More specifically the purpose of this study was directly related to determining the influence of project stakeholder's engagement; identifying the critical success factors of stakeholder management, evaluating the stakeholder management practice, identify the typical stakeholders, and stakeholder's communication systems towards the success of construction projects in Asmelash and Son's Construction Company. The research approach applied on this specific study was a mixed-research method. Descriptive research design was used towards describing phenomena and summarizing information on this study. The Primary data were collected from twenty respondents and the data were analyzed using Statistical Package for the Social Science (SPSS) version 26 whereby descriptive statistical outputs were generated, whereas as the sample size of this study was census approaches. The finding of this study presented that all the selected independent variables with regard to stakeholder's managements were critical for the success of projects in the company. Based on the finding, this study recommends that the project management should manage and engage the stakeholder throughout the project lifecycle in order to ensure the success of the project in construction projects. It is essential to know that throughout these stages, several types of stakeholders are involved p a s s i n g different stages of the project byundertaking different responsibilities and duties in order to ensure their entire goals from the project.

Key Words: Stakeholder, Stakeholder Management, Project Success, Construction Projects

Effects of Organizational Citizenship Behavior on Employee Performance in Hibret Bank: The Case of Addis Ababa City Branches

Fikreslassie Chekol

The main purpose of the study was to examine the effects of organizational citizenship behavior on employee performance at Hibret Bank in Addis Ababa city branches. Altruism, diligence, sportsmanship, civility, and civic virtue were independent variables in the study. The association between the employees' performance and organizational citizenship behavior practices were examined using descriptive and explanatory research designs. In this study, a mixed research design was employed. Ninety-five questionnaires in all were correctly completed and returned, and a stratified random sampling method was used. Semi-structured interviews were employed as a data collection tool along with a structured questionnaire with a five-point Likert scale rating system. Using SPSS Version 26.0, the acquired data were condensed and subjected to descriptive and inferential statistical analyses. The main finding of the study was that there were a substantial and positive association between all of the independent variables and the dependent variable. The model fit significantly according to the results of the ANOVA test. All of the independent variables (altruism, conscientiousness, sportsmanship, civility, and civic virtue) were shown to be significant by the multiple linear regression analyses. When fairness and beliefs were considered separately from the employees' performance, there was no correlation found between the two. Additionally, there was only a minor correlation between conscientiousness and the employees' performance. According to the study, the bank was supposed to foster a polite workplace culture by recognizing and appreciating the employees who exhibited altruistic behavior, which also had a beneficial impact on overall performance, and the management of the bank had to continuously exhibit responsibility, diligence, and dependability.

Key Words: Organizational Citizenship Behavior, Altruism, Conscientiousness, Sportsmanship, Courtesy, Civic Virtue

Effects of Information Technology Outsourcing on Organizational Performance: The Case of Bank of Abyssinia, Head Office

Fikertemariam Mekonnen

The study aimed to examine the impact of IT outsourcing on organizational performance, focusing on financial, operational, and strategic dimensions. Objectives included assessing the relationship between IT outsourcing levels and strategies, understanding Bank of Abyssinia's outsourcing decisions, and evaluating the impact on performance metrics such as service quality, employee motivation, cost effectiveness, and profitability. This research utilizes a mixed-methods approach that combines both quantitative and qualitative techniques using a variety of data sources including surveys and interviews with executives. The study found that the major reasons for Outsourcing IT functions was to access global talent, to access new technologies, followed closely by access to specialized expertise and improved service quality. The findings of this research indicate that IT outsourcing at Bank of Abyssinia had a positive effect on the service quality, profitability and employee motivation while it had a negative effect on the cost effectiveness of the Bank as compared to the in-house maintenance. The challenges of IT outsourcing in BoA include hidden costs and the risk of exposing confidential data. High levels of IT outsourcing had a positive effect on the quality of service and productivity of the bank, while low levels of outsourcing positively affect data security and cost effectiveness. Additionally, employees showed increased motivation when involved in activities after outsourcing, compared to fully outsourced products. Overall, IT outsourcing at BoA indicates that it was perceived as beneficial in terms of profitability, particularly in improving the return on investment for IT projects and quality observed in outsourced products. Regarding the impact of IT outsourcing on cost effectiveness, the respondents believed it didn't have positive relationship indicating there was a high cost of implementation when outsourcing. The study provides valuable insights into how IT outsourcing can be managed to enable BoA and other banks to have a perspective to achieve their strategic objectives and enhance their overall performance.

Key Words: In-house, Organizational performance, IT Outsourcing, Performance Metrics

Assessment of Quality Management System Practices in Addis Ababa: The caseof NOAH Real state

Fetalew Asnakew Adane

This study aimed to assess the practice and implementation of quality management system at NOAH real estate projects, which were among a very few construction company certified for ISO- 9001-2000 Quality Management System. Data were gathered from concerned staff members and subject matter experts in the project environment utilizing both quantitative and qualitative methodologies in order to meet the research's objectives. Forty (40) questionnaires were sent, and a 100% response rate was obtained. The data were gathered and analyzed using descriptive statistics, with an emphasis on the mean, standard deviation, and percentages. These calculations were made using Excel and the statistical program for the social sciences (SPSS) version 20. Different literatures were assessed to show the concept of quality and quality management in the construction industry and the factors that affect quality management system practices. Those issues were also assessed in NOAH real estate situation by using interview and questionnaire. The interview was conducted with different professionals in order to help the questionnaire design. In order to summarize the results, conclusions, and suggestions, content analysis of the qualitative data was carried out and triangulated with the quantitative data. The results were presented in a qualitative and quantitative format. The study's conclusions indicate that while the majority of respondents were aware of the concepts of quality and quality management, their application was comparatively low. The study also revealed that the contractors' and consultants' performance was found to be subpar, and there was a lack of ongoing QMS training or target dates for their provision. On the other hand, the management's obligation to comprehend client needs, ensure top management commitment, and optimize project resources is handled well. Therefore, it is advised that in order for a quality management system to be effectively used and implemented, there should be increased training in quality assurance, a separate quality management policy to handle the entire project quality management process, a documented quality plan, and the implementation of the appropriate project management methodology within the system.

Key Words: Quality Management, Gift Real Estate, Project Management, Noah Real Estate Construction Project

An Assessment of Project Management Practices in the Development of Digital Lending Platforms: The Case of MICHU

Eyuel Seyoum

This study examined the project management practices employed in developing digital lending platforms, focusing on the MICHU platform, a leading fin-tech solution in Ethiopia. Amidst rapid technological advancements, digital lending platforms require robust project management to succeed. The research employed a qualitative and quantitative research method, analyzing the effectiveness of various project management approaches, particularly the Scrum framework, within MICHU'S development. Results indicated that Scrum's adaptability and iterative process significantly enhanced the project execution, aligning well with dynamic project requirements and contributing to successful outcomes. Discussions explored the implications of these findings for future digital platform developments, suggesting that integrating agile methodologies like Scrum substantially improved project management practices in similar contexts. This study contributed to the literature by detailing practical applications of project management techniques in a burgeoning sector and setting a benchmark for future research in digital lending platform development.

Keywords: Project Management, Project Management Knowledge Areas, Project Management Practices

Leadership Role for Successful Completion of Construction Projects: The Case of Some Selected Construction Organization in Addis Ababa, Ethiopia

Eyoel Abebe

In project management, project managers' competencies and their leadership style are found to be central to their success. The objective of this study was to assess the effects of leadership roles on successful completion of construction projects at selected construction organization in Addis Ababa, Ethiopia. The research had a cross-sectional explanatory design that utilized a quantitative data generated through administering a self-completion structured questionnaire distributed to sampled respondents (n=90). Of the distributed questionnaires, 75 correctly filled out and returned to the researcher. Descriptive and regression analysis performed on the collected data using the Statistical Package for the Social Sciences tool. The result showed that leadership roles, such as mentor role, facilitator role, innovator role, coordinator role, producer role, director role positively and significantly influenced the successful completion of construction projects whereas mentor role and broker role found to have a negative and insignificant influence on project success in the study population. The researcher recommended that project managers should give attention to six leadership roles found to be a positive and significant influence on success of construction projects, construction leaders, so they should upgrade communication skills, problem-solving abilities, decision-making skills, and the ability to coordinate multiple stakeholders for the betterment of the leadership role in their respective projects. Moreover, continuous education and training should be given in leadership management for projects managers in their respective projects.

Key Words: Leadership, Leadership Roles, Project, Project Success, Managers

An Assessment of Agile Project Management Practices for Fintech Project: The Case of Dashen Bank's Fintech Project (AMOLE)

Etsehiwot Solomon Mamo

Agile approach is an emerging methodology which has been introduced recently as a new approach for managing complex software projects to improve project performance and efficiency of software development process compare to traditional methodologies used before. This thesis presented a comprehensive assessment of agile Project Management practices for a Fin-Tech project at Dashen Bank, one of the leading commercial banks in Ethiopia. The study aimed to evaluate the adoption and effectiveness of agile methodologies in the development of Dashen Bank's mobile payment platform, Amole. The research utilized a qualitative case study approach, gathering both primary and secondary data. Primary data were collected through surveys and semi-structured interviews with key project team members, including project managers, developers, business analysts, and other stakeholders involved in the Amole Fin-Tech initiative. Secondary data were obtained from project documentation, Dashen Bank's internal reports, and relevant industry publications. The study examined several key dimensions of agile project management, including agile planning, agile practices, the agile triangle, and the agile manifesto. The findings showed that the agile approach was largely embraced by the project team, which perceived significant benefits, such as increased flexibility, faster time-to-market, and better alignment with evolving the customers' requirements, and enhanced teamwork and communication. However, the research also identified several challenges in the adoption of agile methods, including the need for greater agile training and competency development, more effective cross-functional collaboration between teams, and smoother integration of agile practices with traditional project management processes and governance structures. The study provided valuable practical insights into the opportunities and hurdles faced when deploying agile methods in a complex, large-scale FinTech project context. The results informed best practices for agile adoption in similar digital transformation initiatives in the banking and financial services sector in Ethiopia and beyond. The research contributes to the growing body of literature on agile project management in the context of enterprise-wide digital transformation

Key Words: Agile, Agile-Manifesto, Agile Methodologies, Software Development, Project Management, Project Life Cycle

An Assessment of Project Time Management Practices and its Effect on Project Performance: The Case of NOAH Real Estate

Esayas Zewdie

This study aimed to assess the project time management practices employed by Noah Real Estate in Addis Ababa, Ethiopia. A mixed-research method was used. The study focused on assessing the use of scheduling tools, schedule tracking and control, time estimation techniques, resource allocation and leveling, project cost performance, project quality, and stakeholders' satisfaction. A total of 45 respondents participated in the study, including project managers, site engineers, consultants, team leaders, and human resource managers. The results revealed that while there was evidence of the use of various scheduling tools, such as schedule network analysis, leads and lags technique, graphic representation, critical path analysis, and schedule compression. There was also room for improvement in terms of adopting more effective practices. The study found that the majority of the respondents disagreed that Critical Path Method (CPM) was used in Noah Real Estate. However, there was a strong positive attitude towards the use of graphic representation for projects. The study also found that project performance review and trend analysis were not made at regular intervals in Noah Real Estate. Resource optimization techniques which were also not widely used in the organization earned value/EV/ analysis was not commonly used in controlling projects. The findings of the study provided valuable insights into the project time management practices employed by Noah Real Estate in Addis Ababa, Ethiopia. The results highlighted the need for improvement in terms of adopting more effective scheduling tools and practices to ensure successful project delivery. According to the Durbin-Watson test results, the value of 2.084 falls within the range of 1.5 to 2.5, indicating that there is no significant autocorrelation between the residuals. This suggests that the residuals are not correlated with each other, and the model is free from serial correlation. Based on the ANOVA table, it appears that the research found a statistically significant relationship between the independent variables (resource allocation and leveling). The findings of the study informed strategies for improving project time management practices in similar organizations. Overall, this study contributed to the body of knowledge on project time management practices in Ethiopia by providing an assessment of the current state of practice in Noah Real Estate. The findings of the study informed that policy makers, researchers, and practitioners on the importance of adopting effective project time management practices ensured successful project delivery.

Keywords: Project Time Management, Scheduling Tools, Resource Allocation, Communication, Project Effectiveness

An Assessment of Project Implementation Practices and Challenges: The Case of Lideta Sub City Office Building Construction project

Endrias Fikremariam

The purpose of this study was to assess the implementation in project practices and challenges in the case of Lideta Sub-City B+G+12 story Office Building Construction project. The study adopted a descriptive case study design and utilized non-probability sampling techniques, such as judgmental and quota sampling. The participants included project management team members, contractors, and consultants involved in the office building project owned by Addis Ababa Design and Construction Works Bureau on behalf of Lideta Sub- City. Data is collected through interviews and questionnaires, and a mixed-research method was employed. A survey was conducted by using 55 structured close- ended questions which were distributed to 7 contractors, 3 consultants and 10 owners of building construction projects. The analysis was done qualitatively by relating to the results with literatures and quantitatively using descriptive percentage, mean and standard deviation statistical tools which were used to assess the implementation practices and challenges of the project. The findings of the study revealed that the assessment of knowledge areas showed a high level of mean value. To conclude, the analysis showed that a good management practices of knowledge areas. Thus, this study recommended that the project should continue with this performance until completion of the project.

