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## Preface

For over a decade, St. Mary's University has stood as a beacon of academic excellence, dedicated to molding the next generation of competent, industrious, and visionary professionals. Through our diverse platforms including regular, extension, and distance we meet our students where they are, empowering them to become the qualified human capital that drives national progress.

This edition of the Book of Abstracts showcases the significant scholarly output of the 2024/2025 graduating class. It is a comprehensive collection of 247 research abstracts, with contributions from: Business Administration (100), Project Management (64), Marketing Management (35), Computer Science (21), Accounting and Finance (14), Development Economics (3), Quality and Productivity Management (5) and Social Work (5).

This compilation is more than a summary; it is a conversation starter, a foundation for future innovation, and a bridge between academic theory and real-world application. The Research and Knowledge Management Office (RaKMO) is honored to publish this anthology, upholding our commitment to creating an organized and accessible platform for knowledge sharing. We present this book not just as a record of past achievement, but as an inspiration for the discoveries yet to come.

# **Accounting and Finance**

## **Factors Affecting Transformation of Micro Finance Institutions into Commercial Banks in Ethiopia**

**Tamene Yilma**

The purpose of this study was to investigate the factors affecting the transformation of microfinance institutions (MFIs) into commercial banks, with a focus on large MFIs in Ethiopia. An explanatory research design used combining both qualitative and quantitative approach to collect and analyses primary and secondary data. Six MFIs were purposively selected from the 30 currently registered under the Association of Ethiopian Microfinance Institutions (AEMFI), based on criteria such as capital adequacy, outreach, and operational scale. 54 respondents were drawn from MFI management teams as well as supervision and licensing officers from the National Bank of Ethiopia. Primary data were collected through structured questionnaires while secondary data were gathered through document reviews. The data were analyzed using descriptive statistics and multiple linear regression models in SPSS complemented by qualitative interpretation from interview notes. The findings indicate that ownership and regulatory framework, capital requirement, IT infrastructure, human resource capacity and operational efficiency all have a positive and statistically significant effect on the transformation of MFIs into commercial banks. In contrast, mission drift was found to be statistically insignificant. Interview feedback corroborates these results and highlighting the critical role of institutional planning and resource commitment. The study recommends that MFIs aiming for transformation prioritize internal readiness, strategic investments in IT and human capital, and alignment with regulatory expectations to ensure successful transitions.

**Keywords:** Transformation, Microfinance Institutions, Ownership Governance, Regulatory Framework, Capital Requirement.

## **Assessment of Budgetary Control on the Financial Performance of NGOS in Ethiopia: A Case Study of the Danish Refugee Council**

**Tewodros Kassa**

This study explores the impact of budgetary control on the financial performance of non-governmental organizations (NGOs) in Ethiopia, focusing on the Danish Refugee Council (DRC). In a challenging and dynamic non-profit environment, effective financial management is vital for sustainability and impact. Budgetary control—which includes planning, implementation, and monitoring of budgets—plays a key role in promoting financial discipline, accountability, and efficiency. Using a mixed-methods approach, the research collected data through structured questionnaires and semi-structured interviews with DRC staff engaged in financial planning. The findings show that strong budgetary practices such as formulation, monitoring, variance analysis, and adaptability have a significant positive effect on financial performance. However, challenges such as poor planning, weak monitoring systems, limited staff capacity, and regulatory hurdles were identified. The study emphasizes the need for robust financial systems to overcome these issues and build financial resilience. Aligning financial strategies with organizational values and adapting to changing operational demands can enhance the effectiveness and sustainability of NGOs. The research offers practical recommendations to improve budgetary control, ultimately supporting the long-term success of non-profit organizations in Ethiopia.

**Keywords:** Budgetary control, implementation, monitoring of budgets, DRC, NGOS.

## **The Role of Accounting Information System in Organizational Performance: A Case of NGOS in Ethiopia**

**Dereje Haimanot**

This study examines the role of Accounting Information Systems (AIS) in enhancing organizational performance within selected non-governmental organizations (NGOs) in Ethiopia. Employing a mixed-methods approach, the research combines quantitative and qualitative data collected through structured questionnaires with finance officers, managers, monitoring & evaluation officers, IT professionals and other operational staff from various NGOs. The findings reveal that AIS significantly improves the accuracy, timeliness, and reliability of financial reporting, which in turn supports informed managerial decision-making. Key benefits identified include real-time data access, enhanced internal controls, and automation of financial processes, all of which contribute to operational efficiency and cost savings. However, challenges such as high implementation costs, resistance to change, and limited system integration hinder the full potential of AIS. The study also highlights the underutilization of AIS in strategic planning and recommends targeted interventions, including capacity building, leadership engagement, and technological upgrades, to optimize AIS effectiveness. By addressing these challenges, NGOs can leverage AIS to achieve greater transparency, accountability, and long-term organizational sustainability. The findings provide valuable insights for policymakers, donors, and NGO managers seeking to enhance financial management practices in resource-constrained environments.

**Keywords:** Accounting Information Systems (AIS), decision-making, organizational performance, financial reporting.

## **The Effect of Risk Management on the Financial Performance of Insurance Companies in Ethiopia**

**Tizita Abera**

Insurance services are now being integrated into wider financial industry and the insurance sector plays an important role in the economy of Ethiopia. Profitability is one of the most important objectives of financial management because one goal of financial management is to maximize the owner's profitability. This paper examined the effects of risk management on the financial performance of insurance companies in Ethiopia. Profitability (ROA) is dependent variable while (claim settlement, underwriting, reinsurance ratio, solvency ratio, technical reserve and liquidity ratio) are independent variables. The sample in this study includes twelve insurance companies for eight years (2015-2022). Secondary data obtained from the financial statements (Balance sheet and Profit/Loss account) and, financial publications of NBE are analyzed. The findings show that from the regression results; there is positive and statistically significant relationship between profitability and reinsurance. Solvency ratio, claim settlement, technical reserve, underwriting and liquidity ratio showed negative and significant relationship with profitability. It was also concluded that, the profitability model adopted has been explained in respect to all the independent variables 89.3% of the variance on ROA. Finally, it is suggested that the explanatory variables used in this study should be regressed on Return on Asset to find their extent of relationship on profitability

**Key words:** Insurance, insurance profitability, ROA, risk management organizations

## **Evaluating the Potential of National Id for Enhancing Financial Inclusion in Ethiopia**

**Yonas Hussen Ali**

Financial inclusion is considered important for economic growth, poverty reduction, and social empowerment, in Ethiopia however many people especially those in rural and marginalized areas do not have access to formal financial services. The Ethiopian government has begun rolling out a digital National ID system to enhance identity verification. Yet, its actual potential impact on financial inclusion remains underexplored, representing a key research and policy gap. This study attempted to address the lack of clear evidence on whether or not the National ID system in Ethiopia can help close gaps in financial inclusion. An exploratory qualitative design was employed with data collected through self-structured open-ended questionnaire using purposive and snowball sampling of 15 experts from government, finance, technology, and academia for thematic analysis based on Nowell, Norris et al (2017) six-step method. Finding shows that the National ID system can make KYC processes easier, reduce fraud, and improve access to savings, microloans, and insurance. It also helps with behavioral credit scoring and builds trust in financial services by providing unique, verifiable identities. However, challenges such as poor financial infrastructure, financial and digital illiteracy, privacy concerns, and difficulties in capturing biometric data still exist.

## **Tax Assessment and Collection Problems of Category “A” Taxpayers: The Case of Sululta Sub-City Revenues and Customs Authority Office.**

**Sintayo Teresa Obolu**

Ethiopia faces persistent challenges in raising revenue to support its economic development goals. Taxation has become increasingly important not only as a means of generating government revenue but also as a mechanism for promoting financial progress and social equity. This study examines the tax assessment and collection problems encountered by Category “A” taxpayers within the Sululta Sub-City Revenue Authority Office. The researchers used descriptive research design and qualitative approach was adopted for the study. To bearing the research primary data were gathered from representative taxpayers and tax officers. A total of 286 questioners were distributed for tax employees and sample taxpayers. The research found that tax assessment method and its processes are not clear and assessments of tax are subjective, tax administration system are not effective; complex tax rules and regulations, poor tax procedures, lack of honesty and integrity, corruption and tax evasion. Therefore, the study suggests that the tax authority should spread effective tax assessment and collection process, employed advanced computerized systems, creating continuous awareness and give training both for tax payers and tax office employee, make the tax procedures effective. In general, the tax authority should try to ensure clear, transparent and consistent tax assessment and collection procedures so as to encourage voluntary tax payers.

**Keywords:** Tax Assessment, Collection Problems, Category A Tax Payers

## **The Effects of Internal Audit Control on Financial Reporting Quality: A Study on Selected Microfinance Institutes in Addis Ababa**

**Hiwot Mengesha**

This study aimed to investigate the influence of internal audit control practices on the quality of financial reporting within microfinance institutions located in Addis Ababa. The study was conducted using an explanatory research design to attain this study. The study employs a quantitative research methodology to gather and estimate primary data sources. The sample population consisted of directors, managers, internal auditors, and senior accountants, from which 181 active staff members of microfinance institutions were chosen using a convenient sampling technique to participate in the survey. Primary data were gathered via self-administered standardized questionnaires directed at the selected respondents. Data analysis was performed using a multiple linear regression model to explore the relationship between internal audit control practices and financial reporting quality, specifically focusing on aspects such as audit standard compliance, auditor autonomy, staff competency, the effectiveness of the internal control system, and risk mitigation. Both descriptive and inferential statistical methods were utilized for analysis, facilitated by SPSS version 22.0. The results indicated that all five internal audit practices exerted a positive and statistically significant impact on financial reporting quality. Notably, risk mitigation emerged as having the most substantial effect, followed by auditor independence. The internal control system and audit standard compliance demonstrated a moderate influence, while the impact of professional competency was comparatively minimal. In summary, strict adherence to established audit standards plays a crucial role in enhancing financial reporting quality. The independence of auditors not only facilitates unbiased assessments but also bolsters the integrity of financial statements. Although professional competence contributes positively to financial reporting quality, its impact is less pronounced than that of other factors. The presence of robust risk mitigation strategies and internal control systems within the institutions mitigates the likelihood of inaccuracies and fraudulent activities, leading to more reliable financial statements. Ultimately, the effectiveness of audit systems is essential for sustaining auditor independence and ensuring compliance with relevant standards.

**Keywords:** Audit Standards, Internal Audit Control, Financial Reporting, Microfinance Institutions, Professional Competency

## **Assessment of Internal Audit Practices: In The Case Of Addis Ababa Water and Sewerage Authority**

**Lemlem G/Medhin**

The study focuses on assessment of internal audit practice in case of AAWSA in Addis Ababa and the main objective is to assess the internal audit practice of AAWSA. The study utilized a descriptive research design, incorporating both primary and secondary data. It employed a self-administered questionnaire with closed-ended questions, designed to gather mixed data. It used close ended self-administered questionnaire which is designed to collect quantitative data. The study employed census study since the population of the study is small which was 31 leaders and performers. The method of analysis was done by descriptive statistics, The research showed that the AAWSA's Internal Audit is organized at a Support Process level does financial and performance audit in order to control financial transactions and check the compliance of operational activities against the manuals, rules and regulations, and then, it forwards recommendations based on audit findings. The Internal Audit has been working to achieve financial accountability by checking the revenues and expenses critically. As a result, the Internal Audit has achieved financial soundness, although there are associated problems like lack of data access on the side of auditees, and not using audit recommendations on the side of managers. The Internal Audit in AAWSA is facing problems that hinder it from making the impact it is expected to deliver in AAWSA. The challenges include lack of adequate human resources, shortage of resources and transport, inadequate training given to employees, low use of technology, auditees not providing data on time, wrong attitude on auditors, management not using audit recommendations, and the like. Regarding internal audit practice alignment with international auditing standards and best practices; it has been found out that there is low alignment. The researcher recommends: First, strengthening the capacity of the Internal Audit, giving awareness to the Auditee Departments and employees to organize and give documents properly, bring about attitudinal change towards auditors, improve relationship with Managers and make them sign, and the Property Administration Support Process should improve its property storage and handling methods.

**Keywords:** Audit, internal audit, practice, AAWSA

## **Assessment of Internal Control Practice In The Case Of Hijra Bank Mohammed**

**Abdulkedir**

This study aimed to assess employee perceptions of internal control components namely the control environment, risk assessment, information and communication systems, control activities, and monitoring activities at Hijra Bank. A quantitative research approach was employed, utilizing structured questionnaires distributed to 187 targeted employees across relevant departments. Of these, 165 valid responses were collected and analyzed using descriptive statistical techniques through SPSS version 26. The findings indicated that employees generally perceive the control environment and risk assessment as the strongest components contributing to financial performance, followed by information and communication systems. Control activities and monitoring activities, while present, were perceived as comparatively less consistent in their implementation. These results suggest that while the internal control framework at Hijra Bank is largely established, there is variation in the perceived effectiveness across its components. The study concludes that a more integrated and consistently applied internal control system would enhance operational reliability, financial sustainability, and institutional trust. Based on the findings, recommendations were made to improve transparency in leadership, optimize risk assessment practices, invest in technological infrastructure, and reinforce both control and monitoring activities at the operational level. Further research was recommended to include multiple financial institutions, incorporate objective financial data, and explore qualitative perspectives to enrich the understanding of internal control effectiveness.

**Keywords:** COSO framework, internal control systems, control environment, risk assessment, information and communication, control activities, monitoring activities.

## **Assessment on the Challenges and Prospect of Internet Banking: In The Case Of Commercial Bank of Ethiopia (West Addis Ababa District)**

**Mohammed Seid**

This study attempts to understand and evaluate the challenges and prospects internet banking facilities in Commercial bank of Ethiopia west Addis Ababa district. IT Infrastructure and Competitive pressure it is tried to investigate their influence on the challenges and prospects of internet banking service. The study used mixed research approach. The quantitative data was gathered from 370 respondents out of 399 distributed questionnaires for the bank customers and

310 respondents out of 324 distributed questionnaires for the bank professional staffs. Meanwhile the qualitative aspect of the study used an in- depth interview with the selected bank officials and reviews different literatures which are related to the internet banking and supplement the overall research. Bank employees and customers of Commercial bank of Ethiopia west Addis Ababa district were the primary source of data for working this paper. Also the review of existing literature and the experiences of the researcher in respect of the internet banking system in Commercial bank of Ethiopia west Addis Ababa district. Data is presented through tables, graphs, pie charts and figures. The study identified attitudes of customers and staffs, challenges, prospects and overall performance of Commercial bank of Ethiopia west Addis Ababa district. As per the findings of this study it is observed that prospects include: excellent Banking transactions can be performed from the comfort of the home or office or from the place a customer's wants to, internet banking is the best means to reduce customer over load, internet banking technology helps customer for quickly access account, reduces time spending in the bank and other services and internet banking service is better managing of financial transaction. According to findings the challenges include: customers Lack of awareness on the benefits of new technologies related with internet banking, not literate enough to understand the usage of internet banking service, network and electric power interruption and Languages are an obstacle to use internet banking. The study suggests a series of measures which could be taken by the bank. The measures include, detail training of employees about internet banking, localize language for his customers, internalize electric and network problems, and familiarize their customers with the processes and benefits of the system.

**Keywords:** Internet banking, prospects, challenges, Technology

## **Determinants of internal audit effectiveness in Ethiopian selective private banks: the perception of internal auditors.**

**Remedan Nassir Nuri**

There is a lack of mutual understanding regarding the effectiveness of internal auditing, even though it is a crucial part of business management and the cornerstone of organizations' safe and sound operation. This study aims to evaluate the factors that influence internal audit effectiveness in private commercial banks in Ethiopia. The major objective of this study is to investigate determinants of internal audit effectiveness for Ethiopian private commercial banks. After reviewing relevant literature, the researcher decided to use an explanatory study design. Employees of internal auditors at the head offices of private commercial banks were included in the survey-based study, which also included quantitative research methods. The quantitative study approach is predicated on 32 useful questions that were gathered from 157 respondents from selected private banks (established before 2020). Primary data was used to study this research which was collected through questionnaire and the data was analyzed using SPSS software based on the linear regression model. The competency of internal auditors, inexpediency of internal auditors, organizational setting and information technology tools significantly affect internal audit effectiveness on value adding roll, increase department performance and organizational performance. But the other factor management support from the predictors included in this study that, when we look at the results, becomes irrelevant for the effectiveness of internal audit. The study's researcher primarily advised Ethiopian private commercial banks to improve the efficacy of internal audit by focusing on maintaining and strengthening the organization settings, which in turn improves bank performance overall. Assuring independency of internal auditors in terms of giving their freedom to do their work independently, also private banks should think about placing competent and adequate staff in their offices as it is essential to the efficient execution of the internal audit function. And having support in using ITT to enhance the efficacy of IA function.

**Keywords:** effectiveness of internal audit, Ethiopian private commercial banks and internal audit

## **Challenges and Opportunities of a Digitalized Accounting System and Their Effect on Decision Making: The Case of Bank of Abyssinia**

**Sara W/Aregay**

The main objective of the study was to evaluate challenges and opportunities digitalized accounting system in enhancing informed decision-making at the Bank of Abyssinia. The three independent variables (Components of digitized accounting system, challenges of digitized accounting system and opportunities of digitized accounting system) were evaluated against dependent variable (informed decision making). The target population of this research was 150 employees ,with response rate of 100%(150), of Bank of Abyssinia composed of 38 management staff at and 112 customer service officers at different branches in Addis Ababa using stratified sampling for population distribution. In order to achieve the above objectives, primary data was collected through questionnaire. The study used both descriptive and explanatory research designs and SPSS for data analysis to evaluate and determine the relationship two variables (dependent and independent). The findings of this study showed components digitized accounting system and opportunities of digitized accounting system had positive effect on informed decision making and it also revealed challenges of digitized accounting system had negative effect informed decision making. The researcher recommends that managements of Bank of Abyssinia needs to encourage workers to practice and use digitized accounting system more than the current practice to ensure sustainable growth.

**Keywords:** Digitized Accounting System, Challenges and Opportunities, Decision Making

## **The Effects of Inventory Management on Performance of Midroc Manufacturing Companies**

**Birtukan Haregewoyin**

This study investigates the effect of inventory management practices on the financial performance of MIDROC manufacturing companies in Ethiopia; with the primary objective of analyzing how inventory turnover, debt-to-assets ratio, and asset size affects firm performance, measured by return on assets (ROA). Using panel data from 2020 to 2024 across seventeen companies, since the Hausman model test recommending the random effects model as the most appropriate one the research applies random effects models to test the research hypotheses, where descriptive statistics revealed moderate average profitability and variability in inventory turnover across firms. Correlation analysis showed a positive relationship between firm size and ROA and a negative relationship between debt-to-assets ratio and ROA, while regression results indicate that inventory turnover and debt-to-assets ratio negatively impact profitability, whereas firm size positively influences performance. These findings show the importance of integrating inventory management practices with financial strategy and scaling operations to enhance profitability. The study concludes that excessive inventory turnover and high leverage adversely affect financial performance, whereas larger asset bases enhance profitability, and it recommends improving inventory control practices, reducing financial leverage, and scaling operational capabilities to drive performance.

**Keywords:** Inventory Management, Return on Assets, Debt-to-Assets Ratio, Inventory Turnover, Firm Size

# **Computer Science**

# Potato Leaf Disease Classification Using a Deep Learning Approach

**Abraham Teshome Yibrahu**

Agriculture constitutes the backbone of Ethiopia's economy, with the majority of the population relying on it for their livelihood. However, crop production faces significant challenges due to plant diseases. Among these, early blight and late blight are particularly detrimental to potato cultivation. Consequently, the development of an automated system for the early detection and classification of these diseases is essential. This study aims to build such a system capable of accurately identifying potato leaf diseases. To this end, a design science research methodology was adopted. Information regarding the target diseases was gathered through unstructured interviews, direct observations, and document analysis involving domain experts. A dataset of 6000 images was collected using a digital camera. Despite efforts to ensure high-quality image acquisition, the presence of noise was anticipated; therefore, median filtering was employed for noise reduction.

The study utilized deep learning techniques, including both models trained from scratch and transfer learning-based convolutional neural networks (CNNs). Two custom CNN architectures were proposed and evaluated for the scratch-based approach. For the transfer learning method, pre-trained Visual Geometry Group (VGG-19) and Residual Network (ResNet-50) models were fine-tuned and employed. Python 3.12 was used for implementation, and the Flask micro-framework was utilized to develop a web-based prototype.

The models' performance was evaluated using established metrics such as accuracy, precision, recall, and the F1-score. The experimental outcomes revealed that the initial custom-built CNN model demonstrated competitive performance, providing a baseline for further model achieved 90.3% accuracy, while the second reached 95.6%. On the other hand, the VGG-19 and ResNet- 50 models attained accuracies of 98.8% and 98.1%, respectively. These findings demonstrate that transfer learning—particularly with the VGG-19 model—offers superior and reliable performance for the classification of potato leaf diseases.

**Keywords:** Potato Leaf Disease, Deep Learning, Convolutional Neural Networks (CNNs), Transfer Learning, Training from Scratch, Image Classification, Plant Disease Detection

# Build a Predictive Model for Cardio Vascular Diseases Using Deep Learning Tigist

Assefa Abera

Cardiovascular diseases (CVDs) remain a significant health burden affecting populations globally and contributing substantially to premature mortality. In developing countries like Ethiopia, limited access to early diagnostic systems makes prevention and timely treatment even more difficult. This study explores how deep learning techniques can support early CVD risk detection by analyzing real patient data collected from various Ethiopian healthcare facilities. The research specifically compares the performance of three tabular deep learning models TabNet, TabTransformer, and TabMLP.

The dataset used contains demographic, clinical, and lifestyle attributes from over 100,000 patients. Before training, the data underwent thorough preprocessing; including normalization, handling of missing values, label encoding for categorical variables, and class balancing using the preprocessing techniques such as normalization, missing value imputation, and label encoding. Since the dataset is balanced, no class balancing technique like SMOTE was required. These steps helped to enhance the quality of input data and address potential model bias caused by class imbalance.

The performance of each predictive model was assessed through standard evaluation indicators, including classification accuracy, sensitivity, specificity, F1 measure, and the area under the ROC curve. Among the models, TabNet showed significantly better performance, achieving over 98% accuracy on balanced data. In contrast, TabTransformer and TabMLP recorded accuracies below 90%, even after tuning. The feature importance analysis also indicated that factors such as age, blood pressure, diabetes status, and BMI were strong predictors of CVD risk.

The results highlight TabNet's effectiveness in learning from complex tabular health data and its potential for deployment in real-world clinical decision-making systems. With appropriate integration, this approach could offer a valuable tool for early diagnosis and patient risk stratification in Ethiopian hospitals and similar low-resource settings.

**Keywords:** Cardiovascular Disease Prediction, Deep Learning, TabNet, TabTransformer, TabMLP, SMOTE, Feature Importance, Ethiopia, Clinical Decision Support.

## Deep Learning Techniques for Anomaly Detection in Network Intrusion

Bayisa Zewudie Demissie

The research titled “Deep Learning Techniques for Anomaly Detection in Network Intrusion” illustrate the use of deep learning methodologies to improve Network Intrusion Detection Systems (NIDS). Traditional detection methods often struggle to identify new attack patterns. This study focuses on detecting advanced techniques such as Convolutional Neural Networks (CNNs), Recurrent Neural Networks (RNNs), and hybrid models to increase anomaly detection capabilities. The paper addresses the limitations of conventional NIDS, which primarily rely on predefined attack signatures, making them ineffective against novel intrusions. In contrast, deep learning approaches allow for the classification of network traffic based on learned representations, facilitating the identification of anomalies that deviate from normal behavior. CIC-IDS2017 dataset is utilized for training and evaluating the proposed models. Key findings reveal that with appropriate data preprocessing and hyper parameter tuning, deep learning models can achieve detection accuracies CNN 97.0%, RNN 97.1% and Hybrid 97.6%. The study also examines the balance between detection performance and computational efficiency, suggesting that simpler models may be more suitable for real-time applications. Overall, this research contributes valuable insights into the application of deep learning in cybersecurity, highlighting its potential to enhance anomaly detection in network security and offering practical implementation for improving NIDS effectiveness.

**Keywords:** Deep Learning, Anomaly Detection, Network Intrusion Detection (NIDS), Convolutional Neural Networks (CNNs), Cybersecurity

# Machine Learning - Based ID card Photo Detection for Law Enforcement: Enhancing the Identification of Wanted Individuals

**Mohammed Kedir Adem**

Accurate and efficient identity verification is critical for law enforcement, particularly in regions like Ethiopia where manual ID inspection remains prevalent. This thesis presents a robust Machine\_Learning-Based ID Card Photo Detection System designed to automate and enhance identity verification through advanced computer vision techniques. Leveraging YOLOv8 for real-time object detection and MobileNetV2 for lightweight classification, the system achieves high performance while addressing the unique challenges of Ethiopian ID formats, including variations in lighting, angle, and demographic diversity.

The system was rigorously evaluated on a dataset simulating Ethiopian ID cards, achieving a mean Average Precision (mAP@0.5) of 92.3%, with recall and precision rates of 91.7% and 94.1%, respectively. Field simulations demonstrated a 10% improvement in accuracy over manual verification by human officers, highlighting its potential to streamline law enforcement workflows. Optimized for deployment across diverse hardware, from high-performance GPUs to mobile devices like the Snapdragon 888, the system maintains real-time processing speeds (42 FPS on an NVIDIA T4 GPU) without compromising accuracy.

Key contributions include:

Ethical data practices: Synthetic augmentation and bias mitigation to ensure fairness across demographic groups.

Operational scalability: Seamless integration with existing law enforcement databases and mobile systems.

Tamper detection: Robust performance on forged or degraded IDs through advanced preprocessing and deep learning.

The study concludes with actionable recommendations for nationwide adoption, emphasizing continuous model retraining to counter evolving fraud techniques and alignment with Ethiopia's Fayda Digital ID Program. This work bridges a critical gap in automated identity verification for developing nations, offering a scalable, secure, and ethically grounded solution for public safety.

**Keywords:** ID card verification, YOLOv8, MobileNetV2, object detection, face classification, machine learning, Ethiopian law enforcement, real-time surveillance, forgery detection, identity verification systems

## **Post-Disbursement Loan default prediction using Deep Learning Technique**

**Biruk Belete Lakew**

Loan default prediction is a vital task in modern banking, especially in the context of minimizing financial risks and improving the quality of loan portfolios. Traditionally, banks have relied on static credit scoring methods that assess a borrower's risk only at the time of loan approval. However, such models fail to capture the evolving financial behavior of borrower's post- disbursement, which often leads to undetected risks and increasing non-performing loans (NPLs). This study addresses the critical challenge of post-disbursement loan default prediction in the banking sector, particularly focusing on Global Bank Ethiopia S.C. Traditional credit scoring models often assess creditworthiness only at the initial application stage, leading to significant vulnerabilities from existing borrowers whose financial situations may deteriorate over time, resulting in unforeseen defaults and substantial losses. Motivated by the potential of deep learning to identify early warning signs from transactional and repayment data, this research aims to develop a deep learning-based early warning system for continuous monitoring of existing loans.

The methodology involved collecting static loan details and dynamic repayment/transactional data from Global Bank Ethiopia S.C. This data underwent rigorous preprocessing, including integration, cleaning (handling missing values, duplicates, and anomalies), and feature engineering to create informative static, dynamic, and temporal features. To fix the common issue of class imbalance in loan datasets, the SMOTE Technique was applied to balance the training data. A hybrid deep learning architecture was developed, employing dense layers for static features and Recurrent Neural Networks (RNNs) such as LSTM, GRU, and TFT for sequential repayment data, with concatenation for feature fusion. Model performance was evaluated using metrics including accuracy, AUC-ROC, precision, recall, and F1-score.

The experimental findings confirm the success of the proposed approach. The Temporal Fusion Transformer (TFT) model significantly outperformed LSTM and GRU, achieving the highest AUC- ROC of 0.99, with an accuracy of 97%, a recall of 0.99 for defaults and F1-Score of 0.80. This strong performance is largely due to TFT's capability to effectively capture both static and dynamic features, using its self-attention mechanisms to weigh important time steps, and the robust handling of class imbalance. The study suggest that this deep learning-based model provides a feasible and valuable early warning system that can enable proactive intervention, leading to reduced non-performing loans (NPLs) and enhanced credit risk management practices for financial institutions like Global Bank Ethiopia S.C.

**Key Words:** Loan Default, SMOTE, TFT, LSTM, GRU, Deep Learning

# **Optimizing Wine Production at Awash Wine S.C through Machine Learning Based Forecasting**

**Nathan Demissie**

Awash Wine S.C., Ethiopia's largest wine producer by volume faces repetitive problems with overproduction and underproduction due to inaccurate demand forecasts. These inefficiencies result in inventory waste, labor misallocation, and financial losses. Conventional forecasting techniques like Excel-based models have proved insufficient in capturing seasonal trends, demand volatility, and non-linear market behavior. To solve this problem, this study applies machine learning-based forecasting techniques using actual historical sales and production data extracted from the company's ERP system (Syspro). After preprocessing and feature engineering, multiple supervised learning models are then developed and evaluated, including Linear Regression, XGBoost, and Long Short-Term Memory (LSTM) neural networks. The hybrid architecture that combines XGBoost and LSTM is suggested by leveraging both ensemble and sequence-learning capabilities.

The hybrid model significantly outperforms standalone models, with the lowest forecasting error (MAE of 6,234.90 and RMSE of 9,521.33), and better accuracy (by as much as 12%) compared to the best individual model. This demonstrates that a hybrid machine learning approach can provide a more reliable and responsive forecasting for production planning.

These findings can be then immediately applied at Awash Wine S.C., where the model can be incorporated into the company's existing ERP workflows. In addition to its practical value, this research adds to the growing body of applied machine learning literature by demonstrating a localized, real-world implementation in the Ethiopian manufacturing context.

**Keywords:** Machine Learning, Algorithm, Data Preprocessing, Hybrid Model, Feature Engineering

## **Predicting Bank Credit Risk Using Machine Learning Technique: The Case of Bank of Abyssinia**

**Addisu Baraki Tesfaye**

This study critically analyzes the implementation of machine learning in credit risk prediction within the Bank of Abyssinia (BoA), Ethiopia's best private bank established in 1996. While the banking sector in Ethiopia is emerging highly and facing fierce competition, employment of historical data coupled with machine learning offers a window to enhance credit risk prediction and decision making. The research seeks to construct a prediction model capable of predicting loan repayment likelihood in the hope of addressing the issue of delayed loan repayments and defaults. Based on the BoA loan management system dataset of 19,254 records, the research utilizes data preprocessing activities such as cleaning, transformation, and numericalization in a bid to pre-process 18,580 records for analysis. Four machine learning models of Logistic Regression (LR), Support Vector Machine (SVM), Random Forest (RF), and K-Nearest Neighbors (KNN) were executed with Python code in Google Colab. RF model was highest with 98.13%, followed by LR (93.25%), SVM (93.14%), and KNN (76.97%).

Significant risk factors found are interest rate (31.36%), income (29.26%), and business sector (21.27%). The findings indicate that machine learning can effectively predict credit risk and enable BoA to make intelligent lending decisions and reduce default risk. The study recommends examining other bank risks, for example, operational and market risks, and employing increased datasets with different attributes to enhance model performance. This research is used as a foundation for BoA and other Ethiopian banks to implement evidence-based practices for enhancing operational efficiency and profitability levels and to offer insights to policymakers and future scholars.

**Keywords:** -Machine Learning, Loan Risk Prediction, KNN, SVM, RF, LR

# **Credit Risk Assessment for Non-Performing Loan Prevention in Telebirr Mobile Money Using Deep Learning: The Case of Ethio Telecom**

**Yishak Gebre**

Mobile money has expanded financial inclusion, but non-performing loans (NPLs) threaten its sustainability. To avoid non-performing loans (NPLs), this study investigates the use of deep learning for credit risk assessment in Telebirr mobile money. Non-performing loans (NPLs) pose a significant financial burden on mobile money providers. These unpaid loans limit lenders' ability to offer new credit and hinder financial inclusion. For telebirr mobile money loan applications, this study suggests a deep learning-based credit risk assessment model.

Deep learning algorithms are well-suited for examining the different elements that affect loan repayment behavior because they are excellent at spotting intricate patterns in data. The research involves gathering historical telebirr mobile money loan and saving transaction data, loan application details, and customer information, followed by cleaning and preparing the data for deep learning analysis. Creating and honing a deep learning model that uses the features that are extracted to forecast the chance of loan default. Evaluating the model's performance using metrics such as recall, accuracy, and precision.

The performance of various neural network architectures was evaluated. Feedforward Neural Networks (FNNs) achieved the highest accuracy at 91.87%. Convolutional Neural Networks (CNNs) followed closely with 91.64%. Recurrent Neural Networks (RNNs) obtained an accuracy of 90.23%, while Long Short-Term Memory networks (LSTMs) yielded the lowest accuracy at 89.90%.

By accurately identifying high-risk borrowers, the model can help telebirr mobile money provider informed lending decisions, minimizing loan defaults and by enabling lenders to offer credit to a wider range of customers, the model can promote financial inclusion in developing economies where mobile money plays a crucial role. This research aims to develop a robust deep learning model that effectively assesses credit risk in mobile money lending. This contributes to a more sustainable mobile money ecosystem and facilitates broader financial access. This research expects the deep learning model to identify borrowers with a high risk of defaulting on loans with greater accuracy compared to traditional methods. This enables mobile money providers to make informed lending decisions, reducing NPLs and promoting financial inclusion.

**Keywords:** Mobile Money, Non-Performing Loans, Credit Risk Assessment, Deep Learning

# **Ethiopian Car License Plate Detection and Recognition in a Noisy Environment Using Deep Learning**

**Henok Engida**

This exploration is end to develop a system that can help humans by automatically detecting and identifying Vehicle license plate in Ethiopia. Such a study is important as a volume of traffic on roads becomes adding gradationally, the homemade process in auto license plate recognition becomes a serious problem for business operation system. This study thus attempts to probe this problem in terms of security, time operation, and cost saving and leading our country to digital world.

To begin with, a dataset including 2000 automobile photos was created for model comparison. To choose the best option, two object detection algorithms Faster R-CNN and Fast R-CNN were trained and evaluated on the same dataset using the same model.

The criteria for the comparison in between the object discovery algorithm were Accuracy, average prediction time, and total training time taken. It was set up that Faster R- CNN gives high delicacy, short average vaticination time, and short total training time. After that fresh 500 buses and cropped license plate images were added to the set dataset and grounded on this, object discovery networks were trained using Faster R- CNN one for plate discovery and another for character recognition on the detected plate.

The proposed approach has been tested on test set and latterly collected images of public license plate of Ethiopia. Both the trained models were achieved a high accuracy which is 98 and 99 chart over 0.05 IoU for plate discovery and character recognition independently and takes on average 15 seconds to complete the recognition of a license plate and recognition of its law. The experimental result is promising to develop an applicable system. The study could be farther delved on other countries plate discovery and character recognition for designing multilingual character recognition.

**Keywords:** Automatic Vehicle Identification, Convolutional Neural Network, Fast R- CNN, Deep literacy, Object Discovery, Optical Character Recognition

## **Mung-Bean Quality Grading System Using Image Processing**

**Yigezu Beshah Firde**

Agriculture remains the backbone of every nation economy. Ethiopia is an agricultural country, and mung bean is one of the main products. The grains are used for domestic consumption and export. Even though fast and safe methods are necessary for grading mung bean quality for the agriculture industry, manual grading systems have still been used broadly. Recently, enterprises in the world incline towards the automation system. Likewise, developing a system that able to recognize a mung bean, and evaluate the quality of a bean is critical in Ethiopia. Various classification models were developed and evaluated to determine the most effective algorithm for mung bean quality grading. Among the tested models, The VGG19 model achieved the highest performance regarding precision and accuracy, proving its effectiveness in distinguishing between different quality grades of mung beans. The required 6000 images will be collected from Ethiopian Commodity Exchange (ECX), and 80% of the image used for training and 20% of the image used for testing. However, during image acquisition, noises on an image are always expected, therefore, different noise filtering techniques will perform based types of noises that will occur on an image. Once the images are free from noise, the researcher will perform thresh- holding segmentation algorithms to separate background and foreground images. Accordingly, morphological and color features will extract from foreground images. Transfer learning deep convolutional neural networks will implement to develop a classifier model. To do so, Python

3.7 tool will utilize, and flask micro-framework will be used to develop a prototype. The developed classifier model performances will evaluate through precision, recall, accuracy and f- measure. Based on the above methodology, a classifier model for mung bean quality that able to classify as an impurity, defected, and pure as per human beings are visualize and classify the mung bean quality through an expert will be expected.

**Keywords:** computer vision, neural network, Segmentation, deep learning

## Face Verification during Customer Onboarding for Neo-Bank Using Deep Learning: In Case of Ethiopia

**Ruth Desu Gebre**

The banking sector serves as the backbone of any economy, playing a vital role in financial intermediation by mobilizing funds into productive sectors. The rise of digital banking and technologies such as electronic banking (e-banking), e-money, and mobile banking has transformed financial services. Neo-banks, which operate without physical branches, are emerging as innovative solutions to meet customer needs for accessibility and efficiency. Ethiopia is in a phase of digital transformation, aiming to enhance financial inclusion and modernize its economy. This research focuses on enhancing the customer onboarding process in Ethiopia's financial sector by automating face verification using deep learning techniques. As financial institutions are on rapid digital transformation, traditional Know Your Customer (KYC) processes remain time consuming, costly, and vulnerable to errors. The study proposes a neural network model for face detection and verification to the self-registration process in neo-banking systems. The research explores key components, including feature extraction, image preprocessing, and training methods, to optimize model accuracy. It fills the gap in Ethiopia's current manual KYC process, by giving a solution to improve efficiency and security using deep learning. The importance lies in reducing onboarding time, improving user experience, and forming customer trust. The dataset containing 76 individuals, each with ID and selfie image pairs, was used for experimentation. Due to the dataset's initial structure containing only positive ID-selfie pairs, synthetic negative pairs were created by combining mismatched images across different individuals to balance the training data. Pre-trained face recognition models Face Net (128-D embedding), VGGFace (2622-D), and Arc Face (512-D) were employed to extract facial embedding's. These embedding were processed using absolute difference vectors and classified using a Multi-Layer Perceptron (MLP) model. The data was split into training (70%), validation (15%), and test (15%) sets, with further data augmentation applied to increase robustness. Evaluation was performed using standard metrics including accuracy, precision, recall, F1-score, ROC AUC, and confusion matrix. Among the three models, Face Net outperformed the others, achieving a validation accuracy of 99.74%, precision of 100%, and F1-score of 98.36%, demonstrating its effectiveness in ID-selfie face verification tasks.

This research shows up the power of AI-powered identity verification to support Ethiopia's digital financial ecosystem by enhancing security, user experience, and onboarding speed. It recommends the adoption of Face Net for real-world applications and outlines future improvements such as fine-tuning, larger datasets, and threshold optimization to further boost model generalization and accuracy.