Key Words: Project Implementation, Construction Project, Practices,Challenges

An Assessment of Project Performance in High-Rise Building Construction: The Case of Hibret Bank Head Quarter Building Project

Edmealem Aragaw Beyene

The assessment of project performance is crucial for the successful delivery of high-rise building construction projects. This study aimed to address problems like insufficient project performance and suboptimal construction practice. This study employed a mixed research-method to comprehensively evaluate the performance of the Hibret Bank Headquarters building project. The research combined quantitative data on project performance indicators, such as cost, schedule, and quality, with qualitative insights gathered from interviews with key project stakeholders. The study population consisted of the various stakeholders involved in the Hibret Bank Headquarters project, including project managers, contractors, subcontractors, architects, and engineers. Purposive sampling was used to select participants who had direct involvement and expertise in the project, ensuring the sample could provide valuable perspectives on project performance. Multiple data sources were utilized, including semi-structured interviews, surveys, and a review of project documentation. Qualitative data from the interviews were analyzed using content analysis techniques to identify common themes, patterns, and contextual factors influencing project performance. Quantitative data from the surveys were assessed through statistical methods, such as descriptive statistics and frequency analyses. This study contributed to the growing body of research on project performance assessment in the context of high-rise building construction projects. The survey results suggest that Hibret Bank Headquarters high-rise building construction project had generally satisfactory performance with some areas for improvement. The project was able to meet the cost, quality, and safety objectives, but faced challenges in time performance and coordination and communication.

Key Words: Building Construction, High-Rise Building Construction Project, Project Performance, Hibret Bank

An Assessment on the Effectiveness of Project Management Processes on the Performance of LA GARE Real Estate in Addis Ababa

Eden Tilahun

This study aimed to assess the effectiveness of project management processes and their impacts on the performance of the LA GARE real estate development project in Addis Ababa, Ethiopia. The LA GARE project is a large-scale, mixed-use development that includes residential, commercial, and retail components, positioning it as a significant urban transformation initiative in the city. Using a mixed-research method, the research examined the project management practices employed throughout the LA GARE project's lifecycle, including planning, execution, and control. The study combined quantitative analysis of key performance indicators, such as cost, schedule, and quality, with qualitative insights gathered from interviews with project stakeholders, including developers, contractors, consultants, and government officials. The findings from this study provided a comprehensive understanding of the factors influencing the project's performance. The quantitative analysis revealed the extent to which project management processes, such as risk management, resource allocation, and stakeholder coordination, affected the overall cost, schedule, and quality outcomes. The qualitative data further elucidated the contextual challenges, organizational dynamics, and decision-making processes that shaped the project's trajectory. By aligning the empirical findings with relevant project management theories and best practices, the study offered practical recommendations for enhancing the effectiveness of project management processes in large-scale real estate developments like LA GARE real estate. It should also enhance project management knowledge areas practice by investing in continuous professional development and training for project managers to improve their skills and competencies and implement robust project management systems and tools within construction firms to streamline project processes and enhance collaboration among team members. LA GARE real estate should: promote industry standards and best practices in project management among policymakers to ensure consistency and quality in real estate projects, foster a culture of continuous learning and improvement within project management teams to stay updated on the latest trends and developments in the field.

Key Words: Project, Performance, Management, Practices, LA GARE Real State.

Assessing the Effectiveness of Quality Management Practices in Construction Project: The Case of Jekale CM Consultancy

Eden Balkew

The paper focused on assessing the effectiveness of quality management practices in construction projects, specifically in the case of (Wubishet) Jekale CM Consultancy. Quality management in construction consultancy included client satisfaction and risk reduction through early problem identification and corrective action. The study utilized a descriptive survey design with both qualitative and quantitative research approach to collect data from 43 respondents. Both primary and secondary data were used to interpret the results. The data were gathered by questionnaires and interviews. Census was used to select the respondents since the total population was selected as the respondents of this study. The collected quantitative data were analyzed in frequency to give the meaningful conclusion for the data that collected through questioners. The qualitative data collected through document review were discussed in text explanation. . The research finding indicated that most respondents were familiar with the concepts of quality and quality management and its impact on any project. The current QA/QC method was used in identifying and preventing defects. Other authors also pointed out that most of the obstacles to the application of quality management practices had lack of information and guideline in the area. Further to this, different factors affecting quality management technique that was explained for managing the success of quality management practices.

Keywords: Quality, Total Quality Management, Construction, Quality Management Elements

Challenges and Opportunities of Irrigated Wheat Production Project on Small Holder Farmers: The Case of Gelan Guda Sub-City

Digafe Mekonnen

The Ethiopian economy is based on agricultural activity, which is mainly subsistent and encountered different socio-economic challenges. Stemming from this logical ground, this study aimed to identify the challenges and opportunities of an irrigated wheat production project in Gelan Guda Sub- City in Gelan Guda district in three places (meteli, buludo and akindo), Oromo regional state of Ethiopia. Cross-sectional research design was used and the data were gathered from 109 randomly selected irrigated wheat producers in the district. The collected data were analyzed using Microsoft Excel and Stata software. Descriptive statistics, such as frequency, percent, and mean were used to explain the data. The result of this study indicated that the respondents' entire livelihood was dependent on crop, vegetable, and livestock production. The result of the study also confirmed that flood, wheat disease and pest problems, and input supply challenges such as limited access to quality seeds, fertilizers, and agrochemicals, low productivity, and wheat attacking birds were the top five challenges of irrigated wheat production. On the other hand, the study identifies several opportunities that can bolster irrigated wheat production in the district. Accordingly, the presence of irrigable land, high commitment from the government, and robust demand for wheat were the top three opportunities for irrigated wheat production. Based on the results, this study concluded that the existence of irrigated wheat production is hindering challenges and opportunities in the district. Therefore, the government and non-government organizations should give special attention to identified challenges and use existing opportunities to enhance wheat production using irrigation projects.

Key Words: Irrigated Wheat Production, Challenges, Productivity, Opportunities, Gelan Guda

Challenges in Implementing Mobile Wallet Service at Wegagen Bank S.C

Delina Sileshi

This thesis delved into Wegagen Bank S.C.'s challenges in rolling out the Hello Cash mobile wallet service in rural Ethiopia. The objective was to understand the factors hindering the use of Wegagen Hello Cash and to propose solutions to overcome these challenges. The methodology involved a mixed-research method, quantitative and qualitative approaches. The findings revealed that digital literacy levels significantly impacted the acceptance and understanding of mobile wallet technologies. Higher literacy levels were associated with a better comprehension of mobile wallets' benefits and functionalities, to implement targeted educational programs to improve digital literacy, particularly in rural areas where literacy rates were lower and the study identified technological barriers, such as limited access to smartphones and poor internet connectivity. Based on these findings, the study recommends the development and execution of educational initiatives to enhance digital literacy, including tutorials, and user guides tailored for rural users. Furthermore, mobile wallet interfaces should be designed to be intuitive and user-friendly to accommodate users with varying literacy levels. These measures aim to facilitate the implementation of Wegagen Hello Cash mobile wallet service and promote financial inclusion in rural Ethiopia.

Key words: -Mobile Wallet, Wegagen Bank, Rural Ethiopia, Digital Literacy, Technological Barriers, Smartphone Access

Assessing Project Quality Management Practices in Building Construction Projects: The Case of Federal Housing Corporation, Addis Ababa, Ethiopia

Dawit Misge Abstract

This study was primarily conducted to evaluate the quality management practice in building construction projects at FHC. To achieve its objectives, the study employed both descriptive and explanatory research designs, using both primary and secondary data. Data collection tools included questionnaires, interviews, and document reviews. The survey questionnaire was designed based on the existing literature and information gathered through the document review of the project. The questionnaire was distributed to 40-project implementation team members, achieving a 100% response rate. The data collected through the questionnaire were analyzed using the Statistical Package for Social Sciences (SPSS). The analysis involved in using tables, frequency distributions, percentages, and multiple regression approaches. The results of the study indicated that FHC does not implement all stages of the quality management process, tools, and techniques. Inspection was identified as the primary quality management tool used to control project quality. Key determinants of quality in building construction projects included the qualifications and experience of personnel, top management support, communication with stakeholders, the quality of materials and equipment used, and adherence to specifications. The study found that various quality assurance measures were implemented, starting from defining project objectives to monitoring tasks, which were mostly carried out on a monthly or quarterly basis with the involvement of management members. Several barriers for effective quality management were identified, including inadequate management support, unrealistic deadlines, lack of a quality management policy, and right-of-way issues. The study recommended that FHC should develop a separate quality management policy to ensure a comprehensive project quality management process, enhance management involvement, and build capacity in project management skills for the successful implementation of building construction projects.

Keywords: Quality, Quality Management, Quality Management Process.

An Assessment of Quality Control and Quality Assurance Practices in Selected Finishing Works: The Case of Privet Building Construction Projects at NOAH Real Estate

Bruktawit Mamo

This study evaluated the quality control and quality assurance practices in the finishing works of private building construction projects at Noah Real Estate. The primary objective was to identify gaps, proposes, and actionable recommendations to enhance these practices, in that way improving overall project outcomes and client satisfaction. The research employed a mixed-research method, combining quantitative data and qualitative Key findings that revealed significant opportunities for improvement in current quality control and quality assurance practices, particularly in the adoption of strict quality standards, enhancement of staff training programs, implementation of rigorous inspection processes, and integration of advanced technologies. These improvements were essential for ensuring higher quality standards, reducing defects, and minimizing rework. The study also emphasizes the importance of fostering a culture of continuous improvement and conducting further research to address evolving challenges in quality management. The recommendations provided aim to guide stakeholders in enhancing their quality control and quality assurance measures, ultimately leading to better project performance and increased client satisfaction.

Keywords: Quality Control, Quality Assurance, Finishing Works, Construction Projects, Quality Management, Noah Real Estate

Assessing Practices and Challenges of Risk Management in Building Construction Projects: The Case of Sunshine Construction P.L.C in Addis Ababa

Biruh Tesfa

This research aimed to assess the risk management practices and challenges within Sunshine Building Construction, a leading construction company in Addis Ababa, Ethiopia. By exploring the company's risk management approaches, identifying challenges, and evaluating awareness and implementation levels, this study sought to provide valuable insights for improving risk management processes in the construction industry. A mixed-research method was adopted, incorporating both qualitative and quantitative data collection methods, including questionnaire surveys and interviews with project managers, team members, stakeholders, and clients. The population for the study comprised the employees working at the head office and various site project managers. Non-probability sampling techniques were utilized to select the sample population based on convenience and manageability with a sample size of 60 respondents. Data were collected through primary sources, such as interviews and surveys, as well as secondary sources including document analyses and literature review. Different data analyses techniques were employed, utilizing descriptive statistics and qualitative analysis to interpret the findings. This study investigated the risk management practices and challenges faced by Sunshine Building Construction in Addis Ababa. The key findings revealed a significant positive relationship between risk management practices and project success. Descriptive statistics indicated the presence of an efficient risk management plan, including risk breakdown structures, resource estimation, and scheduling. Risk identification involves comprehensive tools and processes, while risk analysis employed qualitative methods and risk matrices. Risk response strategies included avoidance, contingency planning, transfer, and acceptance, with personnel assigned to specific responses. The study also identified challenges related to construction, financial, and political/legal issues. The findings underscored the importance of systematic risk management to enhance project outcomes in the construction industry. Key recommendations included analyzing the likelihood and severity of each risk, developing response plans, and prioritizing risks based on a risk register. Engaging the project team and stakeholders in risk analysis, allocating proper budgets, and actively monitoring risks were essential strategies. Regular updates and check-ins with risk managers were crucial to avoid unexpected issues. The study highlights the need for a well-organized risk management policy, training for the project team, and maintaining a documented record of past project risks for future reference.

Keywords: Practices, Challenges of Risk Management, Building Construction, Projects

Effects of Project Cost Management on the Performance of Donor Funded Health Project: The Case of Addis Ababa Health Bureau

Bezawork Sisay

Cost management in the public health project is critical to the country's long term Socioeconomic and environmental growth, beneficiary ownership, and project continuity. In Africa project performance of public health projects is not guaranteed with most of the projects failed to achieve their long-term goals with numerous costs overrun and schedule delays. This study identified three variables that influenced cost management on the performance of donor health projects in Addis Ababa Health Bureau. Specifically, this study looked at Project Cost control, Project Resource planning, Project, and cost budgeting. The target population was 250 professionals working on donor funded health projects where a sample of 115 was drawn. Key respondent in this study were senior managers, project managers, medical officers, and assistances. 115 questionnaires were administered to them. 80 of the questionnaire were completed & retrieved successfully. The response rate for the study was 70%. The study conducted both explanatory and descriptive statistics. The study found that Project Cost control, Project Resource planning, Project cost budgeting significantly influenced performance of donor funded projects in target organization. The variables explained only by 17.7% of change in performance of donor funded project in target organization. The study recommended more focus should be given for other variables out of cost control, this is because the two variables, resource planning and cost budgeting shows slight effect in determining the project performance.

Keywords: Cost Management, Project Cost Control, Project Resource Planning, Project Cost Budgeting

Causes of Project Delay on the Road Project in Addis Ababa: The Case of Beshale Condominium Asphalt Road Project

Bethelhem Alemu Tegegn

The timely completion of road construction projects is critical for economic development and public convenience. However, these projects frequently experience significant delays due to a variety of factors related to different stakeholders. This study investigated the impacts of contractor, client, consultant, and other stakeholder-related factors on Beshale Condominium Asphalt road construction Project delay. Utilizing a mixed-research method, including correlation and regression analyses, the study identified strong positive relationships between these factors and project delays, with contractor-related issues emerging as the most critical. The results aligned with the existing literature, emphasizing the importance of effective project management, timely decision-making, and efficient regulatory processes. These findings provide actionable insights for construction professionals and policymakers aimed at mitigating delays and enhancing the efficiency of road construction projects. It is also recommended to improve the good communication between construction parties, realistic project time stakeholder's participation and improve right of way accusation system.

Key Words: Road Construction Project Delays, Contractor Related Factor, Consultant, Client Stakeholder, Beshale Condominium Road Project.

Assessing the Practices of Risk Management in Selected Private Schools Building Construction Projects in Addis Ababa City Administration

Bereket Toma

The study assessed the project risk management in building constructions to achieve a clear understanding of key risk factors and investigated, evaluated and identified key risk factors and the extent of risk management and its process that the school building construction process faces. The study compared the private school building standard administration in government schools and private school in its literature. Moreover, this study analyzed whether private schools building construction projects do have a risk management to fulfill the project objectives and safety environment, by assessing the risk factors in the process of project implementation and to fill the gaps that found in the study from various secondary and primary data collection methods. This study compared the current level of knowledge and skills to implement risk management in the private schools building construction project based on the knowledge of construction standards and practitioners in Ethiopia. The study used both primary and secondary data sources. The primary data collected by using questionnaires and interview, and secondary data were compiled from various documents, articles and journal, reports, company website, and so on, The study used to achieve its objective, mixed method research approach. The sampling methods and sampling size were necessary to evaluate project risk management practices of the school building construction challenge and risks. Accordingly a total of 25 participants purposely identified to take as a sample survey to collect data from the selected private school building sites. Survey questionnaire implemented for collecting data. And descriptive research design was also implemented for describing situations and facts to research questions. The result revealed that the construction company had somehow a risk management structure and project risks can be managed but it needed a careful analysis, interpretation and project manager skills and knowledge were needed to manage it. Additionally, the research found that the risks of legal and administrative constraints, financial and inflation risks, lack of team and cooperation, poor contract administration, and finally the study provided practical suggestions and recommendations on the findings.

Key Words: Buildings, Private Schools, Projects, Risk Management, Risk Factors

Effects of Soft Skills on Success of Information Technology Project Management: The Case of Awash Bank SC.

Abey Shimelis

Effective IT project management is crucial for driving innovation and achieving strategic goals within financial institutions. However, technical expertise alone is insufficient for ensuring project success. This study assessed the effect of two soft skills, communication and teamwork, on the success of IT project management at Awash Bank Share Company. The researcher was motivated by the observation of many IT projects at the bank that successfully completed within predefined time scopes and objectives, some still failed to meet their deadlines and goals. This study investigated whether soft skills contribute to the mixed outcomes observed in IT project management at the bank. To achieve the research objectives, a quantitative research approach was adopted within a case study design, combining descriptive, correlational, and explanatory methodologies. The study population consisted of 30 respondents from Awash Bank SC, and the data were collected through a census survey, achieving a 100% response rate. The general objective was to assess the effect of soft skills on the success of IT project management at Awash Bank SC. And the specific objectives were: comparing the relative contributions of communication and teamwork skills to project success, assessing the influence of communication skills, and evaluating the contribution of teamwork skills to IT project management success at Awash Bank SC. The findings highlighted the crucial role of communication and teamwork skills in ensuring successful IT project management outcomes. Communication skills were essential for aligning team members, clarifying project goals, and facilitating effective updates and changes. Teamwork skills promoted a collaborative environment where team members supported each other and work cohesively towards common objectives. Both communication and teamwork skills significantly contributed to the successful completion of IT projects at Awash Bank SC. In conclusion, this research underscored the importance of integrating soft skills, particularly communication and teamwork into IT project management practices at Awash Bank SC. These skills enhanced the efficiency and effectiveness of project execution and contribute to achieving strategic objectives in a dynamic technological landscape. The study recommends continuous development and training in soft skills for IT project managers and teams to improve project success rates and maintain a competitive edge in the financial sector.

Key: Information Technology, soft skills, Communication skill, teamwork skill, project management success

6. Sociology

Examining the Discrepancy between Job Seekers and Employment Opportunities for Fresh Graduates in Addis Ababa, Ethiopia

Betelehem Wodajo

The aim of this study was to examine the discrepancy between job seekers and employment opportunities for recent graduates in Addis Ababa, Ethiopia. Descriptive research design and a quantitative research approach were employed. The target population comprised 384 fresh graduates in Addis Ababa, selected from a total of 4805 unemployed 2024 graduates, based on data obtained from the Ministry of Education in Ethiopia. Using a simple random sampling technique, 358 respondents were selected. The collected data were analyzed using SPSS version 20, with correlation and multiple regression analyses employed to examine the relationship between dependent and independent variables. Descriptive statistics and explanatory statistics, such as multiple linear regressions, were utilized to analyze the data. The main finding of study shows that collaboration between employers and educational institutions is not effective in aligning the skills and qualifications of fresh graduates with the needs of the local job market. This highlights the importance of fostering partnerships between stakeholders to bridge the gap between job seekers and opportunities in Addis Ababa. Addressing issues such as lack of relevant skills and experience, current economic climate, lack of networking and communication, and industry-specific demand is essential in narrowing this gap and creating more opportunities for job seekers. By addressing these challenges, stakeholders in Addis Ababa can work towards a more inclusive and accessible job market for fresh graduates.

Keywords: Job Seekers, Available Job Opportunities, Fresh Graduates

House Rent Inflation and its Effects: The Case of Kolfe Keraniyo Sub- City

Binyam Tesfaye

This research aimed to examine the accomplishments and challenges of house rent inflation and its effects in the Kolfe Keraniyo Sub City. Data collection involved questionnaires and interviews structured from existing literature. Out of 300 distributed questionnaires, 292 were completed and returned, achieving a 90 percent response rate. Interviews were conducted with private leasers, leases, local brokers, and government officers in the respective woredas of Kolfe Keraniyo Sub City. The mixed methods approach was used for data analysis, with samples selected via non-probability sampling. The study utilized a descriptive research design. Findings indicate that rent inflation significantly impacts lower-income families, students, and people with disabilities, hindering their access to housing in the surveyed woredas. These challenges affect their ability to make self-directed improvements. Recommendations include government-led awareness campaigns targeting lessors at the woreda level and empowering woreda administrations to maintain a database of private lessors to monitor and mitigate discrimination against low-income families and individual with disabilities.

Key Words: House Rent, Inflation, Challenges, Kolfe Keraniyo Sub-City

The role of Ethiopian Medical Association in Improving Quality Healthcare in Addis Ababa

Eden Assefa Degefu

The purpose of this study was to assess the contribution of the Ethiopian Medical Association (EMA) in enhancing the quality of healthcare services in Addis Ababa. The target population included medical doctors and individuals with a health-related background. The study employed a mixed research approach, incorporating both qualitative and quantitative methods. The researcher utilized a descriptive research design. For the sampling, a non-probability purposive sampling technique was used to select medical doctors who are members of the association. A census was applied to select board members and staff members of the association. In total 300 medical doctors, 2 key informants for the in-depth interviews, and 7 board members of the association participated in the study. The data collection methods included questionnaires, interviews, focus group discussions, and document analysis, encompassed both primary and secondary data sources. The findings of the study aim to provide insights into the role and impact of the Ethiopian Medical Association in improving the quality of healthcare services in Addis Ababa.

Key Words: Quality, Healthcare Service Delivery, Medical Association

An Assessment of Youth Sexuality and Associated Health Risks Factors: The Case of Undergraduate Students at St. Mary's University

Enawgaw Alemayehu

This study aimed to assess the youth sexuality and associated health risk factors, the case of St. Mary's university undergraduate students of private higher learning institutions are with multiple health risks in the life at younger age. A cross-sectional research design was used and 200 were randomly selected from undergraduate students at St. Mary's Universities from December 2022 to April 2024. The study participants were selected using random sampling technique, interviewers and structured questionnaire were used to collect the data. The Findings included a predominantly female population, 62.9 with a significant portion in the 18-20 age groups 70.4. Of youth sexuality and associated health risks reveal notable rates of alcohol consumption 41.2 and chat chewing 26.3 while smoking prevalence was relatively low 10.3. Sexual activity was reported by 13.5 of respondents, 45.5% of the respondents said that they used condom among sexually active individuals. In conclusion, the finding of this study identified that significant numbers of students engaged in health risky sexual factors in their lifetime. Regarding the university's role in addressing youth sexuality and related health risks, the study indicated that the university has not ever done its homework in this regard and the student don't have access to information about youth sexuality to make informed decisions and make a health transit. Therefore, understanding the factors with sexuality and associated health risk factors is important for implementing comprehensive interventions and prevent multiple risk factors among private university students.

Key Words: Youth Sexuality, Associated Health Risks Factors, Undergraduate Students, St. Mary's University

The Quality of Prenatal Health Care Service Provided by NGOs: The Case of Family Guidance Association of Ethiopia, Kality Akaki Sub-City

Eyasu Getachew

The main objective of this study was to investigate the quality of NGOs in delivering primary health service of prenatal care in Family Guidance Association of Ethiopia, Kality Akaki sub-city. In consideration of this; primary and secondary data were collected and used. The primary data were collected through questionnaire, focus group discussion and an interview whereas the secondary data were collected via document review. Simple random sampling and purposive or judgmental sampling technique were employed to select the sample respondents from the total population and staffs from the association. Regarding analysis of this research, the researcher collected data from FGAE using the same variables, analyzed them separately, and then compared the results to see if the findings confirmed or disconfirmed each other. The researcher made the comparison within a discussion presented first one set of findings and then the other, which was called a side by side comparison approach. It implied that, first quantitative data were analyzed and it was supported by secondary data. The collected data were analyzed qualitatively and quantitatively by statements, tables, figures and percentage. As per the researcher's observation and interviews made, usage of modern technologies and suitable medical tools are also very low in the association, less flexibility of the service by employing and using different options for the delivery of antenatal care based on the beneficiaries' specific needs. The finding goes with the WHO's suggestion of an integrated and comprehensive package of all these services has to be delivered to improve the quality of ANC and to improve maternal, fetal and newborn outcomes, related to prenatal care. Based on the findings of this research, the researcher recommend different options for the FGAE to apply it in the future for a better and quality services in the prenatal care providence for its expecting mothers and for a great and better role that it should play in delivering primary health care service for the society.

Key Words: Prenatal Care, Primary Health Care, Social Network Analysis, Quality Service

The Role of Civil Society Organizations in Enhancing Women's Empowerment: The Case of Organization for Women in Self Employment

Hewan Gebreselassie

The empowerment of women is crucial for the development of countries worldwide. Despite this recognition, women often remain marginalized. This study investigated the role of Civil Society Organizations, specifically the Organization for Women in Self Employment (WISE), in enhancing women's empowerment in Addis Ababa. The study addressed the persistent marginalization and limited economic opportunities for women in the area. Using a mixed-method approach, interviews, surveys, and document analysis the research revealed that WISE's holistic approach, which included skills training, capacity-building, and advocacy, significantly improves women's economic independence, education levels, and overall well-being. However, challenges, such as funding constraints and cultural barriers were identified. The study recommends increased funding, broader community engagement, and strategies to overcome cultural barriers are important to amplify the impact of women's empowerment initiatives.