**Keywords:** Neo-bank, Digital Bank, Deep learning, Onboarding, know your customer (KYC), CNN, MLP, Pre-trained

## **Real-Time Transactional Fraud Detection in Financial Services Using Machine Learning Techniques:**

**Solomon Ayele Regassa**

This Study presents a novel hybrid machine learning approach for real-time transactional fraud detection in the financial services sector, specifically focusing on the Ethiopian banking context. Traditional rule-based and batch-processed fraud detection systems often struggle with the dynamic and evolving nature of modern fraud schemes, leading to high false positives and delayed responses. To address these limitations, the proposed model integrates Isolation Forest, an unsupervised anomaly detection technique, with XGBoost, a powerful supervised classification algorithm.

The study leverages a unique dataset of 250,200 real-world debit card transaction records, with 200 labeled as fraudulent, representing a highly imbalanced dataset with a fraud rate of 0.08%. A comprehensive data preparation pipeline was implemented, including handling missing values, feature engineering (e.g., temporal features like hour, day, and a binary 'Is Night' indicator), categorical encoding, feature scaling, and dimensionality reduction using Principal Component Analysis (PCA). To mitigate the severe class imbalance, the Synthetic Minority Over-sampling Technique (SMOTE) was applied exclusively to the training data. The Isolation Forest model was trained on legitimate transactions to generate anomaly scores, which were then augmented as a new feature for the XGBoost classifier. The XGBoost model, configured with `scale_pos_weight` to address class imbalance, was trained on this augmented dataset.

Evaluated on an unseen test set, the hybrid model demonstrated strong performance in detecting rare fraud cases while minimizing false positives. Key performance metrics include a precision of 0.61, a recall of 0.93, an F1-score of 0.73 for the fraudulent class, and an impressive ROC-AUC score of 0.986. The model correctly identified 40 out of 43 fraudulent transactions and minimized false positives to 26 out of 49,997 legitimate transactions. A Streamlet-based interface was developed to demonstrate the model's real-time prediction capability, validating its readiness for practical deployment. This research contributes a practical and scalable machine learning framework tailored to local fraud patterns, enhancing financial security and operational efficiency in developing economies like Ethiopia.

## Amharic Text-based Emotion Detection Using Deep Learning

Rahel Fikadu

Amharic, the official working language of Ethiopia, is rich in emotional and cultural expression. Detecting emotions in Amharic text is a growing area within Natural Language Processing (NLP), with the potential to support applications like sentiment analysis, mental health monitoring, and user engagement analysis. With recent advances in deep learning, it is now possible to design models that can automatically classify emotions from text, even in low- resource languages such as Amharic.

In order to address this issue, we gathered over 20,000 Amharic-language comments from social media sites like YouTube and TikTok. We carefully labeled each comment with one of five emotions: Happy, Sad, Angry, Fear, and Hope. Before training the models, we cleaned the data. This included removing unnecessary words (called stop words), converting emojis to text, and breaking sentences into words so the computer could understand them. We used FastText, a tool that helps computers understand word meanings, to prepare the words for learning.

Two deep learning models Long Short-Term Memory (LSTM) and Bidirectional LSTM (BiLSTM) were implemented and compared. To ensure balanced learning across emotion categories, Stratified K-Fold Cross-Validation( $k=2$ ) was used. Techniques such as EarlyStopping, ReduceLROnPlateau, and a dropout rate of 0.3 were applied to improve generalization and prevent overfitting. The models were trained using the Adam optimizer with a learning rate of 0.0001 and categorical cross-entropy as the loss function.

The results showed that while the LSTM model achieved an accuracy of 82.67%, the BiLSTM model significantly outperformed it, achieving 88.69% accuracy. BiLSTM also scored higher in terms of precision, recall, and F1-score, proving its superior ability to understand emotional expressions in Amharic text. These findings demonstrate that deep learning—when combined with FastText and proper pre-processing can be highly effective for emotion detection in low- resource languages.

**Keywords:** Amharic, Emotion Detection, Deep Learning, LSTM, BiLSTM, FastText, Natural Language Processing, Social Media, Text Classification, Low-Resource Language

# Behavior-Based Insider Threat Detection Using Deep Learning for Payment System Operators

Frezer Eshetu

Insider threats remain one of the most subtle and disabling cyber security issues for financial institutions, particularly payment system operators who store huge amounts of sensitive transaction data. Unlike external attacks, insider threats come from authorized users who utilize legitimate privileges to execute malicious or policy-flexing behavior. Insider threats are difficult to detect using traditional security software because they mimic standard user behavior. This paper proposes a behavior-based insider threat detection model and presents comparative experiments using hybrid CNN–BiLSTM, LSTM, BiLSTM, and CNN–LSTM architectures. The model learns from normal behavioral patterns in system log activity and identifies anomalies without labeled attack training data. The dataset is comprised of 369,212 raw log events reduced to 26,242 user session sequences from real-world organizational systems. Following preprocessing steps such as timestamp normalization, categorical encoding, scaling, and sequence generation, the data was split into 20,993 training and 5,249 test sequences. Two sequence generation approaches were utilized: one per-session grouping and another per-user multi-session aggregation to gain insight into both short-term and long-term patterns of behavior. This twofold approach enabled the model to learn from both individual session behavior and collective user behavior over a period of time. Anomaly detection is based on reconstruction error, with a dynamic threshold at the 99th percentile of the error distribution. Sessions above this threshold are marked as being anomalous. The CNN-BiLSTM model demonstrated excellent performance in detecting subtle insider activities while maintaining a low false positive rate. Comparative experiments with LSTM, BiLSTM, and CNN-LSTM models confirmed the high detection sensitivity, generalization, and stability of the hybrid model. In conclusion, this work provides a robust, scalable approach to proactive insider threat detection within high risk domains like payment systems, where early detection of malicious insiders is critical to ensuring operational integrity as well as regulatory compliance.

**Keywords:** Insider Threat Detection, Anomaly Detection, Deep Learning, BiLSTM Auto encoder, Behavioral Analytics in Payment Systems.

## Fashion Trend Prediction Using Deep Learning

**Rediet Samuel**

The rapid rate of change in the fashion business, caused by cultural, social, and technological influences to alter consumers' tastes, necessitates effective forecasting of fashion trends. It has become a vital instrument for designers, retailers, and marketers who are eager to lead in the competitive industry. It assists in on-time production and control of inventory, lessening waste and aligning product supply with consumer demands. While traditional forecasting methods have been market analysis- and data-judgment-based, increasingly they are being supplemented or replaced by data-driven methods, particularly with the advances in computer vision and deep learning that enable analysis of visual data from images.

We used a large full-body fashion image dataset, representing many styles, ages, and time periods. Preprocessing was necessary to ensure similarity and enhance the accuracy of the model. This involved resizing photos to a standard resolution suitable for deep learning models, categorizing them into pre-defined fashion categories, and splitting the dataset across training, validation, and test. Such finer preprocessing is essential in ensuring proper class balance, noise reduction, and redundancy, as well as finally improving the models' reliability and generality.

To validate the efficacy of deep learning in fashion trend forecasting, we used three of the best convolutional neural network (CNN) models: XceptionNet, Inception V3, and ResNet 50. Models were fine-tuned using transfer learning with pre-trained weights for our specific fashion dataset. Model performance was rigorously evaluated using accuracy, precision, recall, and F1 - score. Our comparative study revealed that XceptionNet performed the best with the highest training and validation accuracy and lowest loss, mostly because of its depth-wise separable convolutions and its aggressive regularization. ResNet 50 achieved quicker convergence, with its best performance lying in 12-18 epochs, due to its residual connections, although its accuracy was slightly less than that of XceptionNet. Inception V3 provided an optimal trade-off between model complexity and accuracy, albeit at the expense of increased epochs in converging. All these results collectively position the vast potential of CNN-based models in automatic fashion trend prediction and point to promising avenues in their integration into real-time fashion analysis.

**Keyword:** Personalized Fashion Prediction, Deep Learning, Body Shape, Skin Tone, XceptionNet, Inception V3, ResNet-50, Computer Vision, Fashion Trend Forecasting, Inclusivity in Fashion

# Investigating the Mechanisms of AI-Powered Disinformation in Social Media Mihretab

## Nigussie

The proliferation of the use of artificial intelligence technologies in social media has been associated with a surge in AI-generated disinformation that majorly compromises information integrity and public trust. This thesis, entitled Investigating the Mechanisms and Mitigation Strategies of AI-Powered Disinformation in Social Media, is thus designed to explore and address the various complexities in the identification and mitigation of such misinformation. By considering a rich dataset of labeled social media posts and news articles, we followed the application of different machine learning models, namely Naive Bayes, Support Vector Machines, and Logistic regression to classify the content into either fake news or AI-generated.

Our results emphasize that the Logistic regression model had the best performance among the algorithms applied, with 75% accuracy in fake news detection, and SVM with 75% confidence in identifying AI-generated content. These findings therefore confirm the potential for using machine learning to enhance detecting capabilities in the fight against misinformation. This work provides a comprehensive methodology that involves preparation of data, implementation of the models, and metrics of evaluation, adding value to any future research in this area.

This finally leads to a strong case being made to ensure that detection frameworks are robust and adaptable to handle whatever shape AI-generated disinformation will take in the future-necessary for the encouragement of better-informed discourse and the preservation of public trust in online sources of information.

**Keywords:** AI-generated disinformation, machine learning, fake news detection, social media, Logistic regression model, misinformation mitigation, content classification.

**Mental Health Assistant Model for Amharic Language Using Deep Learning Approaches**  
**a Thesis Presented**

**Soliana Tilahun**

Mental health support remains inaccessible for many individuals, particularly in regions where low- resource languages, such as Amharic, are predominant. In Ethiopia, where Amharic is the primary language for over 90% of the population, the lack of culturally and linguistically tailored digital mental health solutions exacerbates the challenge. This study addresses this gap by proposing a deep learning- based Mental Health Assistant Model for the Amharic language, designed to provide accessible and personalized therapeutic guidance through a question- answering system. The research leverages advancements in natural language processing and deep learning, specifically employing transformer-based models and sequence-to-sequence architectures to interpret and respond to mental health queries in Amharic. A curated dataset, derived from the DSM-5 and Ethiopian mental health resources, was developed to ensure cultural and linguistic relevance. The model integrates Word2Vec embedding to enhance semantic understanding and custom rules to improve conversational flow. Three neural network variants— single LSTM, single GRU, and transposed GRU were evaluated, with the transposed GRU achieving the highest accuracy of 79.86%. The study highlights the significance of combining deep learning with rule- based systems to handle the complexities of low-resource languages. Evaluation metrics, including cross- validation, F1-score, and human testing, demonstrated the model's effectiveness, with user acceptance scores averaging 76.2% for naturalness, relevance, and usability. The inclusion of Word2Vec improved accuracy from 59.81% to 79.62%, underscoring its role in contextual understanding. Despite its successes, the model currently supports only single-turn interactions and lacks voice command functionality. Future work aims to expand its capabilities by incorporating multi-turn dialogues, voice-based interactions, and advanced preprocessing techniques. This research contributes to the field of assistive technologies by providing a scalable, culturally sensitive solution for mental health support in Amharic, with potential applications for other underrepresented languages.

**Keywords:** Mental health, Amharic language, deep learning, question-answering systems, natural language processing, assistive technology.

# ATM Card Transaction Fraud Detection Using Deep Learning Approach: The Case of Wegagen Bank

Andualem Taye

The rapid advancement of technology in banking, particularly with ATMs and electronic payment systems, has brought convenience but also a significant surge in fraudulent activities, notably ATM transaction fraud. Financial institutions in Wegagen Bank in Ethiopia face considerable risks from these sophisticated fraud schemes. Traditional, rule-based, and manual fraud detection methods are proving inadequate against these evolving threats, often leading to false positives, customer inconvenience, and a negative impact on the bank's reputation and financial performance.

The study aims to deal with these issues by integrating machine learning, specifically deep learning, to develop a more responsive and accurate fraud detection system. The overarching goal is to explore how deep learning algorithms can be effectively designed and implemented to surpass traditional methods in detecting ATM card transaction fraud. By conducting a literature review, collecting and preprocessing historical transaction data from Wegagen Bank, selecting relevant features, designing and implementing various deep learning architectures.

The data collection phase focuses on sourcing historical transaction records from Wegagen Bank's ATM database, encompassing various attributes like transaction ID, amount, timestamp, merchant details, and cardholder information, alongside both legitimate and fraudulent transactions. Ensuring high data quality is crucial, involving the evaluation of completeness, consistency, and accuracy, with missing values and outliers meticulously addressed.

Three algorithms for deep learning that are especially well-suited for sequential transaction data are examined in the study for model development: auto encoders for unsupervised anomaly detection, long short-term memory networks (LSTMs) for capturing long-range dependencies, and recurrent neural networks (RNNs) for analyzing time-series patterns. The performance of the models can be thoroughly assessed using common measures including F1-score, recall, accuracy, and precision. With precision of 0.9446, accuracy of 98.30%, 0.9688 recalls, and the F1-score of 0.9565, the LSTM model outperformed RNNs and greatly outperformed Auto encoders, which demonstrated noticeably poor precision and recall, according to experimental results from preliminary tests.

**Keyword:** Deep learning, ATM, fraud, Wegagen bank, detection

## **SIM-Box Fraud Detection Using Machine Learning Approach in The Case of Ethio - Telcom**

**Wubeshet Asamenew Abera**

The global telecommunications industry faces significant challenges from sophisticated fraud schemes, particularly SIM-box fraud which costs Ethio Telecom approximately \$89 million annually. To address this critical issue, we developed an advanced machine learning framework that analyzes 2.9 million daily Call Detail Records (CDRs) across Ethio Telecom's multi-network infrastructure. Our comprehensive approach begins with automated data collection from CBS and CRM systems, followed by rigorous preprocessing to handle class imbalance (12% fraud prevalence) and sophisticated feature engineering to identify key fraud indicators such as abnormal call durations and geographic inconsistencies. We implemented a robust SQL-based data pipeline that integrates features from CDR, Voice, SMS, and Data tables, while employing time-window aggregation (1-hour, 1-day, and 3-day intervals) for comprehensive fraud pattern analysis. Through extensive evaluation of four machine learning models using Scikit-learn - including TabMLP for deep pattern recognition, Random Forest (achieving 100% precision/recall), XGBoost (99.9% accuracy), and Isolation Forest for unsupervised anomaly detection - we developed an ensemble model demonstrating exceptional performance with perfect 1.00 AUC- ROC scores and less than 0.01% false positives, representing a 15% improvement over Ethio Telecom's existing Fraud Management System. These results clearly demonstrate the superior capability of TabMLP and ensemble methods in enhancing fraud detection for telecom operators in developing markets. Our research provides practical, actionable solutions including real-time deployment strategies and regulatory recommendations that enable operators to proactively detect fraud, significantly reduce financial losses, and strengthen overall network security against evolving threats.

**Keywords:** Machine Learning, SIM-Box, SIM-Box Fraud, Call Detail Record, Classification, International Call Bypass, Telecommunications Fraud, and Ethio Telecom

# **Human Skin Disease Classification Model by Deep Learning Approach Asegедеч**

**Demissie Dubie**

Our skin serves a variety of purposes as our body's outermost covering. Millions of people worldwide suffer from different forms of skin disease, making it a major health concern. In Africa, it is believed that between 21 and 87 percent of children suffer from a skin ailment. Numerous bacterial, fungal, and viral illnesses can damage the skin. According to recent WHO data from 2018, skin illnesses are responsible for 904 deaths in Ethiopia. Identifying a disease from manual symptoms takes much time and requires a great deal of skill to perform right. In this thesis, we propose a CNN model for classification of human skin conditions such as Acne, Actinic Keratosis Basal Cell Carcinoma, seborrheic keratosis and other Benign Tumors, warts moll scum and other viral infections, Vasculitis's, Vitiligo, vascular Tumors, urticarial Hives, Tinea Ringworm candidiasis and other fungal infections, systematic Disease, Psoriasis pictures Lichen Planus and, Poison Ivy and other Contact Dermatitis, Melanoma Skin Cancer Nevi and Moles, Lupus and other Connective Tissue diseases, Light Diseases and Disorders of Pigmentation, Herpes HPV and other STDs, Exanthemas and Drug Eruptions, Eczema, Cellulitis Impetigo and other Bacterial Infections, Atopic Dermatitis, Actinic Keratosis Basal Cell Carcinoma and other Malignant Lesions Since there is no skin disease data at Alert Dermatological Hospital, the researcher used a smartphone camera to take 396 pictures of patients with acne and vitiligo skin lesions at Alert Hospital in Addis Ababa. The remaining 1,337 photos were taken from publicly accessible sources on the Kaggle website, making a total of 1,733 image datasets for the twenty-class classification of skin disorders. After an expert dermatologist confirms the diagnosis, the photos are taken and saved in JPG format. Following the collection of datasets, picture pre-processing is used to improve the effectiveness of the approach for classifying human skin diseases. The 224 by 224 image size must be normalized. The pictures are then divided into 20 classes using softmax. After testing the mobileNetV2 model the study achieved the overall performance accuracy is 88%. The next model uses VGG16 this model accuracy performance is 86%. This indicated the MobileNetV2 model is better than the VGG16 models for this study.

**Keywords:** Skin Disease, Deep Learning, Image processing, VGG16, MobileNetV2

## **IOT Solution Framework for Agricultural Practices in Ethiopia Bethel Wosenyeleh**

### **Tilahun**

In light of growing issues including food insecurity, variations in the climate and slow adoption of technologies, Ethiopia's agriculture sector needs revolutionary solutions. Farming systems can be modernized and productivity increased through the incorporation of digital technology, especially the Internet of Things (IoT).

Agriculture is the main source of income for most Ethiopians and is the foundation of the national economy. However, Ethiopian agriculture is characterized by low productivity and inefficiency because of its reliance on traditional agricultural methods, lack of access to real-time data, and susceptibility to environmental and disease-related hazards. Although precision agriculture, which incorporates Internet of Things technology like automation, machine learning, and real-time data collecting, has revolutionized many global contexts, its use in Ethiopia is still quite limited.

By creating a conceptual framework for IoT solutions specifically suited to Ethiopia's agriculture industry, this study aims to address these issues. Through organized levels involving sensing, data transmission, processing, and compliance, the framework intends to improve early disease detection, resource management, and productivity. In order to accomplish this, the study used a mixed-methods strategy that included expert interviews, survey questionnaires, and literature reviews. The framework was theoretically validated through expert feedback and pilot evaluation, and it was assessed using standards including ISO/IEC 27400, NIST SP 800-213, and SOC 2.

Key findings show that agricultural experts are very interested in IoT, but there are also obstacles including infrastructure shortages, low awareness, and device cost. The framework received high ratings for standards compliance (4.5), feasibility in the Ethiopian context (4.4), and integration potential (4.3) from the expert assessment. Despite the fact that it has not been tested in the real world, the approach offers a scalable, standards-aligned strategy for changing Ethiopian agricultural practices and also the study's findings add to the body of knowledge on digital agriculture and IoT standards in low-income nations, both academically and practically.

**Keywords:** Internet of Things (IoT), IoT Framework, ISO/IEC 27400, NIST SP 800-213, SOC2, Compliance Standards, Precision Farming.

## Identifying Spam and Ham Emails with Deep Learning Models

**Ashenafi Kassa**

This research focuses on enhancing the accuracy and responsiveness of spam email classification through deep learning models. As unsolicited emails continue to proliferate, conventional filtering techniques often fall short due to the evolving nature of spam. The primary objective was to evaluate and compare the performance of several deep learning models namely Convolutional Neural Networks (CNN), Multi-Layer Perceptron (MLP) , Long Short-Term Memory networks (LSTM), Bidirectional LSTM (BiLSTM) alongside a classical Support Vector Machine (SVM) in identifying spam versus legitimate (ham) emails.

A real-world dataset exceeding 200,000 email samples was employed, from which a balanced subset of 20,000 samples was extracted for model training and evaluation using an 80:20 split. Preprocessing included standard methods such as lowercasing, stop word elimination, tokenization, and padding sequences. The study focused on deploying lightweight yet effective models suitable for real-time usage, intentionally excluding transformer-based architectures due to computational constraints. Evaluation relied on metrics like accuracy, precision, recall, F1- score, and latency.

While the SVM yielded the highest performance with 97.98% accuracy and an F1-score of 97.93%, deep learning models—particularly BiLSTM and LSTM—also achieved strong results, with F1-scores exceeding 95%. Inference speed analysis showed CNN and MLP to be more suitable for time-sensitive applications. The findings confirm that incorporating context, such as subject line analysis and sequential text processing, improves detection reliability. The study recommends future exploration into hybrid models, attention mechanisms, and scalable real-time implementations to build robust and adaptive spam filtering solutions.

**Keywords:** Spam Email Detection, Ham Emails, Deep Learning, Machine Learning, Email Classification.

# **Business Administration**

## **The Effects of Electronic Banking Services on Customers' Satisfaction: the Case of Selected Branches of Wegagen Bank in Addis Ababa**

**Hirut Legess**

Despite the rapid advancement of electronic banking (e-banking) services in Ethiopia, Wegagen bank appeared to lag behind in fully leveraging these technologies to enhance customer satisfaction. The main objective of this study was to investigate the effects of electronic banking service on the customers' satisfaction in Wegagen Bank in Addis Ababa. The researcher specifically focused on assessing the current practices and extent of adoption of e-banking services in WB, the effects of electronic banking services on the customers' satisfaction and assessing the relationship between the-banking service and customers' satisfaction. To attain the objectives, mixed research methods (quantitative and qualitative) were employed. Accordingly, three data-gathering instruments (questionnaire for WB customers, interview for both WB workers and customers, and document analysis) were used to collect data. Based on their large number of customers, three WB branches (Stadium, Lideta and Abnet) were chosen as study areas. From these selected three WB branches **345** customers were selected as respondents using a purposive sampling technique. Additionally, from these branches, **three** workers (one from each branch) and **five** customers were also purposely selected for the interview. The data were categorized and analyzed using descriptive statistics (percentage, mean, Standard Deviation, Pearson correlation and linear regression) for quantitative data, and thematic content analysis with qualitative data. The main findings are: the bank has moderate (Grand mean score= 3.38) practice of e-banking service and the customers have better habit of using the service in WB. On the other hand, availability of internet/wifi ( $\mu=3.6$ ), speed and modernity of systems ( $\mu= 3.59$ ) and availability of materials ( $\mu= 3.58$ ) are the main challenges customers face to have e-banking services. As Pearson correlation coefficient(r) (.083) indicates, there is very weak positive relationship between e-banking practice and customers' satisfaction, and this implies that the bank needs maximum effort to enhance its customers' satisfaction in e-banking services in conclusion, Wegagen bank has a valuable experience of facilitating convenient, prompt and extra-expense saving e-banking service though there are challenges like system reliability, ease of use and service speed that hinder customers to have high satisfaction in the e-banking service. However, such challenges might cause the insignificant but positive correctional relationship between e-banking service and customers' satisfaction. Accordingly, recommendations for concerned bodies have been forwarded based on the drawn conclusions.

**Keywords:** Electronic Banking, Bank Service, Customer Satisfaction, Challenges of E-banking

## **E Influence of Social Media Marketing On Brand Awareness: The Case of Techno Mobile in Addis Ababa**

**Ikram Kedir Shifa**

This study examines the influence of social media marketing on brand awareness, focusing on Techno Mobile in Addis Ababa, Ethiopia. The rapid growth of digital platforms has transformed marketing strategies, making social media a critical tool for enhancing brand visibility and consumer engagement. Despite Techno Mobile's investments in social media marketing, there is limited empirical evidence on its effectiveness in the Ethiopian context. This research addresses this gap by analyzing key factors such as the frequency of social media marketing activities, user-generated content (UGC), platform selection, influencer marketing, and engagement metrics. A quantitative research approach was employed, utilizing structured questionnaires distributed to 365 respondents selected through stratified sampling. Data were analyzed using descriptive statistics, correlation, and regression analysis. The findings revealed that the frequency of marketing activities, UGC, platform type, and influencer marketing significantly enhance brand awareness ( $p < 0.05$ ), with platform selection showing the strongest correlation ( $r$

$= 0.988$ ). However, engagement metrics, while positively correlated, were not statistically significant ( $p = 0.084$ ). The regression model explained 97.9% of the variance in brand awareness, underscoring the robustness of the predictors. The study concludes that Techno Mobile can optimize its social media strategies by prioritizing platform-specific content, encouraging UGC, and leveraging influencer partnerships. These insights contribute to both academic literature and practical marketing strategies, offering actionable recommendations for brands operating in competitive digital landscapes.

**Keywords:** Social media marketing, brand awareness, Techno Mobile, user-generated content, influencer marketing, engagement metrics.

## **Effects of Training on Employee Performance: The Case of Nib International Bank Head Office**

**Israel Addis**

The primary objective of this study was to examine the effect of training on employee performance in NIB Head Office in Addis Ababa. To achieve this, the student investigated how various dimensions of training align with employee performance. The study employed both descriptive and explanatory research designs, and utilizing mixed-research approaches. Data were collected from only primary data. Which were obtained through a questionnaire? Stratified sampling method was applied with simple random sampling technique that used from each stratum in proportion to the population, with a total of 311 questionnaires distributed to respondents. Out of these, 296 questionnaires were completed and returned. The findings were analyzed using both inferential and descriptive statistics. The results from the descriptive analysis indicated that the effect of employee training on employee performance is favorable, with a mean score of 3.70 on a 5-point scale. This suggests that factors such as Training Needs Assessment, Training Objectives, Training Design, Training Delivery and Training Evaluation positively influence employee performance. Furthermore, the results from multiple linear regression analysis revealed varying levels of effect from the training dimensions on employee performance. Specifically, each unit increase in Training Needs Assessment, Training Design, Training Delivery, Training Evaluation, and Training Objectives was associated with enhancements in employee performance. Based on these findings, the student conclude that employee training has a significant effect on employee performance, therefore the student recommends that NIB's Head Office should prioritize these training dimensions to further improve employee performance.

**Keywords:** - Employee performance, Training need assessment, Objective of training, Training Design, training delivery, and Training Evaluation

## **Factors Affecting Housing Finance Supply: In The Case of Selected Private Commercial Banks in Ethiopia**

**Jackon Roosevelt Kargeor**

This study investigates the factors affecting the supply of housing finance in Ethiopia, with a focus on selected private commercial banks. Housing finance is crucial in promoting economic stability and homeownership, particularly in emerging economies like Ethiopia, where access to housing finance remains limited. The research examines how macroeconomic, regulatory, and institutional factors influence banks' capacity to provide housing finance. Furthermore, it assesses the role of government policies, market conditions, and bank-specific characteristics in determining the financial supply. The study utilized quantitative data obtained from secondary reports, including bank records, financial statements, loan issuance trends, interest rates, and non-performing loan ratios over the past decade. These data helped to identify key trends affecting the housing finance sector. The findings reveal that macroeconomic factors such as inflation, exchange rates, and interest rates significantly impact the availability of housing finance. Additionally, government policies—particularly those related to housing finance regulations and mortgage market support—are integral to enabling long-term housing finance solutions. The research also highlights that banks are hesitant to expand their housing finance portfolios due to high risk perceptions, lack of sufficient mortgage infrastructure, and the absence of a secondary mortgage market. However, the study identifies potential opportunities for growth, contingent on the implementation of systemic reforms and increased collaboration between government entities and financial institutions. The research concludes with recommendations for policy interventions aimed at establishing a more robust mortgage system, introducing government-backed guarantees, and improving financial literacy among prospective homeowners. The study also advocates for stronger regulatory frameworks to encourage private banks to broaden their housing finance offerings. These measures are intended to enhance the sustainability of housing finance in Ethiopia and support the achievement of broader goals related to affordable housing and financial inclusion

**Keywords:** Housing finance, commercial banks, macroeconomic policies, regulatory framework, Ethiopia, financial supply.

## **The Effect of Reward Practice on Employees Motivation: The Case of Commercial Bank of Ethiopia Nifas Silik District.**

**Kalkidan Daneil Tesfaye**

The objective of the study was to analyze the effect of reward practice on employee motivation. To this purpose, the researcher has studied the effect of the reward practice on employee motivation in commercial bank of Ethiopia. In line with this, the researcher used an explanatory research design and Descriptive research design. The study used quantitative research approach. Accordingly, a total of 330 copies of questionnaires were distributed to the respondents, out of which 300 of them were completed and returned. The data was analyzed using SSPS version 27. The study employed the reward practice dimensions (Career development, Bonus, Benefit, Base pay, Recognition) as an Independent variables and dependent variable measured by employee motivation and analyzed using Descriptive Statistics, Correlation analysis, and multiple linear regression analysis to achieve the research objective. The result of the correlation analysis evidenced that extrinsic rewards treated in this study have a positive relationship with employees' motivation. Furthermore, the model summary of regression revealed that recognition significantly influences employees' motivation. According to the result the researcher would recommended that the bank needed to give special emphasis for reward practice so as to enhance its employee motivation.

**Key Words:** Career development, Bonus, Benefit, Base pay, Recognition

## **Determinants of Employees' Turn Over Intention: A Case Development Bank of Ethiopia (DBE) Head Office**

**Kidan Atsbeha**

This study examines the determinants of employees' turnover intention at the Development Bank of Ethiopia (DBE) Head Office, focusing on four key factors: salary and benefits, job security, work environment, and career growth opportunities. Employee turnover remains a critical challenge for organizations, leading to increased costs, operational disruptions, and loss of institutional knowledge. Understanding the drivers of turnover intention is essential for developing effective retention strategies. Using a quantitative research design, data was collected from 185 employees through structured questionnaires. The study employed descriptive statistics, correlation analysis, and multiple regressions to analyse the relationships between the independent variables (salary, job security, work environment, career growth) and the dependent variable (turnover intention). The findings revealed that all four factors significantly influence turnover intention, with salary and benefits showing the strongest correlation ( $r = 0.837, p < 0.01$ ), followed by job security ( $r = 0.635, p < 0.01$ ), work environment ( $r = 0.604, p < 0.01$ ), and career growth ( $r = 0.406, p < 0.01$ ). The regression model explained 76.8% of the variance in turnover intention ( $R^2 = 0.768$ ), confirming the robustness of these predictors. The study aligns with Herzberg's Two-Factor Theory and Maslow's Hierarchy of Needs, emphasizing the importance of addressing both hygiene factors (salary, job security) and motivators (career growth) to reduce turnover. Practical recommendations include competitive compensation, transparent communication about job stability, fostering a supportive work environment, and creating clear career advancement pathways. This research contributes to the literature on employee retention in Ethiopia's banking sector and provides actionable insights for DBE and similar institutions. Future studies could explore additional variables or adopt longitudinal designs to assess the long-term impact of retention strategies.

**Keywords:** Employee turnover intention, salary and benefits, job security, work environment, career growth, banking sector, Ethiopia.

## **Assessment of Risk Management Practice in Ethiopian Commercial Banks**

**Kidist Tilahun**

This study aimed to assess risk management practices in Ethiopian commercial banks, focusing on both financial risks namely credit, market, and liquidity risks and non-financial risks, including operational, strategic, and reputational risks. A descriptive research design was employed using both qualitative and quantitative approaches, with data collected from 275 respondents across 19 commercial banks using open- and close-ended questionnaires. Participants were purposively selected from departments related to risk management, credit, customer experience, marketing, and strategic planning. Data analysis utilized descriptive statistics mean, frequency, percentage, and standard deviation through SPSS, and results were presented in tables and graphs. Findings indicated that while Ethiopian banks have developed standardized procedures to manage financial risks, there remains a significant gap in addressing non-financial risks, particularly strategic and reputational risks, which are often overlooked in decision-making processes due to limited awareness and poor integration into institutional frameworks. The study recommends implementing a comprehensive risk management system that incorporates strategic and reputational risks into the core banking functions, aligning practices with international standards such as Basel III and ISO 31000, and encouraging the National Bank of Ethiopia to update its regulatory guidelines to include detailed provisions for non-financial risks.

**Keywords:** Credit risk. Liquidity risk, Market risk, Operational risk, strategic risk and reputational risk.

## **The Role of Ethiopian Commodity Exchange on Sales Performance of Coffee Export Companies in Addis Ababa**

**Maedot Shegaw**

Commodity exchanges have crucial roles in the economic development of a nation at large and in the financial and non-financial developments of their market actors. Exporters of commodities as market actors of commodity exchanges are expected to benefit from agricultural commodity exchanges. The purpose of this paper was to examine “The role of Ethiopian Commodity Exchange (ECX) on sales performance of coffee Export companies in Addis Ababa. A systematic questionnaire was developed to assess the role of ECX from the viewpoint of its members involved in exporting coffee. A quantitative research methodology and explanatory research design was employed, and hypotheses were evaluated using a sample of 344 coffee exporters associated with ECX. From the 344 questionnaires distributed, valid responses were obtained from 287 participants, resulting in a response rate of 84%. The data were analyzed using descriptive statistics, correlation & regression. The findings of descriptive statistics of the independent variables showed that warehousing scored the highest rating with a mean value of

3.52 While the remaining variables also scored mean value above 3.40 this shows that, functions of ECX were perceived to be satisfactory to the members .The correlation analysis indicates a positive relationship among central trading, warehousing delivery, clearing transaction services, arbitration tribunal, and marketing information, with respective correlation coefficients of 0.572, 0.573, 0.512, 0.681, and 0.598. Additionally, the multiple regression analysis shows that these factors account for 54.4% of the variation in the export sales performance of coffee exporters as evidenced by an R square value of 0.544 and an adjusted R square value of 0.536.

**Key Words:** Centralized Trading, Warehousing, Clearing Transaction, Arbitration Tribunal, Marketing Information, Export Sales, Performance

## **The Effect of Corporate Social Responsibility on Organizational Performance of Bank of Abyssinia**

**Makeda Berhane**

This study examines the effect of Corporate Social Responsibility (CSR) on the organizational performance of the Bank of Abyssinia, focusing on philanthropic, legal, and ethical responsibilities. Using a mixed-methods approach, data were collected from 75 employees, achieving a 93% response rate, and interviews were conducted with the Communication Director. Analysis using SPSS and ATLAS shows that CSR significantly influences performance, explaining 80.2% of the variance, with ethical responsibility having the strongest impact ( $B = 0.709$ ). While the bank excels in regulatory compliance and transparency, areas like energy conservation and waste reduction need improvement. Strengthening ethical practices and sustainability efforts will enhance performance and reinforce the bank's reputation as a socially responsible institution.

**Key Words:** Corporate Social Responsibility (CSR), Organizational Performance, Bank of Abyssinia, Ethical Responsibility, Philanthropic Responsibility, Legal Responsibility, Customer Satisfaction, Financial Performance, CSR Practices, Business Ethics, Community Engagement, Regulatory Compliance, Transparency, Anti-Corruption, Environmental Awareness, Stakeholder Engagement, Social Impact, Organizational Success, Corporate Reputation, Banking Sector, Performance Drivers

## **Marketing Challenges and Strategies for New Entrants in the Banking Sector (Study on Ahadu Bank)**

**Roza Seid**

This study explores the marketing strategies of Ahadu Bank and their impact on customer engagement and satisfaction in the Ethiopian banking sector. The primary objectives were to identify key marketing challenges, assess the bank's differentiation strategies, analyze the influence of resource limitations, and evaluate the role of digital banking and customer feedback in shaping marketing initiatives. The study also examined the effects of external factors, such as economic instability and competition, on the bank's marketing performance. A mixed-methods approach was employed, combining quantitative data collected through structured questionnaires with qualitative insights from interviews conducted with key stakeholders, including managers and marketing professionals at Ahadu Bank. The research focused on the bank's operations in Addis Ababa and covered a two-year period from 2022 to 2024. The findings revealed that Ahadu Bank faces significant marketing challenges, including budget constraints, limited branch expansion, and regulatory pressures. Despite these obstacles, the bank has effectively leveraged digital banking innovations, such as self-onboarding and partnerships with Telebirr, to enhance customer acquisition and engagement. Customer feedback emerged as a critical component of the bank's marketing strategy, guiding service improvements and campaign adjustments. The study concluded that while Ahadu Bank has successfully differentiated itself through inclusivity and innovation, further investments in digital marketing, data analytics, and branch expansion are necessary to sustain its competitive edge. Recommendations include enhancing digital engagement, expanding financial inclusion programs, leveraging customer feedback systems, and adapting to regulatory and economic changes. These steps will strengthen Ahadu Bank's position in the competitive Ethiopian banking sector.

**Key Words;** marketing strategies, customer engagement, digital banking, customer feedback, Ethiopian banking sector, economic instability, competition, resource limitations

## **The Effect of Strategic Management Practices on Enhancing Competitive Advantage: The Case of Gold Water**

**Kebron Solomon Araya**

This study explores the strategic management practices at Gold Water, a leading purified water provider in Ethiopia. Established in 2019, the company has grown significantly due to its focus on quality, innovation, and customer satisfaction. However, the competitive nature of the purified water industry and changing market conditions require continuous reassessment of its strategies. The research evaluates Gold Water's approach to strategic planning, which includes long-term goal setting, SWOT analysis, and identifying opportunities and threats. It also examines the company's strategic implementation, focusing on resource allocation, communication, and departmental coordination. Finally, the study looks at strategic control mechanisms for monitoring progress and ensuring the company stays aligned with its objectives. By identifying strengths and areas for improvement, this research aims to enhance Gold Water's strategic management practices, providing insights that can help the company maintain its competitive edge and achieve sustainable growth. The findings also offer valuable lessons for other businesses in Ethiopia's purified water industry and contribute to the broader understanding of strategic management in the local context.

**Keywords:** Environmental scanning, strategy formulation, strategy implementation, Monitoring and control, enhancing competitive advantage

## **The Effect of Marketing Strategies on the Growth of Tour and Travel Agencies in Addis Ababa**

**Medhine Tame Gebregziabher**

This study investigates the effect of marketing strategies on the growth of tour and travel agencies in Addis Ababa, Ethiopia. Utilizing a mixed-methods approach, the research integrates quantitative data from structured questionnaires distributed to agency personnel with qualitative insights gathered through in-depth interviews. The core marketing variables examined include price, place, product, promotion, digital marketing effectiveness, customer relationship management (CRM) and branding, and partnerships with international platforms. Descriptive statistics revealed high respondent agreement on the effectiveness of promotion, digital marketing, and CRM & branding as key drivers of business growth. Correlation analysis indicated that digital marketing ( $r = 0.770$ ), promotion ( $r = 0.686$ ), and CRM & branding ( $r = 0.672$ ) had strong, statistically significant relationships with agency growth. Regression analysis further confirmed that digital marketing ( $\beta = 0.524$ ), promotion ( $\beta = 0.263$ ), and place ( $\beta = 0.231$ ) were the most influential predictors of business performance, while price and product showed no statistically significant effect. Qualitative findings enriched these results by highlighting practical strategies such as social media promotions, personalized customer communication, and consistent brand storytelling. Interviewees acknowledged the growing importance of digital platforms and data analytics in reaching broader audiences and enhancing customer engagement. Despite some challenges in adapting to rapid digital transformation, agencies are proactively investing in training and external expertise to remain competitive. The study concludes that a strategic blend of digital engagement, promotional innovation, and customer-centric practices is essential for sustainable growth in the tourism sector. These findings provide practical implications for agency managers and policymakers aiming to boost tourism performance through targeted marketing investments.