Keywords: Women's Empowerment, NGOs, WISE, Gender Equality, Community Engagement

The Role of Social Capital in Community Development: The Case of Sheger City, Furi- Sub City, Oromia

Sori Hailemariam

This study aimed to determine the role of Social Capital in Community Development with a particular reference to Sheger City, Furi Sub-City Communities. It employed a mixed-research method within an explanatory research design to assess the impact of different types of social capital factors on community development. Utilizing purposive sampling, with the sample size determined by Cochran's formula, data collection included surveys and interviews with key community stakeholders. Primary data were collected using survey and interview methods, and the quantitative data were analyzed using SPSS while the qualitative data were analyzed thematically. Regression analyses and descriptive analysis revealed that social bonding (mean = 3.38, $\beta = 0.31$), social linking (mean = 2.78, $\beta = 0.45$), and neighborhood social composition (mean = 3.06, $\beta = 0.29$) significantly impacted community development (mean = 3.42) in the study area. Conversely, social bridging (mean = 2.65) and social cohesion/trust (mean = 2.35) did not show significant impacts, suggesting that while moderate levels of trust and safety exist, they did not drive development alone. These findings aligned with literature emphasizing strong intra-community bonds and effective external linkages while challenging assumptions about the universal significance of social bridging and trust. Recommendations include enhancing social bonding initiatives, strengthening social linking, addressing neighborhood social composition, reevaluating social bridging strategies, and reassessing efforts around social cohesion/trust. Future research should explore these dynamics further, particularly through longitudinal studies and comparative analyses, to develop a nuanced understanding of social capital's role in sustainable community development.

Key terms: Social capital, social capital bonding, social capital bridging, social capital linking, social cohesion

7. Information Technology

Constructing a Model for Bank Customers' Segmentation: The Case of Awash Bank

Abebe Zeleke

The global banking industry is facing more competition than ever before. Banks must attend to fulfill the wants and desires of their clients to maintain a competitive advantage in the market. Segmenting customers is one of the best ways to interact with them. Because of applying of data mining clustering technologies, the customers' segmentation can assist banks in identifying more effective marketing tactics for the segments. By treating the customer segments according to their transactional events (such as customer location, customer DOB, customer gender, customer account balance, transaction date, and transaction amount), the unsupervised clustering technique was used in this thesis to segment Awash Bank customers to retain current customers, attract potential customers and improve customer service delivery processes. The beginning of clustering segments, the acquired data were clean and preprocessed in an aggregated data style. WEKA knowledge discovery software was utilized for data mining using clustering algorithms, such as k-means, density-base, and filter clusters. Experimental result showed k-means, filtered, density-based clustering algorithms separated the algorithmic result into two clusters based on the given attributes, such as customer gender, transaction amount, and customer account balance. The finding of the study was putting the whole bank customers into two clusters base on the given attribute. This study, the performance was executed to apply customer segmentation for Awash Bank which was an input for the bank customer prediction. Further study can create a customer prediction model that improves the customer relationship management based on the clustering result.

Keywords: Awash Bank, Data Mining, Clustering Algorithms, Customers' Segmentation

Weed Detection in Soybean Crop Field Using CNN

Abiy Simon Girumu

This research contributed towards addressing the significant challenge of manual labor in weed detection and emphasizes the need for the development of an efficient system using digital image processing and deep learning techniques. The primary aim was to detect broadleaf weeds in soybean crops, leveraging the capabilities of Convolutional Neural Networks (CNNs) for image representation and pattern recognition. The study adopted an experimental research design, collecting a substantial dataset comprising 7,000 soybean images and 17,000 images for broadleaf weed, soil, and grass classes. To ensure balanced training, 2,000 images from each class were used. Digital image preprocessing was used to get the data gathered ready for analysis. The acquired image data passed through cleaning and data filtering. Additionally, in order to give class labels and identify regions of interest for crop and weed identification, relevant labelling and annotation processes were carried out. The classification using convolutional neural network (CNN) involved four classes: broadleaf weed, soil, soybean, and grass. Utilizing 80% of the total dataset for training and the remaining 20% for testing, the experimental results demonstrated the efficiency and accuracy of the proposed model. Specifically, the model achieved a weed detection accuracy of 94.46%, indicating its promising potential for real-time weed detection in soybean fields. This accomplishment was a crucial step towards mitigating the reliance on manual labor, enabling timely and accurate weed identification to enhance crop management. Looking ahead, future work is recommended to expand the model's recognition capabilities to include other weed species and roots. The incorporation of a larger dataset with diverse images would further enhance the model's robustness and generalization to different environmental conditions. The ultimate goal is to develop a comprehensive and versatile model that can contribute significantly to precision agriculture by not only identifying broadleaf weeds but also expanding its scope to encompass various weed types and agricultural challenges.

Keywords: **Weed Detection, Soybean Crop Field, Digital Image Processing, Convolutional Neural Network**

Emotion Recognition from Facial Expression Using Convolutional Neural Network

Behaylu Yalew Tesfaye

Facial expressions are a fundamental component of human communication. Recognizing emotions conveyed through facial expressions helps us understand others' feelings, intentions, and social cues, facilitating effective interaction and empathy. This paper uses the FER 2013 dataset to provide an extensive analysis of facial emotion recognition. This study's primary objective was to select a suitable model for face emotion detection using transfer learning techniques. The evaluation process focused on assessing the accuracy of the models employed. Specifically, to gauge whether interpolation yields improved outcomes, the researchers planned to conduct an experimental analysis of the interpolation technique's effectiveness in upscaling lower-resolution images. By systematically analyzing the impact of interpolation on image quality and model performance, the study aimed to provide empirical evidence regarding the efficacy of this technique in enhancing the accuracy of the models employed in image processing tasks especially for face emotion detection. By systematically analyzing the impact of interpolation on image quality and model performance, this study sought to offer empirical evidence concerning the effectiveness of this technique in improving the accuracy of models utilized in image processing tasks, particularly for facial emotion detection. In order to classify seven distinct emotions, this study tested with three alternative convolutional neural network architectures: VGG16, Resnet50, and Inception V3 the accuracy measurement like precision, recall and f-1 score metrics were used to illustrate the model's performance and results using interpolation to a 48x48 size, this study could obtain a maximum of 23 percent recall for all models examined. This study offers valuable insights into the efficacy of various pre-trained CNN architectures and interpolation methods in the domain of facial emotion detection. By assessing these models, it did not only inform the selection of suitable architectures and interpolation sizes for emotion detection tasks but also served as a catalyst for further research in this field. The findings did not only guide practitioners in choosing optimal models for their applications but also inspired additional investigations aimed at refining and advancing the techniques used in facial emotion detection.

Keywords: Emotion Recognition; Facial Expression; Digital Image Processing; Convolutional Neural Network

Plant Species Classification Using Deep Learning

Bereket Getachew

The increasing demand for accurate and efficient plant species classification has spurred advancements in deep learning techniques, particularly Convolutional Neural Networks (CNNs). Recognizing the complexity of botanical structures and the potential applications in biodiversity monitoring and environmental conservation, this research systematically explores the capabilities of CNNs in achieving precise plant species identification. Despite progress in deep learning for image classification, challenges persist in developing a standardized and reliable methodology for plant species classification. Variations in botanical structures and the need for adaptability to diverse datasets pose significant hurdles. This study addressed these challenges by implementing a rigorous research protocol, encompassing meticulous design, comprehensive dataset utilization, and fine-tuning processes for a CNN model. The specific problem addressed was the lack of a standardized approach that ensured high precision and adaptability in plant species classification using deep learning. The research strictly adhered to a standard research protocol, encompassing rigorous training and fine-tuning processes for the CNN model. These procedures aimed to optimize the model's performance, enabling it to recognize subtle patterns and unique characteristics inherent to different plant species. The proposed approach demonstrated a significant achievement, boasting an impressive accuracy rate of 93.50%, highlighting the efficacy and reliability of the CNN-based methodology. The detailed analysis of CNN's decision-making process provided valuable insights into the critical features essential for accurate plant species classification. Furthermore, the findings contributed to the broader understanding of leveraging deep learning techniques for intricate biological classification tasks, emphasizing the potential of CNNs in addressing challenges related to plant species identification with high precision and efficiency.

Keywords: Plant species classification, Convolutional Neural Network, Deep Learning, Image Recognition, Biodiversity

Ethiopian Coffee Leaf Disease Detection Using Deep Learning

Biniyam Yoseph Mamo

Ethiopia is Africa's biggest coffee exporter, accounting for 22% of total commodity exports. Coffee is an important agricultural crop in the world economy, especially in Ethiopia. Diseases are now recognized by manual assessment by professionals based on visual inspection. However, this presents issues because expertise may not be available in all industrial regions. Additionally, researchers may have difficulty to detect disease such as Cercospora leaf spot. To solve these challenges, the goal of this study is to use digital image processing and deep learning techniques for automated detection of coffee leaf disease. This study used a dataset of 4000 coffee leaf images from Jimma and Bonga agricultural Research Centers to identify specific diseases, such as coffee leaf rust, Phoma Life Spot, Brown Eye Spot and healthy. The dataset allowed for comprehensive training and evaluation of the Convolutional Neural Network (CNN) model, ensuring its effectiveness in accurately identifying different coffee leaf diseases. The CNN model underwent extensive training and refinement to improve its ability to detect subtle patterns and distinguish traits associated with different diseases. The proposed methodology achieved an impressive 95.3% accuracy rate, demonstrating the efficacy and dependability of the CNN-based strategy. This achievement had enormous agricultural uses. A detailed investigation of the CNN's decision-making process provided useful insights into the key qualities required for accurate identification of coffee leaf diseases. Our findings contributed to a better knowledge of how to employ deep learning techniques in complicated contexts, showing CNNs' capacity to successfully solve issues associated with the exact and efficient identification of coffee leaf disease. In future work, the study recommends interested researchers give attention to the model's ability to identify patterns in the leaf parts of the coffee plant, including skeletonized patterns, and citrus leaf miner with large images.

Keywords: Conventional Neural Network, Digital Image processing, Coffee Leaf Disease, Augmentation

Web Traffic Analysis and Forecasting Using Deep Learning Time-Series Approach: The Case of Commercial Bank of Ethiopia

Demeke Admasu Bekele

Web traffic forecasting holds immense importance in making data-driven decisions across diverse domains. However, existing studies often rely on Wikipedia datasets that might not fully capture the distinctive aspects of web traffic. Additionally, there is a tendency to prioritize conventional models, overlooking the exploration of potentially superior models. The lack of comprehensive comparisons among different deep learning models hampers our understanding of their relative performance and how datasets impact their effectiveness. These limitations significantly hinder the generalizability of findings, particularly in developing countries. To address these gaps, this paper aimed to investigate and compare the effectiveness of six recurrent neural network models by utilizing a unique dataset from local organizations. The objective was to develop a precise web traffic forecasting models by leveraging deep learning techniques and local data, ultimately enhancing decision-making processes. The research process involved stages, such as data collection, preprocessing, hyper parameter tuning, model training, prediction, and evaluation. The research paper provided a comprehensive analysis of experiments conducted on web traffic datasets from the Commercial Bank of Ethiopia (CBE) website. The dataset included visitor counts of web pages, spanning seven years from January 1, 2016, to January 3, 2023, totaling 2560 days of data. To facilitate the analysis, the dataset was divided into training, validation and testing sets. In this study, deep learning techniques, including Long Short Term Memory (LSTM), bidirectional LSTM, bidirectional LSTM with attention, Gated Recurrent Unit (GRU), bidirectional GRU, and bidirectional GRU with attention, were effectively employed to analyze and predict web traffic patterns. The bidirectional GRU with attention model showed great promise, delivering the most impressive results with the lowest Mean Absolute Error (MAE) of 0.06102, Mean Squared Error (MSE) of 0.00713, and Root Mean squared Error (RMSE) of 0.08266. The findings contribute to the understanding of web traffic analysis and display the potential of deep learning in this field. Future work can focus on enhancing and expanding this approach through dataset preparation, model architecture exploration, and ensemble methods. Overall, the study highlights the potential of deep learning to optimize resource allocation, improve web service performance, and enable data-driven decision-making in diverse domains.