**Keywords:** Tourism Marketing, Business Growth, Digital Marketing, CRM, Promotion Strategies

**The Effect of Employee Empowerment on Job Satisfaction in Beherawi Preprimay,  
Primary and Junior School**

**Meklit Masresha**

The main objective of this study was to examine the effect of employee empowerment on job satisfaction at Beherawi School and independent variables such as employee autonomy, participation in decision making, access to resource and recognition. The research methodology coved explanatory mixed research approach with simple random sampling. The population of this study was the employee of Beherawi School and the target population was selected or sampled randomly. Data was collected from both secondary and primary source. For collecting the data that was analyzed through SPSS only questioners and interview method of data collection were used. Primary data were collected from 138. Multiple linear regression analysis was performed to know the factors that have significant effect on job satisfaction. The result shows that there is significant relationship between employee empowerment and job satisfaction. The R square value implies that the independent variables (employee autonomy, participation in decision making, access to resource and recognition) are accounts 87.4% of variation in the job satisfaction. Majority of the respondents were satisfied because empowerment practice makes them to become satisfied on their works. Applying different empowerment practice have so many opportunities this also affirmed by the respondents. Based on the finding of the research, the researcher concludes that the practicing empowerment in the school brings better job satisfaction. Finally, the researcher recommends that addressing continuous and consistent empowerment practice to employee should be given to the employee to inculcate the essence of better job satisfaction in their mind as well as to promote positive attitude among them.

**Keywords:** Job satisfaction, employee autonomy, participation in decision making, access to resource and recognition

# **Assessment of Liquidity Risk Management on Financial Performance of Private Commercial Banks in Ethiopia: Special Focus on Wegagen Bank**

**Melaku Belay Gebreigzabher**

This thesis investigates the assessment of liquidity risk management and its impact on the financial performance of private commercial banks in Ethiopia, with a special focus on Wegagen Bank, from 2016 to 2023. The study employs a quantitative research approach and explanatory research design, utilizing secondary data from Wegagen Bank's annual financial reports. The analysis centers on key liquidity ratios: Cash Reserve Ratio (CRR), Loan-to-Deposit Ratio (LDR), Liquid Assets to Total Assets Ratio (LATAR), Liquid Assets to Current Liabilities Ratio (LACLR), and Non-Performing Loans Ratio (NPLR), correlating them with financial performance indicators such as Return on Assets (ROA) and Return on Equity (ROE), along with the moderating variable of Conflict and Political Instability (CPI). The findings reveal a significant positive correlation between liquidity management practices and financial performance, indicating that effective liquidity risk management is crucial for maintaining financial stability, particularly in an environment characterized by political unrest. The study highlights that Wegagen Bank's financial performance has been adversely affected by rising non- performing loans and the impact of political instability. Based on these findings, the researcher recommends that Wegagen Bank enhance its liquidity management frameworks, implement robust credit risk management practices, adopt adaptive strategies to respond to political instability, and strengthen stakeholder communication to rebuild trust. Furthermore, it underscores the need for additional empirical research to explore the long- term effects of liquidity strategies under varying political circumstances.

**Key Terms:** Liquidity Risk Management, Financial Performance, Political Instability, Private Commercial Bank, Wegagen Bank.

**The Effect of Microfinance on Women Economic Empowerment In The Case Of Addis Credit and Saving Institution S.C Bole Sub city Woreda 07**

**Melat Biniam Haile**

This study, titled "The Effect of Microfinance on Women's Economic Empowerment: A Case Study of Bole Sub City Credit and Saving Institution," aims to assess the influence of Addis Credit and Saving Institution on women's economic empowerment. The study also explores changes in women's saving habits before and after becoming members of the institution. Data was collected from 90 female clients through a questionnaire, utilizing only primary data. A simple random sampling method was employed to address the research questions, and the data were analyzed using tables. The findings reveal that participation in microfinance loans has positively impacted the economic and social status of women, leading to improvements in their saving habits and decision-making power. Based on these results, the study recommends that the Ethiopian government prioritize expanding credit institutions focused on women's empowerment, as this could contribute significantly to their economic well-being and societal participation.

## **The Effect of Banking Literacy on Startup Financial Management of Budgeting, Debt, Cash Flow and Investment Decisions**

**Melat Habtamu Leta**

The aim of this study was to investigate The Effect of Banking Literacy on Startup Financial Management of Budgeting, debt, cash flow and Investment decisions of registered startups operating in Addis Ababa, that have established banking relationships with the Commercial Bank of Ethiopia (CBE). This includes startups that have opened specified business accounts under the head office. The study used explanatory and descriptive research design with quantitative approach. The target population for this study includes founders, financial managers, and owners of legally registered startups in Addis Ababa that have established business accounts, with in the Commercial Bank of Ethiopia (CBE) under the head office. These startups opened these specified business accounts for essential financial services, such as access to credit and business loans. They operate across various sectors, including Technology, Services, Manufacturing, and Agriculture. From a total population of 816 registered startups, a sample of 268 was selected using stratified sampling techniques, followed by convenience sampling to choose respondents from each stratum. Five- point Likert scale to measure variables such as banking literacy, entrepreneurial education, financial planning skills, mentorship, and risk tolerance. Statistical analysis, conducted using SPSS (version 25), revealed a significant positive relationship between banking literacy and startup financial management, with banking literacy emerging as the most influential variable, followed by financial planning skills and access to financial services. The regression model explained 62.2% of the variance in startup financial management, underscoring the importance of banking literacy in improving budgeting, cash flow management, and investment decision- making. The study advocates for initiatives to enhance banking literacy, alongside improved access to financial services and mentorship programs, to strengthen financial management in startups.

**Keywords:** Banking Literacy, Financial Management, Startups, Entrepreneurial Education, Financial Planning, budgeting, cash flow management, investment decision-making

## **Practices and Challenges of Employees Training In Federal Ministry Of Women and Children Affair**

**Meskerem Berhane**

This study was conducted with the objective of assessing the practices and challenges of Human Resource Training and development in Ministry of Women and Children Affairs, The study adopted the survey research method. The quantitative technique involved a questionnaire survey on experts, while the qualitative technique involved an interview with middle and top level managers. The sampling techniques employed to collect primary information was census techniques. According to a total of 90 employees, experts and middle level manager's as an actual source of information. The data gathered were analyzed using descriptive survey. Finally the responses obtained through the questionnaire were coded, tabulated and analyzed. The findings of the study revealed that ministry has no well-defined and written training and development policy, the training given to employees is not based on training needs analyses, objectives and criteria are not set for providing human resource Training and development. There are practices of using off- the-Job training methods only, scientific training and development evaluation methods are not practice yet. The main reasons of not having training and development policy are: lack of concern with regards to its importance, lack of relevant expertise, lack of guidelines and lack of commitment of the top management. Training need analyses stage is the building block of a training program and it's a tool used to identify the gap between the actual performance and the desired performance. Training and development is given without objective and criteria set beforehand based on the finding applicable recommendation were also forwarded.

**Key words;** Challenges, development, human resource, practice, training human resource

## **The Effect of Sales Promotion Strategies on Customers Purchases Decision for Textile Products: The Case of Kanoria Africa Textile in Addis Ababa.**

**Meaza Girma**

This study investigates the effect of sales promotion strategies on consumer purchase decisions in the textile industry, focusing on Kanoria Africa Textile (KAT) PLC in Addis Ababa, Ethiopia. Employing a quantitative research design and explanatory approach, the research examined the effects of six promotional strategies: product bundling, discounts, advertising, limited-time offers, buy-one-get-one-free (BOGO) deals, and influencer marketing. Data were collected through structured questionnaires distributed to a sample of 97 KAT customers, with a high response rate of 98%. Findings highlight the significant role of these strategies in shaping customer behavior, with specific emphasis on the effectiveness of BOGO offers and limited-time discounts in driving immediate purchases. Statistical analysis, including regression and correlation techniques, revealed that all advertisement, BOGO, influencer marketing, and limited time offer positively influence consumer decision-making, albeit with varying degrees of impact. The study underscores the importance of tailored promotional mixes to align with evolving consumer preferences and recommends strategic enhancements in promotional practices for improved business performance. This research contributes to the limited body of literature on sales promotion in Ethiopia's textile sector, offering actionable insights for practitioners and policymakers.

**Key Words:** Limited time offer, promotional mix, Discount, Influencer marketing, Product bundle

## **The Effect of Service Quality on Customer Satisfaction of Dashen Bank S.C Mihiret**

**Ejigsemahu**

The main objective of the study was to analyze the effect of service quality on customer satisfaction at Dashen Bank S.C. To this purpose the researcher has studied the effect of service quality on customer satisfaction, the extent to which service quality dimension is aligned with the customer satisfaction. Additionally, the researcher used an explanatory research design and a quantitative approach. A convenience sample of the population was taken as part of the study. A total of 240 questionnaires were handled by the respondents, and 225 of them completed and returned their questionnaires. The questionnaires were analyzed by using statistical software program namely Statistical Package for Social Science (SPSS version 27). The study's findings were presented in inference and descriptive analysis, and the result of the descriptive statistics revealed that the impact of service quality on customer satisfaction is at a good level, with a overall mean value of 4.04 on a 5-point scale. The finding suggests that Empathy, Assurance, Tangibility, Reliability, Responsiveness of service quality have a positive effect on customer satisfaction. In addition, the result of the multiple linear regression output signals that the service quality dimensions factors have affected the customer satisfaction with different effect level such as every unite increase in Empathy, Assurance, Tangibility, Reliability, Responsiveness dimension lead to an increase in customer satisfaction by 13.2%, 25%, 26.6%, 20% and 24.4% respectively. This shows that career development opportunities were highly affected by employee's performance. The result of the present study proposes that Dashen bank of Ethiopia need to prioritize these dimensions to improve its employee performance, ultimately improve its overall performance. Service quality dimensions like Empathy, Assurance, Tangibility, Reliability, and Responsiveness have a considerable positive effect on the level of customer satisfaction. Due to this, Dashen Bank S.C needs to prioritize those dimensions to improve its customer satisfaction and retention, ultimately improve its overall achievement.

**Key words:** Empathy, Assurance, Tangibility, Reliability, Responsiveness, customer satisfaction

## **The Effect of Corporate Social Responsibility on Improving Organizational Image: The Case of CBE**

**Mihiret Getahun**

The concept of corporate social responsibility (CSR) has gained extensive consideration in recent years. Nowadays firms are using CSR to gain competitive advantage and to establish long lasting relations with its stakeholders. This study identifies and investigates the Effect of CSR improving organizational image. Accordingly, Economic Responsibility, Legal responsibility, Ethical responsibility and Philanthropic responsibility were specified as a determinant the effect of CSR improving organizational image. The research design employed descriptive and explanatory research design. Each variable is measured using 5-point Likert-scale. Using primary data collection method, questionnaires were distributed to target respondents of 399 sampled customers of Commercial Bank of Ethiopia, Purposive sampling and Systematic sampling technique. Descriptive statistics analysis was done through Statistical Package for Social Sciences (SPSS) version 20. The findings of this study revealed that CSR has a significant positive role on organizational image. However, CSR can be subdivided into economic responsibility, legal responsibility, ethical responsibility and philanthropic responsibility. Economic Responsibility and Legal responsibility were the high significant Effect improving organizational image whereas; Ethical responsibility and Philanthropic responsibility were found to be slightly significant factors in this study. The study suggests CBE must keeping and investing in the strong position of its Economic Responsibility and Legal responsibility activities and also by creating strong consumer communication for customer to give pay attention to Ethical and philanthropy responsibility the organization (CBE)must strategically embrace CSR to achieve a sustainable positioning of their corporate image and long term positive benefits for society, CSR initiatives should come forth form on the benefits the organization can offer to society, creating a win-win scenario for the organization and for society.

**Keywords:** corporate social responsibility, Corporate image, Ethical responsibility, Economic, Philanthropic responsibility, Legal responsibility

## **The Effect of Employee's Motivation on Job Performance: (The Case of Central Printing Press P.L.C)**

**Misgena Assefa**

This study investigates the impact of employee motivation on job performance at Central Printing Press PLC, Addis Ababa. It examines the relationship between intrinsic factors (autonomy, growth, recognition, rewards, job satisfaction) and extrinsic factors (company policies, work conditions, job security, supervisor relationships, remuneration) on job performance. A quantitative research approach with a cross-sectional design was employed, and data were collected from 171 respondents using simple random sampling. The study utilized SPSS for frequency descriptions, correlation, and regression analysis. The findings reveal satisfaction emerged as the most significant predictor, followed by growth and company Policies. These findings suggest that career development, job satisfaction, and organizational policies are crucial for enhancing employee performance. In contrast, variables such as Autonomy, Recognition, Reward, Work Conditions, Job Security, Relationship with Supervisor, and Remuneration were not statistically significant, indicating their limited impact on employee performance in this study. The study concludes that addressing both intrinsic and extrinsic motivators is essential for enhancing job performance. Recommendations include improving employee autonomy and growth opportunities, establishing a structured recognition and rewards program, and enhancing work conditions and job security. Additionally, training supervisors to foster better relationships and communication is crucial. By implementing these strategies, organizations can boost employee engagement, satisfaction, and overall performance, contributing to long-term organizational success.

**Keywords:** intrinsic motivation, extrinsic motivation, job performance.

## **The Effect of Trainer Competencies on Learner Outcomes in Marketing and Sales Training: A Case Study of Golden Sales and Marketing**

**Mohammed Abdu**

This study examines the role of trainers' competencies in shaping learner outcomes in marketing and sales programs, with a particular focus on Golden Sales and Marketing. Trainer competencies including communication skills, knowledge, and experience are considered critical factors influencing the effectiveness of training programs. The study employs a quantitative research design with an explanatory approach to assess the relationship between trainer competencies and learner outcomes. Data were collected through structured questionnaires from a sample of 164 learners, selected using stratified sampling. The findings indicate that communication skills, knowledge, and experience have a statistically significant impact on learner outcomes, with communication skills emerging as the strongest predictor. The study highlights the necessity of aligning training strategies with industry demands to enhance competency-based learning. Based on the findings, recommendations include strengthening trainers' professional development programs, refining instructional delivery methods, and incorporating structured feedback mechanisms to optimize training effectiveness. The study contributes to the field of human resource development by providing empirical evidence on how trainer competencies influence learning outcomes in corporate training settings.

**Keywords:** Communication skills, Knowledge, Experience, Learner outcomes, Trainer competency

## **The Effect of Reward on Employee Job Performance: The Case of Commercial Bank of Ethiopia**

**Hamdu Ababu**

The primary objective of the study was to analyze The Effect of Rewarding on Employee Job Performance: The Case of Commercial Bank of Ethiopia. To this purpose the researcher has studied the effect of reward on employee performance in CBE. The researcher used an explanatory research design and a quantitative approach. A 212 sample of the population was taken as part of the study. A total of 212 questionnaires were handled by the respondents, and 206 of them were completed and returned their questionnaires. The study's findings were presented in inferential and descriptive analyses, and the result of the descriptive statistics revealed that the impact of reward on employee job performance was significant. This suggests that Supervision, benefit, Promotion, working conditions, payment, recognition, and Working Content have a positive effect on employee job performance. In addition, the result of the multiple linear regression output signals that one unit increase in Supervision, Benefit, Promotion, Working Condition, payment, recognition, and Working Content lead to an enhancement of the employee performance by 66.6%. From this, the researcher suggested that CBE should emphasize a reward system to enhance its Employee performance.

**Keywords:** - Employee Performance, Supervision, Benefit, Promotion, Working Conditions, payment, recognition, Working Content.

## **A Critical Assessment of the Competitive Strategic Management Practices of the Commercial Bank of Ethiopia**

**Naol Shitaye Adugna**

This study attempted to critically examine the competitive strategic planning practices of the Commercial Bank of Ethiopia (CBE) within the context of Ethiopia's evolving financial landscape. By employing a descriptive case-study design, it followed a mixed-methods approach, by integrating qualitative interview data and quantitative data from a survey to assess the bank's strategic position with respect to its task environment based on five of the established frameworks in strategic management; Porter's Five Forces, Generic Strategies, RBV, Dynamic Capabilities, and the STP model. Findings show that CBE pursued a hybrid strategy on a broad market basis by blending aspects of both cost leadership and differentiation. The study also indicated that CBE had developed and operated with an established STP framework, several dynamic capabilities, and strategic resources, as expected from the characteristics of the competitive environment. Opportunities for improvement were highlighted, specifically in customer segmentation, seizing agility, and rural positioning, which manifest in responsiveness and personalization, with indications of strengths in reputation, scale and capital depth. Strategic recommendations included enhanced behavioral segmentation and capability building. The study was also an attempt to contribute to strategic management discourse, by contextualizing framework integration for offering actionable insights towards a better competitive position within the Ethiopian financial sector.

**Keywords:** Strategic Management, Hybrid Generic Strategy, Dynamic Capabilities, STP Model, Porter's Five Forces, Commercial Bank of Ethiopia, Strategic Implementation, Competitive Strategy, Ethiopian Financial Sector, Banking Strategy

## **Examining the Effects of Work Environment on Employee Job performance: The Case of Ethiopian Health Insurance Service**

**Nardos Habtu**

This study investigates the effect of the work environment on employee job performance at the Ethiopian Health Insurance Head Office (EHIS), focusing on four key factors: physical environment, psychological environment, social environment, and organizational culture. Using a census approach, data were collected from all 190 employees, with 188 responses received using questioners and quantitative research approach and explanatory research design was flowed. The findings reveal generally positive perceptions regarding the physical and psychological work environments, with employees reporting satisfaction with aspects such as workstations, lighting, airflow, and supervisor support. However, challenges such as noise levels, workspace adequacy, workload complexity, and stress were identified as areas of concern. The social environment showed mixed responses, particularly regarding professional development opportunities and work- life balance. Organizational culture was perceived positively in some areas but indicated significant room for improvement in terms of workload management, communication, and employee well- being. The study further established a strong positive relationship between the work environment and employee job performance, with physical environment factors having the most significant impact, followed by organizational culture. Regression analysis confirmed that work environment factors account for 74.1% of the variation in job performance. The study concludes that improving workload management, professional development opportunities, work-life balance, and fostering a supportive organizational culture can significantly enhance employee job performance and overall well-being.

**Keywords:** Work Environment, Employee job performance, Physical Environment, Psychological Environment, social Environment, organizational culture

**The Effect of Human Resource Development Practice on Organizational Performance:  
The Case of Bunna Bank S.C WAAD District branches**

**Natnael Yeshitila**

The objective of this study was to determine the influence of HRD practice on organizational performance in Bunna bank WAAD. This cross-sectional survey study was empirical, used explanatory research approach and both primary and secondary data are utilized. The primary data were collected by distributing questionnaires to 224 employees of the Bank. The collected data were entered and analyzed using SPSS version 22.0 to analyze the frequencies, descriptive statistics, and Pearson correlation and regression analysis. The study has shown significant relationships among the variables under study. The findings of the study showed that the availability of human resource development planning, training and development, performance appraisal system and compensation, has a strong, positive and significant relationship with organizational performance. Therefore, human resource development of an organization could be seen as a strategy to improve the desired competencies of employees in order to promote organizational performance. The study therefore, recommends the banks should implement proper policy that encourage HRD practice program to enable organizational success.

**Keywords:** Human Resource development planning, Training and Developing, Performance Appraisal, compensation, Organizational Performance

## Kel'erminanl's of Woreer's All'lil'uke Lowarks Female Managers: The Case of Bane of Abyssinia

### Nel'sanel' Ashine

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## **The Effect of Internal Marketing on Employees Job Satisfaction on the Case of Nyala Insurance S.C**

**Melat Tadesse**

The purpose of this study was to identify the effect of Internal marketing on employee's job satisfaction in the case of Nyala insurance S.C. it uses internal marketing elements motivation, employee empowerment, training and internal communication as independent variable. The study applied explanatory research design. To collect primary resource, quantitative method is used. By applying Yamane formula, proportionate stratified sampling technique was used and taking 154 respondents. Those are front line employees of NISCO. The data was analyzed using IBM SPSS Statistics 27.0. The relation between internal marketing variables and Employees job satisfaction was determined based on correlation analysis and the effect of internal marketing on employee's job satisfaction was determined by employing regression analysis. This study exposed that management of NISCO should be applied effective internal communication, rewards and incentives to improve employee motivation and satisfaction that and also should give periodical and regular training in order to improve employees' skills and confidence. Moreover, by empowering employees properly, NISCO's management can increase employee's job satisfaction. The correlation result shows that there is a positive and significant relationship between internal marketing and employee's job satisfaction. Based on the findings of this study imperative recommendation for practice and future research was provided.