Keywords: Web Traffic Analysis, Web Traffic Forecasting, Deep Learning, Bidirectional Models, Attention Mechanisms

Sebat Bet Gurage (Chaha) Amharic Machine Translation Using Deep Learning

Dilu Yirga

Natural Language Processing (NLP) is defined as a method for computers to intelligently analyze, Understand, and derive meaning from human language. Machine translation is a branch of natural language processing that is used to translate text or speech from one language to another. Since before the thirteenth century, the sociolinguistic group of people living in the southwest of Ethiopia known as the administrative "Gurage Zone" has been referred to as "Gurage" (ጊጊጊ for the people and “ጊጊጊ” for the language). In these days with the advancement of technology there is the need to translate different official documents, news and other written texts in different languages. The Sebat Bet Gurage-Amharic language translation is one of the concerns that need such translation technologies. However there is no research conducted on machine translation between Sebat Bet Gurage, particularly Chaha to Amharic. In this study, we developed a Chaha-Amharic machine translation model using an encoder decoder machine translation approach. In the study the researcher collected 5200 Chaha-Amharic parallel sentences from different sources. Cleaning, normalization and tokenization stages to preprocess the data set were performed. An encoder decoder model using LSTM, Bi-LSTM and GRU deep learning algorithms was experimented. Based on the result of our experiments done in this study, the encoderdecoder model using the Bi-LSTM algorithm had a better BLEU score. The encoder decoder model using the Bi-LSTM algorithm scored 22, the encoder decoder model using the LSTM algorithm scored 17 and the encoder decoder model using the GRU algorithm scored 20. Fromthe experiment the encoder decoder model using the Bi LSTM algorithm took a long training timeof 1:30 hours.

Key Words: Natural Language Processing, Sebat Bet Gurage, Amharic Machine Translation, Deep Learning

A Combined Machine Learning Approach for Image Based Bank Check Signature Verification

Enkubahir Girmay Gebru

Signature recognition and verification is a crucial task in the field of biometrics, which aims to identify individuals based on their unique physiological or behavioral characteristics. In recent years, machine learning algorithms have been widely used for signature recognition and verification due to their high accuracy and efficiency. One such algorithm is the K-Nearest Neighbors (KNN) algorithm, which is a non-parametric method used for classification and regression tasks. However, KNN has limitations in handling complex data structures such as graphs. To overcome this limitation, Graph Neural Networks (GNNs) have been proposed as an effective solution for graph-based data. In this research, we proposed a signature verification model by combining KNN with GNN algorithms. The proposed model was first extracted features from the signature image using Freeman Chain Code (FCC). We used a signature Database called CEDAR Signature dataset which consisted of 792 signatures. These features were then used to train the KNN classifier, which was responsible for identifying the nearest neighbors of a given signature. However, instead of using the traditional Euclidean distance metric, we used a graph-based distance metric that took into account the structural information of the signature. To further improve the performance of the system, we incorporated GNNs into the KNN classifier. The GNNs were used to learn the underlying graph structure of the signatures and capture their local and global dependencies. This allowed the model to handle complex signatures with varying shapes and sizes. We used 82 percent of the data set for training and the remaining for testing. The experimental results showed that our proposed model achieves 91 % accuracy and outperforms state-of-the-art methods. One major constraint/weakness of the study was the potential sensitivity to variations in signature styles and dynamic aspects that are not fully captured by the proposed model. To address this limitation, future research could explore incorporating additional dynamic features such as the velocity and acceleration of the signature strokes. Additionally, considering temporal information and capturing the sequence of strokes in a signature might enhance the model's ability to handle variations in writing styles.

Keywords: Signature Recognition, Signature Verification, Digital Image Processing, Freeman Chain Code, Machine Learning

Tigrigna-English Bidirectional Machine Translation Using Deep Learning

Fitiwi Hailu

A language can be described by its rules or its symbols. Making computers understand sentences or words written in human languages is the goal of natural language processing (NLP). Machine translation (MT) is area of NLP where computers are used to translate one natural language into another. One of the languages that need such translation systems is Tigrigna. Tigrinya is a Semitic language spoken in northern Ethiopia in the Tigray Region as well as in Eritrea. Previously some studies were conducted on machine translation of Tigrigna and English languages. However, most of the studies were only one directional which is English to Tigrigna languages. Some studies that proposed bidirectional Tigrigna-English machine translation are also domain specific. In this study, the researcher developed bidirectional Tigrigna-English machine translation model using different machine translation approaches. In the study, 31000 Tigrigna-English parallel corpora were collected from different sources and by translating English text to Tigrigna. Then, the dataset were preprocessed through cleaning, normalizing and tokenization stages. Using the dataset, different machine translation approaches were experimented like encoder decoder model and attention based models using LSTM, Bi-LSTM and GRU deep learning algorithms. Based on the result of the experiments, the encoder decoder model using the Bi-LSTM algorithm had a better BLEU score. The encoder decoder model using the Bi-LSTM algorithm scored 24.8 for English-Tigrigna translation and 24.4 for Tigrigna-English translation. The model achieved a BLEU score of +0.8 from a baseline translation model on the area.

Key Words: Tigrigna-English Bidirectional Machine, Translation, Deep Learning, Natural Language Processing

Transition- Based Dependency Parser for Amharic Language Using Transformer Model

Meaza Birhanu Kebede

Dependency parsing is a fundamental task in natural language processing that involves analyzing the grammatical structure of sentences. This research focused on advancing dependency parsing techniques for the Amharic language, using Transformer model. Amharic language is rich in linguistic complexities. For the experiment, we utilized a treebank containing 1574 sentences. Out of these, 500 sentences were meticulously crafted by the researcher in collaboration with linguistic experts. The entirety of the sentences originated from works of fiction and various novel genres, chosen to ensure relative structural correctness while the remaining 1074 Amharic sentence were adopted from UD-Amharic Treebank. The research began with careful data preprocessing to ensure the quality and consistency of the dataset. We performed morphological analysis, POS tag and syntactic relations on collected sentence. The Transformer model was well-known for its success in various natural language processing tasks. The model's ability to capture contextual information and long-range dependencies aligns with the linguistic complexities of Amharic. Comparative analyses were conducted to assess the effectiveness of the Transformer model against traditional parsing algorithms. Additionally, the Arc-Hybrid algorithm, known for its efficiency in parsing non-projective structures, was integrated to enhance parsing capabilities. The hybrid approach addressed Amharic's complex sentence structures and long-range dependencies. The utilization of Transformer models and the Arc-Hybrid algorithm showcased their potential in advancing the accuracy and robustness of dependency parsing for languages with complex linguistic structures. The proposed system was evaluated and achieved 94.58 % which was unlabeled attachment score and 84.2% was labeled attachment score.

Key Words: Dependency Parsing, Transformer Model, Arc Hybrid, Unlabeled and Labeled Attachment Score

Development of Bidirectional Amharic-Tigrinya Machine Translation Using Recurrent Neural Networks

Metages Ephrem

Machine translation employs Artificial Intelligence (AI) to autonomously convert text from one language to another, eliminating the need for human intervention. Contemporary machine translation transcends basic word-to-word conversion, aiming to convey the overall meaning of the source language text in the target language. It comprehensively analyzes all textual elements, discerning the intricate relationships between words. The advantages of machine translation include automated translation assistance, cost-effectiveness, rapid processing, and scalability. Even though there has been a lot of movement in developing machine translation using Neural Machine Translation (NMT) there is only little research conducted for Ethiopian language pairs. This research aimed to answer recurrent neural network (RNN) which was best fitted for a bidirectional Amharic-Tigrinya machine translation depending on their Bilingual Evaluation understudy (BLEU) score. The evolution of machine translation progressed through rule- based, statistical, hybrid, and neural network approaches. Among neural network models, RNNs play a significant role, offering a diverse array of models. In this study, the researcher utilized a dataset consisting of 34,350 parallel Amharic and Tigrinya sentences, employing an 80/20 split for training and testing, respectively. The investigation aimed to identify the most suitable model for Amharic-Tigrinya and vice versa machine translation among options, such as Long Short Term Memory (LSTM), LSTM with attention, Bidirectional Long Short Term Memory (BILSTM), BILSTM with attention, Gated Recurrent Unit (GRU), GRU with attention, Bidirectional Gated Recurrent Unit (BIGRU), and BIGRU with attention. The research initially fine-tuned hyper-parameters, including the number of units, layers, and epochs for LSTM and GRU. Once optimal hyper-parameters were determined, they were applied to the respective models, and the results were analyzed based on BLEU scores. Among the models considered, BIGRU with attention emerged as the most effective for Amharic-Tigrinya and vice versa machine translation, as evidenced by its superior BLEU score performance. For Amharic-Tigrinya machine translation scoring a loss of 0.0775, accuracy of 0.9786 and BLEU score of 3.3415. To conclude, this research systematically investigated the experimental setup, hyper-parameter tuning, and model construction processes, providing a comprehensive overview of Amharic-Tigrinya NMT. Each chapter contributed to a nuanced understanding of the specific challenges posed by this linguistic context. The evaluation of various RNN models underscored the significance of attention mechanisms in improving BLEU scores, offering crucial contributions to the domain of machine translation. Notably, the BIGRU model with attention emerged as the top performer, achieving the highest BLEU score of 3.3415, thereby substantiating its efficacy in enhancing translation accuracy for Amharic-Tigrinya language pairs.

Keywords: Machine Translation, Neural Network, Long Short Term Memory, Gated Recurrent Unit, BLEU, Amharic, Tigrinya

Block Chain Activity Data for Use in Collaborative Intrusion Detection Systems

Minna Muzemil

Today's fast expanding use of information technology has led to a dynamic rise in hacking and other unauthorized operations. The variety and quantity of assaults are increasing dramatically as a result of advancements in both hardware and software. Classifying network traffic is becoming increasingly important because of the rapid increase in Internet users. Every day, numerous threats are developed by people and groups looking to breach computer networks and steal data and personally identifiable information. Many organizations implement a broad defense to thwart these attacks, including setting up robust firewalls, authentication systems, encryption, antivirus software, the newest gear, and so on. A further method for reducing network breaches is intrusion detection. Numerous intrusion detection systems have been created to monitor and identify any unusual behavior on networks or systems. Low detection rate, long training time, and a comparatively high false alarm rate are achieved in the majority of them. In order to address the issues, we put out a strategy that combined the ideas of big data, anomaly detection, and machine learning to produce better outcomes faster. The major components of the proposed system were testing, validation, and training. The gathered training data were preprocessed and sent to the classification model in the training component. We employed and compared four categorization models: Random Forest, Neural Network, Logistic Regression, and Decision Tree. To discover the best value for each hyper parameter and raise the models' detection rate, the validation component's hyper parameter tuning for each machine learning algorithm used a grid search strategy in conjunction with 5-fold cross-validation. The final model was then constructed by training the classification models with the optimal parameters. Lastly, the test data were divided into normal and attacked categories using the trained model. The Apache Spark big data frameworks were used to create each classification model. Data from assaults and normal conditions were included in the NSL-KDD dataset, which was used for the experimental study. The dataset was divided into three categories: training (80%), validation (10%), and testing (10%). The outcomes demonstrated that nearly every algorithm produced high prediction results. Neural Network achieved the greatest results out of all the algorithms, with 96.9% accuracy, 96.8% precision, 96.7% recall, and 96.7% f1-score.

Keywords: Collaborative Intrusion Detection System, Machine Learning, Security Attacks, Neural Network, Anomaly Detection

Water Consumption Analysis and Prediction Using Deep Learning Approach

Nigatu Agize Abebe

Water is one of humanity's most essential resources, and in order to ensure that the limited quantity of water is used effectively, water supply facilities are required. The global population is driving up both the demand for and consumption of water. Given the restricted amount of water resources on Earth, this presents a number of resource related difficulties. In order to tackle this issue, the paper used past data to investigate and contrast seven recurrent neural network models for water use. The goal was to create a deep learning model that uses previous customer data to analyze and forecast Addis Ababa Water and Sewerage Authority's water usage. Data collection, preprocessing, feature extraction, hyper parameter tuning, model training and development, and performance evaluation were some of the rigorous experimental processes involved in our research. With the introduction of smart water meters, it was now possible to get information on residential water usage. The data from the city of Addis Ababa (Ethiopia) were used as a case study to manage its limited resources, being water supplies. However, it was essential to acknowledge persisting challenges, including issues related to model over fitting and the critical necessity for precise hyper parameter tuning. The result of this study presented the remarkable ability of water consumption prediction through applying deep learning models, such Long Short-Term Memory (LSTM), Gated Recurrent Unit (GRU), bidirectional GRU (Bi-GRU), bidirectional LSTM (Bi- LSTM) and Attention based model. The performance of the model was also evaluated using the three evaluation metrics of RMSE (Root Mean Squared Error), MSE (Mean Squared Error) and MAE (Mean Absolute Error). Thus, Bi-LSTM with attention mechanism scored lowest loss value of prediction RMSE, MSE and MAE with values of 0.08, 0.0064 and 0.16, respectively. This implied that the model using the attention mechanism performance better as compared to others. Therefore, Bi-LSTM with attention was proposed for constructing water consumption prediction model for Addis Ababa Water and Sewerage Authority. We suggest that researchers will incorporate huge dataset sizes with a greater variety and quantity of variables.