**Keywords:** Internal Communication, Motivation, Employees Empowerment, Training, Employee Job Satisfaction.

## **Practices and Challenges of Interest Free Banking: The Case of Zamzam Bank**

**Abdulmejid Mohammed**

This study examines practices and Challenges of Interest free banking services in ZamZam Bank with particular reference to Addis Ababa Branches and Head office. The study has employed descriptive research based on questionnaire and interview. Of the total sample murabaha financing customers (only customers who get murabaha) and staffs of the bank constitutes 326 and 22 respectively. The data was analysed using descriptive statistics of mean, frequency and percentage. The study focuses that General Practices, Murabaha Application Process, Murabaha financing Eligibility, Murabaha Contract Nature, Challenges and customers perception. The Objective of the Study was to assess the practices and challenges of Murabaha interest free financing in ZamZam bank specifically in selected Branches and Headquarters. Based on the analysis of the obtained data, Key findings showed a strong consensus on the binding nature of Murabaha contracts but confusion regarding asset ownership transfer. Operational challenges included regulatory constraints and staff competency deficits. Notably, some respondents viewed Murabaha as similar to conventional loans, highlighting disconnect between theoretical Shariah compliance and practical implementation. To attain the objectives of the study respondents were drawn through simple Random sampling were applied. The study concludes that ZamZam Bank's Murabaha operations exhibit structural strengths in contractual enforceability and equitable service delivery but face systemic challenges in three domains: Customer Understanding: Persistent confusion about ownership transfer mechanics and contract terms highlights insufficient client education, risking misinterpretations that undermine trust in Islamic finance principles. Operational Consistency: Inconsistent application processing timelines and uneven documentation practices reflect procedural ambiguities requiring standardization. Regulatory and Market Environment: Restrictive frameworks constrain market penetration, perpetuating perceptions of Murabaha as a niche product rather than a mainstream alternative to interest-based financing.

**Key word:** Interest Free Banking, challenge, Practice, Murabaha

## **Challenges and Prospects of the Ethiopian Capital Market: Lessons from Emerging Markets**

**Melaku Desalegn**

Ethiopia stands at a pivotal juncture in capital market development, marked by the historic launch of the Ethiopian Securities Exchange (ESX) a milestone that follows the 2021 establishment of the Ethiopian Capital Market Authority (ECMA) and landmark events like launch of Wegagen Investment bank, Ethio Telecom's public offering and expected IPOs in the coming years. Against this backdrop of rapid institutional maturation, this study assesses the challenges and opportunities facing Ethiopia's nascent capital market, while drawing critical lessons from global emerging markets. Employing a descriptive research design, the study utilizes thematic analysis of primary data collected from 15 expert interviews. Non-Probability Purposive sampling method was used to purposefully select respondents from organizations such as ECMA, ESX NBE, Awash Bank and PSI these organizations are selected since they play a central role in market supervision & policy formations, capital market facilitations, Macroeconomic supervision, investment activities and Policy researches, and literature sources were used to support Primary source findings. Major findings reveal that privatization and Institutional capital mobilization offer major opportunities for the market. However, major challenges were also identified which include regulatory complexity, limited technical expertise, low financial literacy, and resistance to transparency. Some of the major policy recommendations which include the need for regulatory clarity and streamlined approval processes to build confidence, capacity building initiatives to address technical gaps and financial literacy programs using various multimedia's to bridge knowledge gap in the field. This research provides timely insights for Ethiopian policymakers, regulators, and market participants to navigate early-stage market development and contributes to literature.

**Keywords:** Emerging Capital Market, Capital Market, Financial literacy, Regulatory frameworks

## **The Effect of Marketing Mix Strategy on Customer Satisfaction: In The Case Of Selected Five - Star Hotels**

**Robel Mehret**

The hospitality industry plays a significant role in fostering tourism and economic growth, with five-star hotels serving as key drivers of local economies by creating jobs, enhancing infrastructure, and attracting high-value tourists. This study explores the impact of marketing mix elements—Product, Price, Place, Promotion, People, Process, and Physical Evidence—on customer satisfaction in selected five-star hotels in Addis Ababa, Ethiopia, a rapidly growing hub for luxury hospitality. Using a quantitative research approach, data was gathered from 250 hotel guests through structured questionnaires, revealing significant correlations between marketing mix strategies and customer satisfaction. The study provides actionable recommendations for hotel managers, including enhancing service quality, optimizing pricing strategies, and leveraging promotional activities to foster customer loyalty and maintain a competitive edge. By focusing on an emerging market, this research fills a critical gap in the literature and underscores the importance of tailoring marketing efforts to align with customer expectations, thereby contributing to sustainable growth in the hospitality sector.

**Keywords:** Marketing Mix, Customer Satisfaction, Five-Star Hotels, Hospitality Industry, Addis Ababa, Ethiopia, Marketing Strategy, Service Quality

## **Determinant of Employee Turnover Intentions: The Case of Bank of Abyssinia**

**Samuel Abebe**

This study was designed to identify the determinant factors on Employee turnover rate intentions: the case of Abyssinia Bank S.C, Addis Ababa, Ethiopia. To this purpose the researcher has studied the effect of determinant factors on Employee turnover rate. Both descriptive and explanatory research design was employed by using quantitative research approach to identify the determinants factors with related to job sharing, benefits package, work-relate anxiety, career development opportunity on employee turnover rate. The questionnaires were analyzed by using statistical software program namely Statistical Package for Social Science (SPSS version 27). A total of 152questionnaires were handled by the respondents, and 140 of them completed and returned their questionnaires. The study's findings were presented in inference and descriptive analysis, and the result of the descriptive statistics revealed that the impact of determinant factors on Employee turnover rates at a good level, with a mean value of 3.34 on a 5-point scale. The finding suggests that work-relate anxiety factors have a positive and significant association effect with employee turnover rate. Whereas, Determinants, such as job sharing, benefits package, and career development opportunity factors have a negative and significant effect on employee turnover rate. In addition, the result of the multiple linear regression output signals that the determinants factors have affected the employee turnover rate with different effect level such as every unite increase in work-relate anxiety dimension lead to enhance the employee turnover rate . On the other hand every unite increase in job sharing, benefits package, and career development opportunity lags the employee turnover rate by15.9%, 14.1 and 37.3% respectively. Based on the findings of the study, the researcher recommended that the Abyssinia bank S.C establishes a routine for conducting employee engagement surveys to gauge job satisfaction, assess the effectiveness of current strategies, and identify areas for improvement.

**Keywords:** job sharing, benefits package, work-relate anxiety, career development opportunity, and employee turnover rate

## **Effect of Work Force Diversity on Employee's Performance Perception In The Case Of Coca Cola Company**

**Samrawit Mesfin**

This study examined the effect of workforce diversity on employee's performance perception at Coca-Cola Ethiopia, Addis Ababa branch. The research hypothesized the effects of independent variables (age diversity, educational background diversity, work experience diversity, and ethnic diversity) on the performance of employees. This research employed an explanatory research design within a quantitative research approach. Primary data was collected from 90 participants using structured closed ended questionnaires. Descriptive and inferential statistical tools such as mean, standard deviation, correlation, and multiple linear regressions were used for data analysis. The results revealed that age, educational background, and ethnic diversity had statistically significant positive effects on employee performance, while work experience diversity showed a positive but statistically insignificant relationship. Findings from the multiple regression analysis indicated that ethnic diversity had the most significant impact, followed by age and educational diversity, with the model explaining 67.1% of the variance in employee performance. The study concludes that workforce diversity particularly in ethnicity and age enhances employee performance and recommends focused strategies to strengthen inclusive diversity practices for improved institutional performance.

**Keywords:** Coca-Cola Ethiopia, Workforce Diversity, Employee Performance, Multiple Linear Regressions

# **The Effect of Leadership Style on Employee Performance In The Case Of Awash Bank Headquarters**

**Solian Solomon**

Effective leadership is crucial for enhancing employee performance in organizations. This study investigates the impact of various leadership styles on employee performance at Awash Bank S.C. The primary objective of the study was to analyze how different leadership approaches- specifically Participative, transformational, transactional, and laissez-faire, servant, and process leadership affect employee productivity and engagement. To achieve this, this researcher employed a quantitative research design using a convenience sampling from the 622 of study population distributing total of 243 questionnaires to employees of different departments in Awash Bank headquarters located in Addis Ababa Mexico. Out of these, 235 completed questionnaires were returned, yielding a high response rate of 96.7%. The analysis utilize both descriptive and infernal statistical to evaluate the relationship between leadership style and employee performance. The findings reveal that transformational leadership had the most significant positive impact on employee performance, followed closely by participative and transactional leadership style. This study underscores the importance of adopting leadership practices to enhance organizational effectiveness and employee satisfaction. Also explores the organizational culture of the company and how important leadership is included. By identifying the leadership style that most positively affect performance, this research provides valuable insights for management at Awash Bank S.C and contributed to the boarder literature on leadership in the banking sector.

**Key Words:** Organization culture, Employee performance, leadership style

## **The Assessment of Marketing Mix in Promoting Customer Satisfaction; a Case Study on St. George Brewery Factory**

**Tayachew Mezegebu Tegegne**

This study examines the impact of the marketing mix elements product, price, promotion, and place on customer satisfaction at St. George Brewery. Using a sample of 384 customers, the research employed both descriptive and inferential statistical analyses to evaluate the company's marketing practices and their influence on consumer perceptions. Findings reveal that while St. George Brewery offers relatively consistent and high-quality beer products supported by effective distribution strategies, customers express moderate satisfaction overall, with significant dissatisfaction regarding the pricing of the products. The study's correlation and multiple regression analyses demonstrate that product quality and place (distribution) have the strongest positive effects on customer satisfaction, whereas price negatively affects satisfaction. Promotional activities showed a limited yet positive impact. These results highlight the need for the company to improve affordability through pricing adjustments and enhance promotional efforts, while continuing to maintain product quality and expand distribution efficiency. Recommendations include adopting more consumer-friendly pricing strategies, optimizing distribution channels, and revitalizing promotion to sustain customer loyalty and competitive advantage in Ethiopia's brewery market.

**Keywords:** Product, Price, Promotion, Place, Customer Satisfaction, Marketing Mix, St. George Brewery

## **Impact of Kaizen Implementation Practice on Customer Satisfaction: The Case of Horizon Addis TYRE SC**

**Tesfaye Kora**

This study examines the impact of Kaizen implementation practices on customer satisfaction at Horizon Addis Tyre SC in Addis Ababa, Ethiopia. Kaizen, a Japanese philosophy of continuous improvement, is widely adopted in manufacturing industries to enhance efficiency, reduce waste, and improve quality. The research focuses on the 5S framework—Sorting, Set in Order, Shine, Standardize, and Sustain—as the core practices of Kaizen. The study aims to assess the level of 5S implementation, evaluate customer satisfaction, and determine the extent to which these practices contribute to customer satisfaction. A quantitative research approach is employed, utilizing structured questionnaires distributed to 254 customers selected through simple random sampling. Descriptive and inferential statistical analyses, including correlation and regression, are conducted to analyze the data. The findings reveal that Standardize and Sustain practices have the strongest positive correlation with customer satisfaction, while Set in Order is the most consistently implemented practice. However, the overall level of customer satisfaction remains neutral, indicating room for improvement in sustaining Kaizen practices over time. The study concludes that while Kaizen implementation positively influences customer satisfaction, its full potential is not yet realized due to inconsistent application and challenges in maintaining long-term discipline. Recommendations include strengthening standardization, improving workplace organization, enforcing cleanliness protocols, and fostering a culture of continuous improvement through training and leadership commitment. The findings contribute to the understanding of Kaizen's role in enhancing customer satisfaction and provide actionable insights for organizations aiming to adopt or refine Kaizen practices.

**Keywords:** Kaizen, implementation, customer satisfaction, effectiveness

## **The Effect of Motivation on Employees' Performance: In The Case Of Lion International Bank S.C, Addis Ababa.**

**Samrawit Tibebu**

Motivation is stated as one of the most important contributor for high performance in the Bank sector. Motivation factors (Salary, recognition, promotion, Bonus, and challenging task) are motivation systems to encourage employees to perform in the most effective way. The purpose of this study was to investigate the effect of motivation on employees' performance in Bank sector, focusing particularly at Lion International bank S.C. East Addis District In the study motivation is seen as an independent variables while employee performance as a dependent variable. For this particular study descriptive and explanatory research design was employed and quantitative research method was used. The purposive sampling technique was used to select the study area of the organization, while simple random sampling technique to select sample the target respondents. A survey is conducted by using structured close ended questionnaires which is distributed to 118 LIB employees in order to gather data relevant to the research objectives. Descriptive statistic such as percent, frequency, mean and standard deviation and inferential statistic such as correlation, multiple regression and ANOVA analysis statistical tools were used to examine the relationship between motivation and employee Performance .The data collected on the questionnaire were analyzed using SPSS (version-28).Pearson correlation coefficient analysis and Multiple regressions analysis were performed to examine relationships between the independent and the dependent variables and to identify the influence of the independent variable on the dependent variable. The findings revealed that all motivational factors have a significant positive relationship with employee performance in LIB in the study setting. There was a positive correlation between all motivational factor describe in this research and employee performance in LIB in descriptive statics frequency shown that motivation is directly proportional to employee performance. This result clearly pre supposes that the more motivated the workforce, the higher their level of input into work and hence increase in performance. Thus, this study recommended that LIB managers can be improving the employee performance and increasing organizational effectiveness seriously giving attention the entire motivation factor.

**Keywords:** Employee Motivation, employee performance, Employees satisfaction, Employee Management

## **The Benefits and Challenges of Human Resource Outsourcing: The Case of Brewery Companies in Ethiopia**

**Jonathan Girma**

Human Resource Outsourcing (HRO) has gained significant importance globally as organizations seek to reduce costs, improve efficiency, and access specialized expertise. This study investigates the benefits and challenges of HRO in the brewery sector in Ethiopia, a growing and crucial industry for the country's economic development. Using a qualitative research design, the study collected data through in-depth interviews with 24 participants, including country directors, HR managers, and talent acquisition specialists from major brewery companies and HR outsourcing service providers. The findings reveal that recruitment is the most commonly outsourced function, particularly for short-term and high-turnover roles such as promoters, merchandisers, and temporary sales staff. The primary benefits of HRO include cost reduction, improved recruitment efficiency, and the ability for internal HR teams to focus on more strategic functions. However, challenges such as misaligned expectations, low service quality, and insufficient understanding of the brewery sector's unique needs were identified. Both brewery companies and HR service providers are actively working to address these challenges through improved communication, regular performance reviews, and the introduction of new support services. The study recommends that future research expand to other sectors and regions, HR service providers develop a deeper understanding of the brewery sector's needs, and brewery companies establish clear communication channels and expectations. The study also recommends that for HRO to reach its full potential, it must evolve from a cost-saving tactic to a strategic partnership based on mutual understanding, sector-specific expertise, and continuous collaboration.

**Keywords:** Human Resource Outsourcing (HRO), recruitment, talent, brewery companies

## **Challenges and Opportunities of Insurance Market; the Case of Tsehay Insurance S.C**

**Setegn Sisay Tesema**

Ethiopia's insurance sector plays a crucial role in promoting economic stability and managing risk, yet it faces considerable challenges. Tsehay Insurance S.C., as a representative private insurer, operates within this constrained environment. This study aims to examine the core challenges hindering the company's performance and identify strategic opportunities for its growth and sustainability. A mixed-methods approach was employed. Quantitative data were gathered through structured questionnaires from 188 employees selected via stratified random sampling across departments and branches. Data were analyzed using SPSS (version 27). Qualitative insights were obtained from 15 key informant interviews with managers and technical experts, analyzed thematically to deepen understanding of regulatory, operational, and innovation-related issues. Findings indicate that inflation (80%), low public awareness (70%), regulatory rigidity (50%), and claims inefficiencies (60%) are the leading constraints. Political instability and exchange rate volatility also emerged as moderate barriers. Conversely, strong growth potential exists through digital transformation (80% support), micro insurance development (80%), and customizable products (75%). Respondents also recognized Ethiopia's economic growth and rising middle class as untapped drivers for insurance penetration. In conclusion, systemic barriers—both macroeconomic and institutional—are significantly limiting the sector's reach and innovation capacity. However, targeted interventions could reverse this trend. The study recommends regulatory reforms to support innovation, strategic investment in technology (especially mobile platforms and digital claims handling), and the development of inclusive products tailored to underserved populations. These measures are vital for improving accessibility, operational efficiency, and market competitiveness in Ethiopia's evolving insurance landscape.

**Keywords:** Insurance, Tsehay Insurance, Regulatory Constraints, Micro insurance, Digital Transformation, Insurance Penetration

## **Effect of Training on Employees' Performance: The Case of Ministry of Planning and Development**

**Getnet Haile**

This study examined the effect of training on employees 'performance in the case of Ministry of Planning and Development (MoPD), Ethiopia. Despite the critical role of training on enhancing employees 'performance and overall organizational productivity, empirical research on this area is limited in higher governmental institutions and non-profit oriented organizations. This research contributed to fill this gap, since it is conducted on governmental institute. Also this study is conducted to fill the gap in training evaluation of MoPD. A quantitative method of data analysis is used to conduct the study. The study has primarily focused on assessing the effect of four independent variables, needs assessment, training design, training delivery, and training evaluation on employees 'performance. Descriptive and inferential statistics were used to analyze the data collected through questionnaire. The finding of study revealed training design and delivery significantly enhance employee performance, with strong correlation ( $r = 0.610$  and  $r = 0.628$ , respectively) and regression coefficient ( $\beta = 0.478$  and  $\beta = 0.479$ ). However, training needs assessment has shown a weak correlation ( $r = 0.329$ ) and negative regression coefficient ( $\beta = -0.282$ ), indicating there is gap in the need assessment process of the organization, such as reliance on external institutional offerings rather than systematic internal evaluation. Training evaluation had the weakest impact ( $r = 0.298$ ,  $\beta = 0.064$ ), indicating absence of mechanisms to assess post-training outcomes. Based on the finding the study concluded that, while training is a vital driver of employees 'performance at MoPD, its effectiveness is moderated by the quality of training design, delivery, and evaluation method MoPD. In order to enhance training practices of MoPD in the future recommendations provided include strengthening needs assessment, diversifying training delivery approaches, and institutionalizing robust training evaluation framework.

**Keywords:** Training, Employee Performance, Needs Assessment, Training Design, Training Evaluation, Public Sector

## **Assessment on the Practice and Challenge of E-Commerce in Addis Ababa Abebaye**

**Zeleke**

The rapid growth of the Internet has catalyzed the rise of electronic commerce (e-commerce), a global phenomenon that facilitates international trade; however, many developing countries, including Ethiopia, face significant barriers to fully harnessing its potential. This thesis investigates the practices and challenges of e-commerce in Addis Ababa, revealing critical obstacles such as security risks, lack of consumer trust, insufficient legal and regulatory frameworks, inadequate ICT infrastructure, and limited market competition. To overcome these challenges, the study recommends enhancing female participation in the e-commerce sector, investing in ICT infrastructure, improving education and training programs, and developing comprehensive e-commerce policies that adapt to technological advancements and evolving market dynamics. Future research should focus on longitudinal studies to assess the impact of these recommendations over time, explore specific case studies of successful e-commerce implementations in similar contexts, and investigate the role of emerging technologies in mitigating existing barriers to e-commerce in Ethiopia.