Keywords: Water Consumption Prediction, Deep Learning, Machine Learning, Attention Mechanisms

Ethiopian Language Identification from Text Data Using Hybrid Approach

Saba Sitotaw Amare

Text identification is an automatic recognition task that seeks to determine a word's meaning based on its context from the specified text in a targeted language. In richly resourced languages, this issue has been thoroughly examined and analyzed like European, but not in low resourced language especially Ethiopian language so, to mitigate such issues many researchers propose a language identifier system and now become the main research topic of many researchers. To solve the above problem, a language identifier system, by exploring the three experiment with the first Unigrams, Bigrams and Mixture of both and second experiment analyzer='char' and n-gram range= (1, 3), last experiment twenty feature sets were used as a column in the first experiment. For all classifiers, a unigram (n=1) feature set with four specific language instruction classes for Hadiyya, Wolaytta / Wolaytegna, Somali & Sidama were employed on this experiment. In the Naïve Bayes model, the average classification accuracy for all language was 81%, and 85%, 90%, 79%, and 89% for Logistic Regression, Random forest, Decision Tree, and Gradient Boosting classifiers. 1% mixture of Unigram & Bigram was an average classification accuracy of the Naïve Bayes, Logistic Regression, and Random forest, Decision Tree, Gradient Boosting classifiers were 95.25%, 96.7 %, 97.56%, 91%, and 96.6%, respectively. In 60% mixture of Unigram & Bigram feature set for all classifiers with four targeted language classes, Naïve Bayes is, Logistic Regression, Random forest, Decision Tree and Gradient Boosting classifiers showed an average classification accuracy of 91% and 94% , 95.96%, 88.36% and 94.87% respectively. When using n-gram range= (1, 3) analyzer='char' Logistic regression has an overall average performance of 98.9%. Out of all the classifiers, this one has the highest rate and for each language Hadiyya, Sidama, and Somali wolayta is 99%, 98%, 100%, and 99%, respectively. In the third experiment, twenty sets of features were employed as a column for each model; the average rate of correct classification using Naïve Bayes was 59.71%, whereas the rates for Logistic regression, Random Forest, Decision Tree, and Gradient Boosting were 70.41%, 78.11%, and 76.69%, respectively.

Keywords: Language Identification, Multinomial NB and DT, RF, Gradient Boost.

Image-Based Rose Leaf Diseases Detection Using Deep Learning

Tigist Ashine

Using image processing techniques, several forms of study can be conducted in the domain of Image of rose leaf disease classification. However, Image of rose leaf disease detection is still a problem for people who do not know about rose leaf diseases. Image-based rose leaf disease detection using deep learning involves training a deep learning model to analyze images of rose leaf and identify signs of diseases such as bacteria, viruses, and fungi. This process can help in the early detection and management of plant diseases, ultimately contributing to improved agricultural productivity and the economy. Deep learning algorithms are trained using a large dataset of images showing healthy and diseased rose leaf. The model learns to recognize patterns and features associated with different diseases, enabling it to accurately classify new images. To classify whether the image was Fresh, Black spot, or Downy mildew, three classifiers, such as Support Vector Machine (SVM), K-Nearest Neighbor Classifier (KNN), and convolutional neural network (CNN) were used. The dataset was gathered from the Ethio Agri CEEFT PLC Holeta FlowerFarm, which was in the Oromia region, Ethiopia. The data were preprocessed through data collection, cleaning, augmentation, image preprocessing, dataset splitting, and data normalization. Feature extraction was performed using the automatic feature extraction capabilities of convolutional layers in CNNs. The total data set used for the experiment was 4342 Rose Leaf Images. The data were split into train and test data sets, such as 20% of the data set was used for testing the model's performance, and 80% for training machine learning as well as deep learning and creating disease detection models from rose leaf images. Experimental results showed that the model created by SVM, KNN, and CNN registered an accuracy of 80.32%, 71.23%, and 98%, respectively. The model created by CNN, therefore, outperformed the other classification algorithms. To effectively train the deep learning model, this approach required a vast and diverse dataset, which was one of its main weaknesses and limitations. Furthermore, it might be difficult to record all possible combinations of environmental variables and disease symptoms due to the reliance on image-based data and further research needs to be done to combine image based with text based so as to come up with a generic model for rose leaf disease detection.

Keywords: Rose leaf disease detection Deep learning, K-Nearest Neighbor Classifier, Support Vector Machine

Proposing a Framework for Enabling Network Performance Optimization: A Case Study of Addis Ababa Public Services and HumanResource Bureau

Tigist Degineh

Network performance is paramount for ensuring quality service delivery within organizations. However, the Addis Ababa Public Services and Human Resource Bureau face challenges stemming from outdated network devices, configuration issues, and suboptimal network design, resulting in poor network performance characterized by delays and limited availability. This study aimed to propose a framework for enabling network performance optimization within the bureau. Through observation of the current network infrastructure, conducting interview & questioner with targeted ICT users, and analysis of network traffic using Wireshark, key metrics such as packet loss, response time, latency, round-trip time (RTT), bandwidth usage, and network availability were assessed. Subsequently, a comprehensive framework for network performance improvement was developed based on the study findings.

Keyword: Quality of Service, Metrics, Ethernet Interface, ICT Expert, Network Traffic, Optimization Framework

Word Sequence Prediction for Amharic Language Using Deep Learning

Yared Wolderuafael Woldetsadik

Textual communication is globally prevalent, with individuals relying on email and social networking platforms for information exchange. Word prediction systems offer a time-saving solution by anticipating the next word during data entry. However, typing complete text can be time-consuming. Despite the development of language models for various languages, research on prediction models for Amharic is limited. Existing studies primarily utilize statistical language models for Amharic prediction, which struggle with data sparsity and fail to capture long-term dependencies. To address these limitations, this study proposed a deep learning approach for Amharic next-word prediction. The dataset was preprocessed and collected with a vocabulary of 18,085 unique words. Bi-directional Long Short-Term Memory (Bi-LSTM) models were employed, along with popular pre-trained word embedding models (Word2vec, Fast text, Glove, and Keras) for feature extraction. Experiments encompassed various hyper parameter values and optimization methods (Adam and Nadam), significantly influencing model training and performance. Model accuracy was compared to identify the most effective solution for Amharic word sequence prediction. Evaluation was conducted using accuracy measurements to assess overall prediction system correctness. Among the tested models, the Fast text model combined with Bi-LSTM architecture and Adam optimizer achieves, the highest training accuracy (97.5%) and validation accuracy (95.6%), surpassed other embedding methods. This research contributed to Amharic language model development, demonstrating the capacity to capture long-term dependencies and accurately predict the next word in Amharic text. The findings highlighted the potential of Bi-LSTM-based approaches in enhancing text prediction systems.

Keywords: Word Prediction, Amharic Language, Bi-LSTM, Word Embedding, Fast Text, Long-Term Dependencies

CBE Birr Customers' Segmentation Using Machine Learning in Commercial Bank of Ethiopia

Yigeremu Yohanes Gelaw

Customer segmentation helps organizations group similar customers, aiding in tailored marketing strategies. Mobile money services, like CBE Birr by the Commercial Bank of Ethiopia, are widely used in Ethiopia, with 10.2 million customers utilizing CBE Birr for services such as cash in, cash out, send money, buy airtime, pay bills, buy goods, and other financial services. Previously, CBE Birr customers were not segmented to get information. Thus, our study explored using unsupervised machine learning to segment CBE Birr customers at the Commercial Bank of Ethiopia. In this study, CBE Birr customers were segmented according to their similarities based on demographics, including age, gender, and data. CBE Birr customers were recruited by agents, branches, and merchants. Besides demographic data, behavioral data, such as the number of cash-in transactions, cash-out transactions, send money transactions, buy air time transactions, pay bill transactions, and buy goods transactions of the customer were also used. The segmentation model was done using four unsupervised machine learning algorithms: K-means clustering, agglomerative clustering, density-based spatial clustering of applications with noise (DBSCAN), and mean shift, using 170,012 CBE Birr customers' data gathered from Commercial Bank of Ethiopia. To evaluate the performance of the developed model, the two most popular evaluation metrics for clustering algorithms, the silhouette coefficient, and the Davies-Bouldin index, were used. We obtained silhouette scores of 0.792, 0.676, -0.129 and 0.792 and Davies Bouldin Scores of 0.291, 0.290, 1.306, and 0.290 for K-means clustering, agglomerative clustering, DBSCAN, and the mean shift algorithm, respectively. Hence, this concluded that considering those evaluation metrics among the four algorithms we used to cluster our CBE Birr customer's data, the mean shift algorithm were better than agglomerative clustering, DBSCAN, and the K-means algorithm, as displayed by the high value of the silhouette score and the low value of the Davies Bouldin score. The study supported Commercial Bank of Ethiopia in gaining knowledge about its CBE Birr customers, specifically which services of CBE Birr were more commonly used by the customers, and the bank formulated marketing strategies accordingly, in turn, achieving its goal of making a cashless society.

Keywords: CBE Birr, Customer Segmentation, Machine Learning, K-means, DBSCAN, HAC, and Mean Shift

8. Social Work

The Psychosocial Implication of Adolescent Raised in Begging Family: The Case of Arada Sub- City, Addis Ababa, Ethiopia

Amaha Teshome

This research examined the psychosocial implications for adolescents who were raised in families that engage in begging as a livelihood. The researcher employed a case study research design, utilizing a qualitative research approach and strategy. Primary data source were utilized together the necessary information. The participants were selected through purposive and snowball sampling techniques. For this particular study, the researcher included 10 participants for semi-structured interview and 5 adolescents took part in focus group discussions that have experience psychosocial implications. The data collected from these sources was then and described using thematic analysis techniques. Through the in-depth case study approach, the researcher was able to gain a nuanced understanding of the complex social and psychological implications on young people growing up in begging families. The research findings reveal that adolescents in begging families experience a range of significant psychological challenges. A major issue is the development of disrupted attachment and trust issues, stemming from the inconsistent and unreliable caregiving they received. These young people also commonly grapple with deep feelings of shame and social stigma associated with their family's reliance on begging. Additionally, the stress and anxiety of their precarious living situation takes a heavy toll, leading to despair and a sense of hopelessness about their prospects. The social implications of being raised in a begging family are equally profound, as these youth face severely limited opportunities, social isolation and marginalization within their communities. The discrimination they face further compounds their struggles. In an effort to elicit sympathy and attention from passersby, the adolescent participants were found to employ a variety of strategic tactics. This includes carefully calculating what to say, how to act, and when to approach potential donors while begging. These nuanced behavioral adaptations reflect the complex coping mechanisms developed by youth in these challenging circumstances.

Keywords; Adolescents, Begging Families, Childhood Poverty, Street Children, Begging

Assessing Children Awareness on Child Domestic Labor among Trafficked Children in Nefas Silk Lafto Sub-City

Elisabet Kassahun Asfaw

Child labor, particularly child domestic labor, remains a severe issue in the developing world, with Nefas Silk, Addis Ababa, Ethiopia, serving as a poignant example. Despite international efforts and local studies, millions of children continue to endure exploitation and abuse in hazardous forms of work, driven by factors such as pervasive poverty, limited educational opportunities, and the demand for inexpensive labor. This qualitative study aimed to deepen understanding through in-depth interviews with key stakeholders, including trafficked children, counselors, employers, and law enforcement personnel. The analysis illuminated the harsh realities faced by trafficked children, including grueling working conditions, physical and emotional abuse, unpaid labor, substandard living conditions, social isolation, and significant health challenges. Key findings underscored the complex interplay of economic, social, and cultural factors that perpetuate the demand for child labor in domestic settings. Effective strategies to combat child domestic labor must encompass legislative reforms to protect children's rights, improved access to education as a preventive measure, community empowerment initiatives to change social norms, and strengthened multi-sectorial collaboration among government agencies, NGOs, and international organizations. In conclusion, addressing child labor requires a holistic approach that integrates legislative measures, educational interventions, community mobilization, and collaborative efforts. The study recommends specific, actionable steps tailored to the findings to guide policy and practice effectively, aiming to create a safer environment where all children are protected from exploitation and empowered to pursue their full potential.

Key Words: Children Awareness, Child Domestic Labor, Trafficked Children, Nefas Silk Lafto Sub-City

Effects of Mainstream Media in Aggravating Conflict: The Case of Ethiopian Broadcasting Corporate and Fana Broadcasting Corporation

Fana Negash

This study showed the effects of mainstream media in aggravating conflict, especially by considering televisions in Ethiopia. Content analysis research design and qualitative approach was used for the research strategy. The data sources were both primary and secondary data sources. For this study, two television Medias in Ethiopia: Ethiopian Broadcasting Corporate and Fana Broadcasting Corporations' programs and news reporting were analyzed their contents. In addition, a total of 32 participants' responses for depth interview were used. Thick description methodologies were used to analyze the participants' responds. The major finding of this study revealed the effects of mainstream media in aggravating conflict in Ethiopia. The study recommends establishing an independent media regulatory body to monitor, investigate, and enforce guidelines on the use of sensationalized, emotionally charged, or biased language in news reporting were necessary. Balanced and diverse representation of perspectives, transparency in sourcing and verification of information, and mandatory training programs for media professionals on ethical reporting practices and recognizing implicit biases had to be assured.

Key Words: **Divisive Rhetoric, Balanced Coverage, Victim-Attacker Portrayal, Conflict Escalation, Media Influence**

Coping Mechanisms of Military War Victims with Post-Traumatic Stress: The Case of Kilinto Rehabilitation Center

Kennedy Kassa Tadesse

This study investigated the coping mechanisms employed by military war victims with PTSD at the Kilinto Rehabilitation Center in Ethiopia. The study aimed to understand the diverse coping strategies used, the influence of individual characteristics and contextual factors on coping preferences, and the effectiveness and satisfaction with these coping mechanisms. A quantitative approach was employed, utilizing a survey questionnaire administered to 120 participants out of 208 war victims in the center by random sampling. The findings revealed that seeking support from loved ones, maintaining a positive mindset, engaging in physical activities, and utilizing relaxation techniques were the most frequently employed coping strategies. Individual characteristics, such as age, military service history, personality traits, gender, and education level, were found to influence coping preferences. Contextual factors, including the rehabilitation center environment, access to support systems, staff support, availability of resources, and social support, also emerged as significant influences on coping abilities. The study further revealed that journaling was a moderately utilized coping strategy, while avoidance and substance use were less frequently employed. The impact of the study could be strengthened coping mechanisms of the culture of post war trauma stress disorder. The study emphasized the importance of promoting adaptive coping mechanisms, individualizing interventions, and creating supportive environments to empower individuals with PTSD to manage their symptoms and achieve long-term recovery.

Keywords: Coping Mechanisms, Military War Victims, Rehabilitation Center, Individual Characteristics, Contextual Factors, Ethiopia

Socio-Economic Impacts of Internal Displaced Person on the Host Community: The Case of Debre Berhan City

Kibrie Merzo Desalegn

Internal displacement is a significant problem in Ethiopia, with millions of citizens having to escape their dwellings due to conflict, war, drought, and other precipitating factors. Such displacement of people and households carries with it substantial socio-economic consequences. This study attempted to examine the socio-economic impacts of internal displacement on both displaced and host community. Primary data were gathered from 98 selected respondents via questionnaire, interview and through observation. Descriptive research design was employed to describe the socio-economic impact of internal displacement on the community. Both qualitative and quantitative analysis method was used to analyze the collected data. The qualitative analyses were employed to analyze the primary data which were collected through interview and questionnaire and the quantitative analysis which were used to analyze the demographic variables of the research participants. Since the diverse nature of the respondents probability sampling was used. The results revealed that internal displacement had both positive & negative impact on the socioeconomic situations of the community. Specifically, the findings indicated that displacement increases unemployment, deforestation, street living, resource strain as well as cultural conflict negatively and industriousness culture, labor force availability and cultural diversity positively. Therefore, the government should give due emphasis to return the displaced community to their place of origin and compensate for destroyed properties. In addition, until the last solution provided the government should restore basic services provision and create job opportunities for both community.

Key Words: Displacement, Conflict, Livelihood, Food insecurity, Impacts, SocialNetwork

Early Intervention Programs and Its Influence for Family Cohesion among Parents of Children with Hearing Impairment in Addis Ababa, Ethiopia

Meklit Bahiru

This study investigated parental approaches to supporting children with hearing impairment in Addis Ababa, Ethiopia, utilizing an interpretive paradigm within an exploratory research design. Qualitative research method, in-depth interviews and field observations were employed to assess the effectiveness of early intervention programs provided by institutions such as Mekanisa Deaf School, Alpha Deaf School, Community School, and the National Association for the Deaf. Informal supports like social media platforms and community networks were also examined. The key findings underscored the pivotal role of sign language support, communication skills development, and psychological well-being in enhancing outcomes for children with hearing impairment. The study revealed a positive relationship between parental engagement in intervention activities and family cohesion, highlighting the transformative impact of active parental involvement. Challenges identified included limited access to sign language education and barriers to accessing support services, prompting recommendations for comprehensive interventions and policy enhancements. These included advocating for family-centered social work practices, enhancing social work education, and implementing inclusive policies conducive to nurturing environments for children's development.

Key Words: Early Intervention Programs, Family Cohesion, Hearing Impairment, Addis Ababa

Alternative Dispute Resolution Services for Social Cohesion: The Case of AddisAbaba Chamber of Commerce and Sectoral Associations

Mistir Mohammed Zeyede

This study investigated the role of Alternative Dispute Resolution (ADR) in promoting social cohesion, with a specific focus on the Addis Ababa Chamber of Commerce and Sectoral Association (AACCSA). The primary objective was to assess how AACCSA utilizes ADR to resolve disputes and its contribution to post-dispute relationships within the business community and broader society. To achieve the intended objectives of the study, Qualitative research approach was used in order for the data to be collected, analyzed and interpreted. IDI and FGD were prepared for Arbitrators, Mediators, conciliator, practitioners and individuals that were experienced and exposure to ADR. The research questions addressed the role and contributions of AACCSA AI's ADR services, the challenges faced, and the roles of government, private organizations, and society in promoting ADR. The key findings indicated that AACCSA AI's ADR services significantly strengthen social cohesion by providing efficient, cost-effective dispute resolution that preserved relationships. However, challenges, such as lack of awareness, limited resources, and insufficient integration of ADR into formal legal systems hindered its full potential. The study emphasized the need for greater public education on ADR, enhanced support from the government, and active involvement of private organizations to foster a more cohesive society. The implications of these findings suggest that a well-supported ADR framework can play a crucial role in maintaining social stability and preventing conflicts from escalating. By addressing the identified gaps, this study provides a foundation for any interested stakeholders to enhance the efficacy of ADR mechanisms in Ethiopia, ultimately contributing to sustainable peace and development. The study concluded that strengthening ADR infrastructure, recognition and awareness can significantly enhance social cohesion, offering a viable path for conflict resolution and the promotion of harmony within diverse communities.

Key words: Conflict, Alternative Dispute Resolution, Social cohesion, Chamber of Commerce and Sectoral Associations

Effects of Obstetric Fistula on Patients: The Hamlin Fistula Hospital in Addis Ababa, Ethiopia

Natnael Solomon

This research paper investigated the causes and effects of obstetric fistula on patients in Hamlin fistula hospital. The objective of this study was to examine the cause and effects of obstetric fistula on patients. The effects investigated include the physical health, social and psychological effects of obstetric fistula. The study was undertaken utilizing in depth interview as a key instrument in data collection. The participants interviewed for this study include 10 obstetric fistula patients in Hamlin and two key informants namely psychiatric nurse and head nurse of the stomach clinic department. Methodologically the research study used qualitative research approach and case study as a research design. The data obtained from participants were analyzed using thematic analysis with transcription and coding being done before hand. The key findings of the research study are: first life events of participant's especially traumatic life events, local rural traditions, prolonged labor and assistance by traditional midwifery has played an important role in causing their obstetric fistula. Second the physical health problems experienced by the participants differ from person to person depending on the damage they incurred during birth and the amount of time they took to get treatment. Third the social part of participant's lives was severely affected because of the smell associated with obstetric fistula patients leading to self-isolation or discrimination by society or family members. Fourth the psychological effects of obstetric fistula differ from person to person and its severity is conditioned on how much support the participants either got from their families or communities or how soon they got treatment or counseling from professional mental health professional. Obstetric fistula is a complex condition that affects patients in different ways and different level of severity depending on different social and medical factors. This research study recommends an increase in awareness campaign on the causes and effects of obstetric fistula especially in rural part of Ethiopia and also intervention plan that addresses the multiple problems of obstetric fistula patients. The intervention should also include family members of obstetric fistula patients in order to address the problem in a holistic manner.

Key Words: **Obstetric Fistula, Psychological Effect, Social Effects, Physical Health, Birth**

An Assessment of Opportunities and Challenges of Juven Delinquency: Diversion of Children in Conflict with the Law from Formal Courts to Community Police Centers

Shimelis Abebe

The main objective of this study was to analyze the assessment of opportunities and challenges of juvenile delinquency: diversion of children in conflict with the law from formal courts to community policy centers. The study was conducted in Addis Ababa, Ethiopia, at the Federal First Instance Court Lideta Juvenile Bench. The total population of the study was 80 young offenders, and all of them were considered in the sample of the study. In order to collect primary data, questionnaires were distributed to 80 young offender respondents who filled them out and replied to the whole sample. The findings of this study could potentially inform policymakers and stakeholders in developing more targeted and responsive strategies to address juvenile delinquency and improve the overall well-being of young offenders. In addition to this interview was conducted with 13 individuals of different stockholders, such as parents, judges, and community leaders. The source of data was mainly primary, and secondary sources were not used due to confidentiality reasons. This study employed both qualitative and quantitative research approaches through a descriptive research design to gather a comprehensive understanding of the issue at hand. Data collected through the questionnaire were carefully analyzed using the SPSS 20 version, allowing for a detailed examination of the responses. The result of the findings indicated a significant gap in the existing policies to manage young offenders, highlighting the need for a more cohesive approach among stakeholders. Furthermore, the lack of awareness and collaboration between different parties regarding the implementation of the diversion program was evident. In light of these findings, the researcher concludes that all stakeholders must come together and collaborate effectively to address the challenges and ensure the successful implementation of the diversion program. Expanding further on this issue, it is essential to note that the participants in the study provided valuable insights into the current state of affairs concerning young offenders. The inclusion of parents, judges, and child and women affaires experts in the interview process added depth and perspective to the research findings.

Key Words: Young Offender, Juvenile Justice, Criminal Acts, Diversion, Juvenile Delinquency

Analysis and Development of a Solution Model for Adolescent Substance Abuse in Addis Ababa City

Tazma Menbere

Adolescent substance abuse is a pressing public health concern in Addis Ababa City, Ethiopia, with significant implications for individual well-being, family dynamics, and societal development. This study aimed to develop a comprehensive solution model to address this critical issue by examining the factors influencing adolescent substance abuse and identifying effective intervention strategies. A mixed-methods approach was employed, combining quantitative data analysis and qualitative insights from key stakeholders. Accordingly, it is conducted a survey of questionnaire for a total of 80 participants and an interview held for 20 specific group of individuals such as family members, teachers, community elders and health care professionals. The survey also includes an interview of 10 participants specifically focusing on health care professionals to assess the impact of the problem on adolescences. For the analysis of the study SPSS software was employed and accordingly, correlation and regression analyses highlighted the complex interplay between some contributing factors. The study findings revealed that substance availability, peer influence, family dynamics, and socioeconomic factors were the primary drivers of adolescent substance abuse in the city. The proposed solution model presents a multifaceted and context-specific approach to tackle the issue of adolescent substance abuse in Addis Ababa City. In conclusion reducing substance availability, strengthening prevention programs, and addressing contextual factors are key priorities in tackling adolescent substance abuse in Addis Ababa. A multifaceted, evidence-based solution model is needed to target the complex individual, familial, social, and environmental determinants of this issue. Comprehensive community engagement and cultural sensitivity are crucial for designing effective and contextually relevant intervention strategies. Based on the study's objectives and the derived insights, a set of key recommendations was formulated to guide the development of an effective solution model. Accordingly, strengthen regulatory frameworks and enforcement mechanisms to disrupt the supply chain and reduce the accessibility of substances for adolescents. Invest in evidence-based prevention programs that empower adolescents with knowledge, life skills, and support systems to resist substance use. Conduct a thorough investigation into the various individual, familial, social, and environmental determinants of adolescent substance abuse prevalent in Addis Ababa. Future work should focus on longitudinal evaluation, expansion of the scope, interdisciplinary collaboration, technological integration, community-based participatory research, and policy advocacy to ensure the long-term sustainability and scalability of the interventions. By implementing this comprehensive solution model, the study aims to contribute to the reduction of adolescent substance abuse, promote healthier behaviors, and foster positive youth development in Addis Ababa City, ultimately contributing to the overall well-being and societal progress of the community.

Key Word: Substance Abuse, Adolescence, Prevalence, SPSS

Impacts of School Feeding Program on School Participation of Children in Primary Schools: The Case of Arada Sub-City in Woreda 04 Addis Ababa

Eden Michael

This thesis was entitled with “the impact of school feeding program on school participation: in the case of Arada sub- city Woreda 04 governmental primary schools. The general objective of this thesis was going to determine how impact of school feeding program in school participation can be managed effectively by applying the benefit of school feeding program. The overall design of the thesis was descriptive research design with mixed research approach and simple random sampling method. So as to collect the required data, primary and secondary sources were used. Information required was collected by using semi structured questioner and open ended interview questions. Yamane sampling method was used, based on this approach 140 target population were used as target population. The data were collected and analyzed on SPSS version 25 descriptively and inferentially. Frequency tables, histogram and bar graph were used from descriptive while correlation and multiple regressions approach from inferential method of data analysis. Reliability of variables was checked by Cronbach's alpha coefficient. The result of this study revealed that school enrollment, school dropout, class attendance has direct and significant relation with school participation. In order to increase school participation, it should identify possible benefits of school feeding program to achieving its intended objectives.