# **The Effect of Digital Marketing on Marketing Performance: The Case of Ethio Telecom**

**Mitiku Hundera**

This study investigates the effect of digital marketing on the marketing performance of Ethio Telecom, a leading telecom provider in Ethiopia, amidst a landscape of rapid digital transformation. It focuses on how various digital marketing strategies specifically mobile marketing, website marketing, social media marketing, and email marketing impact the organization's marketing performance metrics. Employing a quantitative research approach, data were collected from 231 employees through structured questionnaires, achieving an impressive 82% response rate. The analysis utilized descriptive statistics, correlation, and multiple linear regression techniques via SPSS software, allowing for a comprehensive examination of the relationships between these digital marketing strategies and marketing performance outcomes. The findings emphasize the critical importance of robust digital marketing initiatives to enhance customer engagement, improve brand visibility, and drive sales growth. Remarkably, effective mobile marketing was found to significantly increase customer interaction, while optimized email content led to higher conversion rates. Additionally, increased social media engagement fostered community building and brand loyalty, and a well-structured website marketing strategy proved essential for attracting and retaining customers. Based on these insights, recommendations for Ethio Telecom include strengthening mobile marketing efforts to reach a broader audience, optimizing email content for enhanced relevance and personalization, increasing social media engagement to build a loyal customer base, and appraising current website marketing strategies to ensure effective connections with target audiences. This research contributes to the growing body of knowledge on digital marketing within the Ethiopian telecommunications sector, offering valuable insights for practitioners seeking to leverage digital tools for improved marketing outcomes and enhanced performance in an increasingly digital marketplace.

**Key Words:** Digital Marketing, Marketing Performance, Mobile Marketing, Website Marketing, Social Media Marketing and Email Marketing

# **Effect of Supply Chain Management on Organization Performance: A Case of Coca-Cola Beverages Africa**

**Tibebu Belete**

This thesis investigates the effect of Supply Chain Management (SCM) practices on organizational performance at Coca-Cola Beverages Africa (CCBA), focusing on the Sebeta plant in Ethiopia. In response to increasing market complexity and consumer expectations, CCBA has adopted SCM as a strategic framework to enhance operational efficiency and competitive advantage. The research identifies six key dimensions of SCM—Organizational performance, Manufacturing Strategy, Outsourcing Strategy, Communication Strategy, Customer Service Management Strategy, Asset Network Management Strategy—as critical drivers of performance. Using a descriptive and explanatory research design, the study collected primary data from 151 employees through structured questionnaires and applied Pearson correlation and multiple regression analysis to examine the relationships between SCW practices and performance indicators. The findings reveal a strong positive correlation between SCW dimensions and organizational performance, with regression results indicating that SCW practices explain 79.1% of performance variation. The study concludes that implementing standardized operational routines, continuous improvement initiatives, and collaborative supply chain strategies significantly enhances CCBA's performance in areas such as production efficiency, customer satisfaction, and cost optimization. These insights offer valuable implications for supply chain managers and policymakers aiming to strengthen organizational capabilities in dynamic and resource-constrained environments.

**Keywords:** Supply Chain Management, Organizational performance, Manufacturing Strategy, Outsourcing Strategy, Communication Strategy, Customer Service Management Strategy, Asset Network Management Strategy, Coca-Cola Beverages Africa, Ethiopia, Sebeta Plant

## **The Effect of Multi-Modal Transportation Service Quality on Customer Satisfaction: The Case of Ethiopia Shipping Logistics**

**Tizeta Eshetu**

The purpose of the study was to investigate the impact of multi-modal transportation service quality on customer satisfaction in the context of the Ethiopian shipping and logistics industry. The key variables examined include reliability, accessibility, safety, flexibility, and customer satisfaction. Employing a mixed research approach encompassing both descriptive and explanatory methodologies, data was collected through surveys and structured questionnaires. The researcher used purposive sampling techniques. The findings reveal significant positive relationships between reliability, accessibility, safety, flexibility, and customer satisfaction. The regression result shows that for a unit increase in multimodal transportation service dimension, customer satisfaction was increased by 63.5%. Recommendations are provided to enhance service quality, including investments in reliability enhancement, improving accessibility, enhancing safety measures, promoting flexibility, and continuous customer feedback, integration of technology, and fostering collaboration and partnerships. These recommendations aim to strengthen the competitive position of logistics companies, foster customer loyalty, and contribute to the overall development of the transportation sector in Ethiopia.

**Keywords:** Multi-modal transportation, service quality, customer satisfaction, reliability, accessibility, safety, flexibility, Ethiopian shipping, logistics industry

## **Factors Affecting Route to Market Strategy Development in the Fast-Moving Consumer Goods Industries in Ethiopia: The Case of REPI Wilmar Company**

**Tsion Hailu Beshir**

This study aims to identify and analyze the key factors influencing the development of route-to- market (RTM) strategies in the Ethiopian FMCG sector, focusing on Repi Wilmar Plc. research design was descriptive an explanatory research, Employing a mixed-methods approach. The study integrates quantitative surveys and qualitative interviews to gather complete insights from a targeted sample of 36 managers, employees, wholesalers, and retailers in Addis Ababa. Data collection instruments included structured questionnaires adapted and semi-structured interviews, with analysis conducted via SPSS version 26, utilizing correlation, regression, and model estimation techniques. The finding reveals that market coverage ( $\beta=0.533$ ,  $p<0.001$ ), total channel cost ( $\beta=0.397$ ,  $p=0.001$ ), and distribution channel selection ( $\beta=0.301$ ,  $p=0.004$ ) have a strong, positive, and statistically significant impact on RTM strategy development. Interestingly, customer experience, although perceived as important, showed an insignificant negative relationship within this context. The regression model explains over 90% of the variance in RTM development, emphasizing the pivotal role of strategic channel management and cost optimization. The study concludes that effective RTM strategy development in Ethiopia's FMCG industry is primarily driven by broad market coverage and deliberate channel selection, with cost management playing a crucial supporting role. Based on these insights, it is recommended that firms invest in infrastructure, adopt integrated digital distribution channels, and continuously evaluate their market coverage and channel effectiveness. Future research should explore indirect effects of customer experience and longitudinal impacts of digital transformation on RTM strategies in similar emerging markets. This research contributes to both academic understanding and practical implementation for FMCG firms operating in resource-constrained environments.

**Key Words:** total channel cost, customer experience, market coverage, distribution channel selection, RTM strategy

## **Incentive Systems Effect on Employees Motivation in Sunny Side Educational Institute**

**Tsiyon Negash Hailu**

This thesis explores the impact of incentive systems on employee motivation levels within Sunny Side Educational Institute. Specifically, the thesis investigates the relationship between various incentive structures/including financial rewards, non-monetary benefits, and recognition programs/ and employees motivation as measured by indicators such as job satisfaction, productivity, and engagement. Drawing from motivation theories, the thesis aims to determine the effectiveness of different incentive strategies in driving desired employee behaviors and fostering a motivated work force. The study found that a well-designed and communicated organizations activities undertaken by human resources helps in improving organizational productivity. The results of this thesis shows that the incentives increase productivity by enhancing the following elements employee work performance, employee engagement, innovation and creativity, organizational commitment and job satisfaction. This finding will provide useful information to the institution when designing incentive schemes and analyzing their functions and general impact.

**Keywords:** Employee motivation incentives organizational productivity motivators.

# **The Effect of Change Management Practices on Organizational Development at Awash International Bank**

**Yeabsera Teferi**

This research was conducted to examine the effect of change management practices on organizational development at Awash International Bank. The research investigates key change management practices, including policy and regulation change, leadership change, procedural change and technological change, and their impact on enhancing organizational development. To gather and analyze primary data while considering the research objectives and questions, the researcher utilized descriptive and explanatory study designs together with quantitative research approaches. Quantitative data was collected using a structured questionnaire, modified from prior literature, to gather primary data. A total of 129 survey questionnaires were issued to the staff of 13 chosen Awash International Bank branches, including managers, frontline staff, clerical workers, and IT experts, using stratified and purposive sampling approaches. However, only 117 questionnaires, representing a 91.7% response rate, were fully completed and returned. The quantitative data was analyzed by using descriptive and inferential analysis. The result of the analysis showed that in Awash Bank S.C. at a 95% confidence level, the four change management practices components (Independent variables) have a strong and significant impact on organizational development (Dependent variable). The study recommends that Awash International Bank (AIB) prioritize strengthening policy compliance and risk management by establishing a dedicated compliance unit and adopting automated monitoring tools. The bank should also focus on leadership development through targeted training, mentoring programs, and succession planning to enhance strategic decision-making. To improve operational efficiency, AIB must streamline workflows by conducting regular process audits, automating tasks, and standardizing procedures. Furthermore, the bank should leverage technological innovations such as digital banking platforms, data analytics tools, audits, automating tasks, and standardizing procedures. Furthermore, the bank should leverage technological innovations such as digital banking platforms, data analytics tools, and cyber security systems to improve service delivery and customer experience.

**Keywords:** Policy and regulation change, Leadership change, procedural change and Technological change

## **The Effect of Reward Management Practices on Employee Job Satisfaction: A Case Study of Amhara Bank S.C.**

**Yeabsra**

This study investigates the effect of reward management practices on employee job satisfaction at Amhara Bank S.C. It examines both extrinsic rewards—including bonuses, job security, health benefits, and work-life balance—and intrinsic rewards such as meaningful work, opportunities for innovation, and job enrichment. A quantitative research approach was employed .using explanatory design techniques structured questionnaires distributed to a sample of two hundred sixty-four employees, achieving a high response rate of ninety-seven point seven percent. Data analysis was conducted using SPSS version twenty-five, incorporating descriptive statistics, correlation, regression, and ANOVA. The results revealed a strong positive correlation between reward management practices and job satisfaction. The correlation coefficients for key variables—including meaningful work, job enrichment, and job security—indicated statistically significant relationships. The model summary showed an R-squared value of zero point seven eight four, meaning that seventy-eight point four percent of the variation in job satisfaction could be explained by the reward variables. The ANOVA results show that six of the seven explanatory variables significance explains the employee job satisfaction. In contrast, bonuses showed a negative and statistically insignificant impact, reflecting employee dissatisfaction with the current bonus system. The study concludes that intrinsic rewards play a more critical role in enhancing employee satisfaction at Amhara Bank. It recommends prioritizing job design, innovation support, and clear communication of organizational purpose, while also reforming financial incentives especially the bonus system for greater transparency and fairness.

**Key words:** Amhara Bank, job satisfaction and reward management practice

## **Assessment of Implementation of Agile Project Management Methodologies in the Commercial Bank of Ethiopia at the Head Office**

**Yohannes Mengistu Bedada**

This thesis presents the research study carried out on the assessment of implementation of agile project management methodologies in the commercial bank of Ethiopia at the head office context. Agile project implementation, even though it is not novel worldwide, in Ethiopia it is still new and is common only in software related projects. The motivation for this study is that the benefits of agile methodology in software industries can be replicated to other industries such as the banking industry's which are peculiar forms of organizations gaining popularity especially in our organization the CBE. For this research, the commercial bank of Ethiopia operating under the banking industry's in the business sector. A qualitative as well as quantitative research approach was undertaken for this study with the intention to deeply understand the methodology and software techniques presented by implementation this methodology in a bank industry's setting and whether maximizing on the development software method, software techniques method and minimizing challenges or obstacle of software would bring about an improvement of the implementation of agile project methodologies. A descriptive research design was used for this study to describe how bank industries implement agile project management methodology and detail the characteristics of agile methodology in settings outside software. Employees of bank industries were the target population for this study therefore a census was used to collect the data that was needed to draw results and conclusions. The data was gathered through survey instruments such as questionnaires distributed to the staff as well as through semi-structured interviews held with the management members who are the implementation of agile ways of working. By implementing these harmoniously and monitoring the performance of the team regularly, agile methodology was found to bring about increased project implementation.

**Keywords:** Agile project management methodology, software development methodology, software development technique.

## **Determinants of Customer Relationship Management Practices: The Case of Dashen Bank S.C in Addis Ababa City**

**Yonas Ali Mohammed**

This research investigates the determinants of Customer Relationship Management (CRM) practices at Dashen Bank S.C. in Addis Ababa, focusing on the factors influencing the efficacy of CRM strategies to enhance customer relationships and overall bank performance. Utilizing a mixed approach, both quantitative (structured surveys) and qualitative (interviews) data were gathered from employees across various managerial levels. Findings reveal that while employees generally possess a sound understanding of CRM principles, significant gaps in Hands-on experience hinder effective application, underscoring the need for more hands-on training programs. The perceived effectiveness of CRM technology is commendable; however, under preparing has limited employee engagement with these tools. Furthermore, while there is a positive perception regarding the allocation of resources for CRM initiatives, employees feel that these are not prioritized strategically, highlighting a requirement for enhanced communication around resource allocation. Data quality emerged as a critical asset, with respondents acknowledging its influence on personalized service delivery. Importantly, leadership and management were identified as pivotal in shaping CRM practices, emphasizing the necessity for effective leadership that communicates the importance of CRM initiatives and fosters a customer-centric culture. Regression analysis identified several impactful determinants, including leadership effectiveness, knowledge of CRM, technological readiness, adequate investment, and data quality as significant influencers of CRM practices. Thus, to strengthen CRM capabilities, this study recommends enhancing training, improving data management practices, increasing investment in CRM resources, fostering collaboration, and ensuring that leadership actively supports CRM efforts. Collectively, these measures are essential for Dashen Bank to optimize its CRM strategies, enhance customer satisfaction, and achieve long-term success in an increasingly competitive banking landscape.

**Keywords:** Customer Relationship Management, CRM practices, leadership, technology, training, data quality, investment.

## **Determinants of Customer Relationship Management Practices: The Case of Dashen Bank S.C. In Addis Ababa City**

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**Keywords:** Customer Relationship Management, CRM practices, leadership, technology, training, data quality, investment.

## **Evaluating Strategic Management Practices; the Case of Bank of Abyssinia Yostena**

**Tilahun**

Strategic management is crucial for organizations to align their resources and activities with their goals, especially in a fast-changing industry like banking. This study looks at the strategic management practices at the Bank of Abyssinia, focusing on how the bank conducts environmental scanning, implements strategies, and evaluates its performance. The objective is to establish the way these practices assist the bank to cope with possible challenges in a competitive financial sector. A research questionnaire was used to draw quantitative data from employees at different levels within the bank reports along with other valuable information. The findings show that there are some gaps in how the bank handles its strategic management processes. For example, there were issues with how well the bank uses tools like SWOT analysis, which led to misalignments between the bank's goals and its day-to-day operations. The study has also identified that communication about strategic plans could be better so the intended audience will be on the same page. From these findings, the study recommends that Bank of Abyssinia should work towards improving and enhancing how it communicates its strategies, better uses analysis to align its goals with actions, and strengthen the means through which it tracks performance. This would subsequently improve the overall performance of the bank and help it sustain its position in a competitive market.

**Keywords:** Bank of Abyssinia, strategic management, environmental scanning, strategy implementation, performance evaluation

## **The Effect of Compensation on Employees' Motivation: The Case of Horizon Addis TYRE Manufacturing Plc**

**Zema Solomon**

This study delved into the intricate relationship between compensation, encompassing both tangible financial incentives (e.g., salaries, bonuses) and intangible non-financial rewards (e.g., recognition, development opportunities, work-life balance), and its effect on employee motivation. A remarkably high response rate was achieved from a diverse sample encompassing employees across various departments and job roles within the organization, ensuring robust and generalizable findings. The research uncovered significant positive correlations between both financial and non-financial rewards and employee motivation. However, the analysis revealed that non-financial rewards emerged as a particularly potent driver of employee engagement, surpassing the influence of financial incentives alone. This finding underscores the criticality of a holistic approach to employee motivation, emphasizing the need for organizations to prioritize non-financial rewards alongside competitive compensation packages. This includes fostering a positive and supportive work environment, investing in employee development through training and mentorship programs, implementing effective recognition programs, and providing opportunities for career growth and advancement. The study concludes with a series of actionable recommendations for organizations to optimize their compensation strategies, prioritize employee well-being, and conduct ongoing evaluations to ensure the effectiveness of their reward systems in driving sustained employee engagement and organizational success.

**Keywords:** Compensation, Employee Motivation, Financial Compensation and Non-financial Compensation

## **The Effect of Youth-Led Chicken Production on Household Income in Addis Ababa,**

**2024 Kalkidan Sileshi Shiferaw**

The research study titled "The Effect of Youth-Led Chicken Production on Household Income in Addis Ababa" aims to examine the intricate relationship between youth-led chicken production and household Income in the urban setting of Addis Ababa, Ethiopia. The study's general objective is to explore how youth-led chicken production influences household Income, with specific objectives focusing on measuring the effect of production scale, evaluating training and education influences, examining market access relationships, determining the effect of financial support, and analyzing the effects of community support and networking dynamics on household Income. The research questions guide the investigation into the scale of production, the influence of training and education, the relationship with market access, the effect of financial support, and the effects of community support on household Income. The research hypotheses are formulated to test the positive effects of a larger scale of production, increased training and education, greater market access, financial support, and community networking on household Income. The results confirm the hypotheses, showcasing the significant enhancements in household Income due to the positive influences of youth-led chicken production, thus highlighting the potential for economic growth and prosperity in the poultry sector. The conclusion underscores the sector's economic contributions and scaling opportunities, emphasizing the need for evidence-based interventions and strategic investments. The recommendations propose investing in continuous training, facilitating market access, promoting financial assistance programs, and building robust community support networks to empower young poultry farmers and drive economic prosperity in Addis Ababa through sustainable poultry farming practices.

**Key Words:** (1) Effect, (2) Youth-Led, (3) Chicken Production, (4) Household Income, (5) Scale of Chicken Production, (6) Training and Education, (7) Access to Markets, (8) Financial Support and (9) Community Support and Networking

## **Effects of Leadership Styles on Employee Engagement: In The Case Of Awash Bank**

**Kaleab Gulelat**

The primary goal of this study was to examine Effects of leadership styles on employee engagement at Awash Bank. The research focused on four main leadership styles: transformational, transactional, Laissez-faire and autocratic, considering them as independent variables to predict the dependent variable, employee engagement at Awash bank. A sample of 138 employees was randomly selected from a target population of 210 to collect the necessary primary data. The study utilized a Multifactor Leadership Questionnaire (MLQ) to gauge respondents' perceptions of their immediate supervisors' leadership styles and the Utrecht Work Engagement Scale to assess their own engagement levels. The raw data collected from respondents was analyzed using SPSS version 25, employing descriptive statistics, frequencies, percentages, and inferential statistical tools such as correlation and regression analysis. The study's findings revealed that the engagement level of Awash bank employees is slightly above average. Transformational leadership style was identified as the most commonly exhibited leadership style at Awash bank, as perceived by employees, although all four leadership styles are practiced to varying degrees. Correlation analyses indicated that all leadership styles have a positive relation with employee engagement and regression analysis with, laissez-faire leadership style has a positive impact, but its effect is not significant. Conversely, transformational, transactional and autocratic leadership style positively and significantly affects employee engagement at Awash bank. The bank should enhance employee engagement by improving working conditions, ensuring the availability of necessary tools and resources, and acknowledging outstanding performance. Additionally, the bank should address employees' key concerns, such as promotions, salary increases, and training opportunities.