Key Words: School Participation, School Enrollment, School Dropout, Class Attendance, and School Feeding.

Effects of Conflict Induced Displacement on Mental Health of Internal Displaced Persons at Debre Birhan Town

Emrakel Girma

Internal displacement is a major humanitarian crisis that affects millions of people around the world each year and is becoming the fate of mental health problems. This paper is then explored the effect of internal displacement on mental health using Debre Berhan sheltered internally displaced person as one of the cases. The data used in this study were then collected from a sample of 300 internal displaced persons on the variables, such as demographic profile (age, sex, and level of education, employment status, marital status and religion) and SRQ-20 that were currently sheltered in Debre Berhan City and lasted for at least six months. The collected data were then analyzed using summary statistics and logistic regression model. The findings of this study indicated that a significant number of IDPs in Debre Berhan, Ethiopia exhibit signs of mental health problems. Again, the results demonstrated that among internally displaced person in the cases, the chance of mental health problems increased for being male, older in age, unemployed, and orthodox Christian. Therefore, it's important to encourage psychosocial support to IDPs, to: improve mental health services in a way that is helpful to the needs of IDPs, improve awareness-raising campaigns, inform the IDPs about the mental health risks associated with displacement and provide them with information about how to cope with these risks. The pivotal consideration should be given to demographic status of IDPs.

Key Words: Internal Displacement, Mental Health, Post-Traumatic Stress Disorder

An Assessment of Service Provision for People Living with Mental Illness: The Case of Sitota Mental Healthcare Center Addis Ababa, Ethiopia

Hana Kebede

Mental health refers to a person's cognitive, emotional, and social well-being. It encompasses how individuals think, feel, and behave in their daily lives. Having good mental health allows individuals to effectively cope with the challenges and stresses they encounter. Mental health is a crucial component of overall health and well-being. It is estimated that mental disorders affect approximately 1 in 4 people globally, with around 450 million individuals worldwide experiencing mental health issues. Therefore the aim and purpose of the study was to assess the current level of service provision for individuals with mental illness at Stoat mental health care center Addis Ababa, Ethiopia. The objective of the study was to conduct an institutional-based qualitative cross-sectional study among patients seeking treatment at Stoat Mental Health Care Center in Addis Ababa, Ethiopia, from March 1, 2023, to May 15, 2023. 19 and the participants were enrolled through purposive sampling and provided consent before being interviewed to gather data. The findings of the study highlighted several significant challenges in the mental health care system. The limited availability of medications was not only a burden to Stoat Mental Health Care Center but also affected the overall provision of mental health care. Inadequate care and drug scarcity were further compounded by the absence of a legal framework that prioritized the role of traditional healers and healthcare providers who may lack the necessary skills. In addition, the study identified the scarcity of essential psychotropic medications, a lack of awareness and understanding within the community, a shortage of mental health professionals, limited facilities, and the presence of stigma and discrimination as significant obstacles in the mental health care system. In conclusion, the results of the study highlighted the pressing need to improve mental health care provision at the health care center. This includes ensuring the availability of essential medications, increasing the number of skilled mental health specialists, upgrading mental health facilities, and raising awareness among communities about mental health issues. The study recommends comprehensive efforts are necessary to address medication availability, improve access to affordable medications, enhance community awareness, increase the number of mental health professionals, expand facility infrastructure, and combat stigma and discrimination for improved mental healthcare services in Ethiopia.

Key Words: Mental Health, Service provision, Assessment, Mental Illness

Educational Therapy Regarding Drug Abuse among High School Students: The Case of Firehiwot Number Two High School, Addis Ababa, Ethiopia

Roman Kebede

Education plays a critical role in preventing substance abuse. As the prevalence of use of substance abuse continues to increase, educating and taking preventive measures will be an increasingly important method to reduce the consequence of substance abuse. The overarching objective of this research was to explore educational therapy related to drug abuse among high school students at Firehiwot No. 2 High School in Addis Ababa. The researcher employed a mixed research approach to investigate into the research objectives profoundly and generate the most accurate information. To elicit meaningful answers to the research questions, data were collected from both primary and secondary sources. Primary sources included information gathered from questionnaires, face-to-face interviews, and focus group discussions. Subsequently, quantitative data were analyzed using percentages and frequencies, while qualitative data were interpreted using a thematic analytical method. Alcohol and Chat were identified as common drugs abused within the school. As a preventive measure, respondents believed that understanding substance abuse, avoiding temptation, and resisting peer pressure could help deter substance abuse. Some positive results were achieved although it was acknowledged that more efforts were needed. Educational therapy was administered both at the group and individual levels as a sustainable solution to eradicate drug substances from the school. Despite these efforts, the students faced challenges related to drug abuse due to the proximity of drugs around the school, peer pressure, and weak school rules and regulations. The findings prompted recommendations, such as implementing successful school-based programs delivered by trained professionals, targeting a limited number of students, ensuring intense contact, and providing booster sessions for those most at risk. Additionally, involving various stakeholders in the school, including parents, teachers, and students themselves, was emphasized as a crucial step in reducing substance abuse. The focus should not solely be on preventing school dropout but also on implementing mechanisms to address the root of the problem for students who have already entered into it.

Key words: Education, Therapy, Drug Abuse, Intervention, Guidance, Counseling

9. Productivity and Quality Management

Effects of Manufacturing Wastes on Operational Performances of Bottled Water Manufacturing Industries: The Case of Asku PLC

Addisalem Wale

The study was aimed at investigating the effects of manufacturing wastes on the operational performance of bottled water industries in Ethiopia taking the case of Asku plc. To validate data through cross verifications, a triangulated measurement systems were employed including survey questionnaire, semi structured interview, observation and archival data collection. Both qualitative and quantitative methods of data collection were used. And also, reviewing documents and Interviews methods were applied to collect the data. Out of 110 questionnaires distributed from employee of Asku plc using purposive sampling technique, a total of 88 were returned. The finding of the study revealed that all eight lean manufacturing wastes were presented in various forms within the company under examination. It was imperative for the company to take action and address these issues to remain competitive in today's market. The correlation analysis conducted revealed a strong relationship between manufacturing waste and the operational performance of the company. The results of the regression analysis indicated that defects, overproduction, transportation, and excess inventory had a significant impact on at least one of the operational performance measures. It was clear that the manufacturing process and the management of waste had a direct effect on the overall performance of the company. By identifying and addressing the areas of waste, such as defects and overproduction, the company could improve its operational performance and ultimately increased its profitability. In conclusion, the correlation and regression analyses provided valuable insights on the effects of manufacturing waste on operational performance. Furthermore, the analysis of secondary data obtained from Asku plc Archives revealed a concerning trend of high material rejection rates within the company, currently standing at 9.3%. This high rate of rejection was indicative of a significant amount of manufacturing waste, resulting from defects in the production process. Upon further examination of the data, it became clear that the company was experiencing significant downtime due to a variety of factors with 80% of this downtime being attributed to blower machine breakdowns. The company's performance in the most recent budget year was recorded as 41.9%, 37.3%, and 34.6% on the three production lines. These figures highlighted the significant impact that waiting due to material, power, and machine availability had on the company's operational performance and overall efficiency. In order to address these issues and improve operational performance, the researcher suggested both short term and long-term sixes that would dramatically lower the eight manufacturing wastes.

Key Words: Lean Manufacturing, Operational Performance, Manufacturing Wastes

An Assessment of Quality Management Practices: The Case of Cadila Pharmaceuticals(Ethiopia) Manufacturing PLC

Jenberu Getachew

This study was conducted on the assessment of practices in quality management at Cadila Pharmaceuticals (Ethiopia) Manufacturing PLC. A descriptive research design was employed with a questionnaire and interview to get primary data from the employees of CPEL and secondary data from self-observation. Key principles of quality management practices, such as customer focus, leadership or management commitment, engagement of employees, continuous improvement in the company, evidence-based decision-making, and relationship management were used as independent variables accompanied by different measurement instruments under each variable to measure organizational quality management. The data were collected with a 100% response rate to the distributed principle of QMS questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation, and percentages, which were calculated using the Statistical Package for the Social Sciences (SPSS) version 23. The validity of the instrument was checked, and the internal consistency of the instrument was measured using Cronbach's alpha, and the result was greater than 0.7, which signified that the reliability of the data was very good. The results of this study showed that the majority of the employees agreed that Cadila Pharmaceuticals (Ethiopia) was practicing all these QMS principles. The research work identified lack of the employees' commitment, difficulty in performing internal auditing, lack of financial resources or currency, lack of sufficient or consistent training about QMS implementation, organizational structure limitations, and documentation problems as challenges to the implementation of a quality management system in the Organization. The benefits of the CPEL from the implementation of QMS practices were also listed in this study, such as improvement in productivity and efficiency, reduction in cost and waste, competitive advantage, increase in sales and market share, good customer relations, and increased customer satisfaction. This study finally recommends that all potential problems identified in the implementation practice of QMS be given due attention and appropriate preventive and correctiveactions planned ahead during the planning and development stages of the system.

Key words: Assessment, Practices, Quality Management, Quality Management System

Effects of Quality Management Practices on Organizational Performance: The Case of National Tobacco Enterprise (Japan Tobacco International)

Melat Tessema

Due to the current competitive business market in the world, companies are struggling to be more worthwhile by adopting many performances enhancing ways. One of the ways is eliminating non-value adding items around their production areas through lean manufacturing. The aim of this research was to investigate the effects of lean manufacturing on the organizational performance of National Tobacco Enterprise. The research focus areas were overall equipment efficiency, standardized work and 5S as independent variables while cost, quality and waste as dependent variables determining organizational performance of the case company. A quantitative research method was applied through primary data source with targeted and designed questionnaire. The five-point Likert scale was used for organizing the data. The determined sample size was 148 but 123 were returned (83.1%) and filled by the respondents. The collected data were then analyzed using SPSS to present a descriptive result which supported the interpretation. The study tried to answer the effects, improvement, and results of each independent variables 5S, overall equipment efficiency and standardized work respectively. From the overall respondents' responses or from the findings, the lean tool 5S had a positive significance and made a significant improvement on the performance of the company. The conclusion was that overall equipment efficiency had no significance on determining the performance of the organization and standardized work also had less likely significance or effect on the organizational performance. 5S was an appropriate tool of lean manufacturing for sustaining the performance of the company. The study recommends that National Tobacco Enterprise better concentrates on the sustained application and utilization of the tools of lean manufacturing and be embodied for the company to meet its Vision 2030.

Key Words: Lean Manufacturing, Organizational Performance, Lean Tools

Assessing Critical Successful Factors in Implementing Total Quality Management in Mechanical Engineering Service Providing Company: The Case of Berhan Engineering

Shewamene Bejidual

This research was conducted to assess critical successful factors in implementing the total quality management system in the mechanical engineering service sector in the case of Berhan Engineering which was 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 Berhan Engineering. The data were collected with a response rate of 79.1% from the distributed forty three (43) questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation and percentages, which were calculated using Microsoft excel. The validity of the instrument was checked and the internal consistency of the instrument was measured using Cronbach's alpha and the result was 0.93, which signified that the reliability of the data was good. The results of this study identified CSFs in implementing TQM the case of Berhan Engineering. Among the five CSFs identified in the literature, supplier management and employees' training and education were critical problem in implementing TQM. The research work identified lack of the employee's commitment and willingness for quality service, lack of effective supervision, unwillingness of the suppliers to deliver recommended raw materials and products, lack of financial resources, insufficient knowledge about QMS, lack of QMS training, lack of proper equipment and tool available for use, and lack of a quality assurance team and documentations problem which were the challenges in implementing QMS in the company. The benefits of the company from implementation of QMS practices were the company's achievements in improving productivity and efficiency, reducing cost and waste, strengthening cooperation and team work between employees, building good customer relations and increasing the customers' satisfactions, internal communication between departments and personnel. Finally, this study recommends that the company has to deliver organized trainings and education programs to the employees, and work on the supplier management and all the challenges identified in the implementation of QMS.

Key Words: Critical Success Factors, Assessment, Total Quality Management



Research and Knowledge Management Office (RaKMO)

Contact Address:

Tele: +251 011 558 0616

Fax: +251 011 558 0559

P.O.Box: 1211/18490, Addis Ababa

Email: RaKMO@smuc.edu.et

website: <http://www.smuc.edu.et>