**Key Words:** Leadership Style, Transformational Leadership Style, Transactional Leadership Style, Laissez-faire Leadership Style, Autocratic Leadership Style, Awash bank and Employee Engagement

## **The Effect of Human Capital Management on Employee Job Performance: The Case Study of Berhan Bank S.C. Addis Ababa**

**Yonas Asaye**

This study examined the effect of Human Capital Management (HCM) practices on employee job performance at Berhan Bank S.C., Addis Ababa. Employing a mixed-methods approach, the research objectives were to measure the impact of knowledge accessibility, learning capacity, workforce optimization, leadership practices, and career advancement opportunities on employee job performance. Quantitative data, collected via a structured self-administered questionnaire based on the "Human Capital Effect Assessment Model," were analyzed using descriptive statistics and multiple regressions. Qualitative data from population comprises all 2,680 permanent staff of Brehan Bank S.C. in Addis Ababa. A sample of 348 employees was selected using Yamane's (1967) formula for sample size determination by questioner survey, provided contextual understanding. Key findings revealed a moderate relationship between HCM practices and job performance, with significant positive associations between job performance and career advancement and knowledge accessibility. The main finding is that while employees at Berhan Bank S.C. perceive good knowledge accessibility and learning opportunities, there are significant gaps in expectations and reality, necessitating improved training and development. Additionally, low satisfaction with workforce optimization and unclear career advancement paths indicate a need for better task allocation and transparent promotion processes to enhance employee job performance. The study recommends a holistic review of HCM practices, incorporating employee feedback and focusing on targeted improvements in training, leadership development, and resource allocation

**Key Words:** Human Capital Management (HCM), Employee Job Performance, Ethiopian Banking Sector, Knowledge Accessibility, Learning Capacity, Workforce Optimization, Leadership Practices, Career Advancement Opportunities

## **Factors Affecting Project Performance in International Non- Governmental Organizations: The Case of Projects Implemented By Save the Children International in Addis Ababa**

**Hiwot Wondwosen**

This study explored the factors affecting project performance within international non-governmental organizations (INGOs), with a particular focus on Save the Children in Addis Ababa, Ethiopia. The study aimed to: determine how lack of effective planning affected the project performance, identify the factors related to the internal and external regulations on project performance, assess the status of communication among stakeholders on project performance, identify the managers' roles on project performance, and assess the impacts of the staff turnover on the project performance. Utilizing a descriptive research design and quantitative research method, the study drew on quantitative data gathered through structured questionnaires. A total of 40 participants were selected from various departments within Save the Children, using an availability sampling technique. Data were analyzed through tables and percentages. The results indicate that effective planning, clear responsibility and accountability, stakeholder communication, and management support were critical for successful project performance. Conversely, common obstacles to project performance include inefficient internal communication, resource limitations, and lack of timely decision-making. Based on the findings and conclusions of the study, appropriate recommendations are forwarded.

**Key Words:** Project performance, project management, planning effectiveness, decision-making, stakeholder, communication, managerial roles

## **Effect of Credit Guarantee Scheme Availability on SMES Finance in Ethiopia: The Case of USAID Development Credit Authority**

**Yohannes Zimamu**

The purpose of this study was to determine the effect of Credit guarantee Scheme for SMEs Finance in Ethiopia by giving special focus for USAID Development Credit Authority concentrating on Operational Characteristics, Legal and Regulatory Framework, and Source of Funding. Empirical analysis reveals strong, positive, and statistically significant relationships between these variables and SME financing. For this particular study, the researcher has used mixed method approach by combining both qualitative and quantitative data. Following the nature of the data collected from 397 participants, the study used qualitative and quantitative analysis. Based on the analysis made, the finding revealed that Strong Operational Characteristics significantly enhances financing prospects. Efficient management, effective financial management, and a clear business plan are crucial for attracting investors and lenders. A robust Legal and Regulatory Framework is vital for advancing the finance of SMEs. Clear and consistent regulations, efficient enforcement, and strong property rights protection foster a helpful environment for SME financing. Diverse Funding Sources are essential. Access to a range of funding options beyond traditional bank loans, including venture capital, equity financing, and government grants, is crucial for SME growth and innovation. The study emphasizes the need for a multifaceted approach to address SME financing challenges. This includes enhancing SME operational capabilities through training and mentorship programs, simplifying the regulatory environment, and promoting a diverse range of funding options. These findings have significant implications for policymakers, financial institutions, and SMEs in fostering a more inclusive and supportive financing ecosystem.

**Keywords:** Credit Guarantee, Small and Medium Enterprises, Operational Characteristics, Source of Funding, Legal and Regulatory Frameworks

## **Effect of Kaizen on MIDROC'S Productivity: The Case of Tea Processing and Packing Factory**

**Ketema Kore Arigaw**

This study investigated the effect of Kaizen principles on productivity at MIDROC's Tea Processing and Packing Factory in Addis Ababa, Ethiopia. Amidst growing global competition in the tea industry, the research aimed to assess the effectiveness of key Kaizen elements—continuous improvement practices, employee involvement, standardized procedures, and the Plan-Do-Check-Act (PDCA) cycle—within the specific context of Ethiopian tea production. A mixed-methods approach was employed, combining quantitative data from surveys and key performance indicators with qualitative insights gleaned from document analysis. This approach allowed for a more nuanced understanding of the complexities of Kaizen implementation. The study revealed significant correlations between certain Kaizen principles and improved productivity. A strong positive correlation was observed between continuous improvement practices and overall productivity, validating existing literature on Kaizen's impact. Furthermore, active employee participation in decision-making and problem-solving demonstrated a significant positive impact, highlighting the importance of empowering workers in process improvement. While standardization showed a positive correlation, the PDCA cycle unexpectedly exhibited a negative correlation with productivity, suggesting the need for further investigation and potential adjustments in its implementation. This counterintuitive finding underscores the importance of context-specific research in Kaizen implementation. The study recommends that MIDROC and other organizations in the Ethiopian tea industry prioritize fostering a culture of continuous improvement, actively engage employees in decision-making and problem-solving, and implement robust and appropriate standardized processes. Crucially, further research is needed to understand the specific challenges related to PDCA cycle utilization within the factory, including potential cultural or contextual factors influencing its effectiveness, and to develop tailored strategies for its more effective implementation. These strategies can enhance operational efficiency, reduce waste, improve product quality, and contribute to a stronger competitive advantage for Ethiopian tea producers in the international market.

**Keywords:** Factory, Kaizen, Productivity, Tea processing, Packaging,

## **The Effect of Strategic Leadership on Organizational Performance: The Case of Bank of Abyssinia**

**Meaza Minwalkulet**

The study has the objective of examining the effects of strategic leadership on the performance of an organization taking the case of Bank of Abyssinia. The study has used the major five aspects of strategic leadership (setting clear vision, translating strategy into action, aligning people with strategy, determining effective interventions points and developing strategic capabilities of the organization) as variables of strategic leadership. The study was conducted as there has not been adequate research works conducted on topic of the study in the financial industry of Ethiopia. The study has employed a quantitative research approach with explanatory research design to achieve the objectives of the study. Both primary and secondary data sources were used to extract relevant data for the study. The study has focused on the head office of Bank of Abyssinia and selected a sample of 319. However, it was about 271 respondents that filled and returned the questionnaire properly. Questionnaire was used to solicit information from respondents. The collected data were analyzed using both descriptive and inferential statistics with the aid of SPSS software. The results of the study indicate that all of the explanatory variables considered in the study have significant positive effect on the performance of the bank. The effect analysis shows that the model summary of the regression analysis has significant explanatory power with  $r^2$  and adjusted  $r^2$  of .852 and .849 respectively. The ANOVA test result of the study indicates that the model is adequate and fitting in the relationship between the explanatory variables and the dependent variable. Specifically, determining effective interventions points had a highest significant effect while setting clear vision had the least significant effect on the performance the bank. Finally, the study recommends that the bank give focus for all dimensions of strategic leadership to improve the overall organizational performance of the bank.

**Key Terms:** Strategic Leadership, Organizational Performance, Bank of Abyssinia, Aspects of Strategic Leadership

## **Factors Affecting Customer Satisfaction: The Case of Awash Insurance Share Company**

**Menbere Tadele Dendir**

This study examines the factors Affecting customer satisfaction at Awash Insurance Company (AIC) in Addis Ababa, Ethiopia. The research employed an explanatory and descriptive research design with a quantitative approach, using structured questionnaires to collect primary data from

291 customers purposefully selected from four branches. The study identified key factors affecting customer satisfaction, including service quality, price, perceived value, trust, and corporate image, through a review of literature and statistical analysis. Descriptive analysis revealed that customers rated perceived value and trust highest, while service quality and price showed room for improvement. Pearson correlation and multiple linear regression analyses demonstrated strong positive relationships between the independent variables and customer satisfaction, with service quality having the most significant impact. The regression model explained 70.5% of the variation in customer satisfaction, confirming the critical role of these factors in shaping customer experiences. The findings underscore the importance of enhancing service quality, fairness in pricing, and maintaining a strong corporate image to sustain customer satisfaction and competitiveness in the insurance industry. The study provides actionable insights for AIC's management to improve customer satisfaction and gain a competitive edge.

**Key words:** Customer Satisfaction; Service Quality, Perceived Value, Trust, Price, Corporate Image, Insurance

## **Assessment Of Corporate Governance Practices In Ethiopian Insurance Industry The Case Of Tsehay Insurance S.C.**

**Nebere Degsew Desta**

This study examines the corporate governance practices of Tsehay Insurance Share Company, a significant player in Ethiopia's insurance sector. The primary objective is to assess how effectively the company adheres to key corporate governance principles, with a focus on board characteristics, audit committee effectiveness, nomination committee practices, and disclosure and transparency. Corporate governance is crucial in promoting accountability, transparency, and strategic leadership, especially within financial institutions like insurance companies. To address the study objectives, a descriptive research design was employed using a mixed-methods approach, incorporating both quantitative and qualitative data. A census sampling technique was adopted due to the relatively small and manageable population size. Data collection was conducted using structured questionnaires and semi-structured interviews. Quantitative data were analyzed using descriptive statistics such as mean and standard deviation, while qualitative data were examined through thematic analysis. The findings indicate that Tsehay Insurance exhibits moderate to strong performance in most governance dimensions. The Board is seen as capable and strategically engaged, although concerns were noted regarding its independence and diversity. The Nomination Committee upholds governance standards and supports succession planning but lacks transparency and alignment with long-term strategy. Additionally, while the company practices basic disclosure and transparency, alignment with international standards remains limited. In conclusion, Tsehay Insurance S.C. demonstrates promising corporate governance practices with areas of improvement. The study recommends enhancing board independence, improving nomination transparency, and aligning disclosure practices with global benchmarks. These improvements will strengthen the company's governance framework and long-term performance.

**Keywords:** Corporate Governance, Board of Directors, Audit Committee, Nomination Committee, Transparency, Disclosure, Insurance Industry, Tsehay Insurance, Ethiopia

## **The Effect of Supply Chain Management on Customer Satisfaction: The Case of Heineken Brewery S.C**

### **Tages**

The primary objective of this study was to analyze the effect of supply chain management on customer satisfaction, focusing on Heineken Brewery S.C. The research examined the extent to which supply chain management aligns with customer satisfaction. An explanatory research design and a quantitative approach were employed. Data were collected through questionnaires, and findings were presented using descriptive and inferential analyses. The results indicate that supplier integration, customer integration, internal integration, information sharing, and logistics have a positive impact on customer satisfaction. The study highlights that improvements in these supply chain dimensions contribute significantly to enhancing customer experience. Based on the findings, the researcher suggests that Heineken Brewery should emphasize supply chain management strategies to further enhance customer satisfaction.

**Keyword:** Supply Chain Management, Customer Satisfaction, Company supplier integration, company customer integration, internal integration a, information sharing and Logistic

## **The Effect of Niche Marketing Strategies on Sales Performance of Premium Products: The Case of Komari Beverages Plc**

**Gemedi Hassen**

The Ethiopian fast-moving consumer goods (FMCG) sector is undergoing a transformative phase as consumer buying decision is dynamic and changing daily following the economic situations toward premium products and niche offerings. However, the effectiveness of these strategies and the underlying consumer buying decision shaping their success remain underexplored. This study examines the intersection of consumer buying decision and business effectiveness in premium product sales and niche market strategies Komari Beverages PLC. By leveraging a mixed- methods approach—combining surveys sent to Komari senior sales and marketing team and retailers, interviews to distributors in Addis Ababa, and secondary data analysis from the company available data base. The descriptive research method was applied. Purposive sampling method was used to choose a sample 100 respondents. The data was examined using explanatory research design and descriptive statistical tools such as frequency, mean, standard deviation, tabulation regression. The findings are useful to firms focusing on premium product sales and niche marketing strategies to improve the sales performance. As a result, the FMCG industries use the competitive advantage selling premium product and Niche marketing strategy to improve their sales performance on consumer perceptions, purchase decisions, and overall Business performance.

**Keywords:** Premium Product, Niche marketing, consumer perception, consumer buying decisions, business Performance

## **Practice and Challenges of Digital Lending In Ethiopia, In The Case Of Wegagen Bank**

**SC Hailemichael Merkineh**

This study employs a convergent parallel mixed-methods design to comprehensively assess digital lending at Wegagen Bank S.C., integrating quantitative customer perceptions with qualitative insights from bank managers and staff. It addresses a significant research gap by evaluating the specific features, operational realities, influencing factors, and challenges of digital lending within the Ethiopian commercial banking sector. Findings indicate that Wegagen Bank offers a strategically diversified portfolio of short-term digital loans (WASE, Edget, Melegna, & Mekoya) and possesses a strong understanding of digital lending's role in financial inclusion and SME development, with customers largely valuing the speed of process and information accessibility. However, the study reveals pervasive variability in customer experience, particularly regarding awareness and application clarity, often linked to underlying challenges in digital literacy and trust. Operationally, while processes are streamlined, the bank faces hurdles from outdated core banking systems, fragmented data, manual interventions, and skill gaps, impacting. Customer concerns about low loan limits and unclear repayment processes underscore the need for product and user experience refinement, while external pressures. The study concludes that sustainable growth for Wegagen Bank's digital lending hinges on a holistic strategy addressing both customer-centric pain points and internal operational and infrastructural limitations.

## **The Role of Employees' Empowerment in Improving Organization Effectiveness: The case of Addis Ababa Water & Sewerage Authority)**

**Jembere Lemma Tulu**

This study examines the impact of employee empowerment on organizational effectiveness within the Addis Ababa Water and Sewerage Authority (AAWSA). It explores key empowerment dimensions, including autonomy, participation in decision-making, skill development, accountability, and leadership support, and their influence on service quality, operational efficiency, and employee satisfaction. The research employs a mixed-methods approach, combining quantitative surveys and qualitative interviews with AAWSA employees and management to gain a comprehensive understanding of empowerment practices. Findings reveal that employee empowerment significantly enhances organizational effectiveness. Leadership support and skill development emerged as the most influential factors, positively impacting operational efficiency and service quality. However, limited autonomy, insufficient participation in decision-making and inadequate training opportunities were identified as challenges hindering empowerment. Correlation and regression analyses indicate a strong positive relationship between empowerment variables and organizational performance indicators. The study highlights that fostering a culture of empowerment improves employee motivation, accountability, and productivity, ultimately leading to better service delivery. To enhance empowerment practices, AAWSA should adopt policies that encourage participative leadership, provide structured training programs, and implement clear accountability mechanisms. These measures will strengthen employee engagement and organizational outcomes. This research contributes to the growing discourse on public sector management in Ethiopia by demonstrating how strategic empowerment initiatives can drive performance improvements. The findings offer practical recommendations for AAWSA and other public institutions seeking to enhance their effectiveness through employee-centered approaches. Future studies should explore empowerment in broader public service contexts to validate and expand on these findings.

**Keywords:** Employee Empowerment, Organizational Effectiveness, Leadership Support.

## **Leadership Barriers and Their Effect on Scaling Women-Owned SMES in Addis Ababa: The Case of Bole Sub City Woreda 03.**

**Feven Teklay**

This study investigates the leadership barriers that affect the scaling of women-owned small and medium enterprises (SMEs) in Bole Sub City Woreda 03, Addis Ababa. Despite the increasing number of women entrepreneurs in Ethiopia, most remain unable to grow their businesses due to persistent challenges in leadership. Using a quantitative-dominant mixed-methods design, the research surveyed 125 women SME owners and conducted 5 in-depth interviews to examine the effects of work-life imbalance, limited leadership development opportunities, and gender discrimination on business scaling measured in terms of revenue, employment, and market expansion. Descriptive statistics, correlation, and multiple regression analyses were conducted using SPSS. The findings reveal that work-life imbalance and limited leadership development opportunities have significantly negative effect on scaling. While gender discrimination showed a significant correlation but did not have a statistically significant effect in the regression model. This study highlights the urgent need for gender-sensitive leadership training and policy reforms to empower women entrepreneurs and promote inclusive economic growth.

**Keywords:** Leadership Barriers, Women Entrepreneurs, SMEs, Scaling Businesses, Bole Sub City, and Business Growth

## **The Effects of Brokerage and Commission Agents on Real Estate Market Price Determination**

**Million Tesfaye**

Brokers and commission agents play crucial roles in facilitating transactions, offering market insights, and negotiating on behalf of buyers and sellers in the real estate sector. This study aims to explore how these professionals impact real estate market pricing in Addis Ababa using a mixed research approach that is descriptive and explanatory. Researchers utilized both primary and secondary data sources, with a sample size of 385 determined through calculation due to an unknown population size. Customers were selected using a non-probability sampling method for convenience, considering the lack of an exact customer list. Quantitative data analysis techniques, including percentages, mean, standard deviation, and correlation, were employed. The analysis revealed that Market Regulations did not have a significant impact on real estate prices, suggesting that other regulatory factors may be at play. Conversely, the study found a significant positive relationship between Commission fees and real estate prices, indicating that higher fees correlate with increased property prices, potentially influencing transaction outcomes. Recommendations from the analysis included the importance of monitoring competitive factors, such as Breakage competition, to stay informed about market dynamics that could affect pricing decisions. Additionally, responding effectively to changes in Market Demand and Supply was highlighted as crucial for making informed pricing decisions, emphasizing the need to adjust strategies based on market trends to leverage opportunities and manage risks effectively.

**Key words:** Commission fees, Breakage Competition, Market Demand and Supply, Negotiation Skills, Market Regulations, Real Estate Market prices.

## **Effect Of Fecal Sludge Emptying and Transport Management on the Efficiency of Fecal Sludge Management Services In Hawassa Town, Ethiopia**

**Kassahun Bedane**

This study aimed to assess the effect of fecal sludge emptying and transport management on the efficiency of Fecal Sludge Management services in Hawassa Town, focusing on key influencing factors such as financial constraints, capacity of service providers, and cost of emptying services, infrastructural challenges, and regulatory frameworks. A quantitative research design was adopted, incorporating both descriptive and explanatory approaches. Data were collected from a sample of 382 households selected through stratified random sampling across the town's 23 kebeles. Structured questionnaires were used to capture household experiences with FSM services. Descriptive statistics were used to assess the current state of service delivery, while correlation and regression analyses examined the relationships between independent variables and the efficiency of FSM services, measured through service reliability. Findings revealed that while private service providers are the primary actors in FSM service delivery, 33% of households have never emptied their sanitation facilities, citing cost, infrastructure, and lack of awareness as key barriers. Financial constraints, regulatory frameworks, and service provider capacity showed statistically significant effects on FSM service efficiency, while perceived cost of services and infrastructure challenges also contributed but with varying degrees of statistical support. Regression results confirmed that affordability and regulatory enforcement were the strongest predictors of service efficiency. The study concluded that the efficiency of FSM services in Hawassa was undermined by intersecting economic, institutional, and infrastructural barriers. Addressing these challenges requires improved regulatory coordination, investment in provider capacity and equipment, and targeted financial interventions for low-income households.

**Keywords:** Fecal sludge management, FSM efficiency, emptying services, transport, sanitation, Hawassa Town

## **Determinants of Employees' Job Satisfaction In The Case Of Berhan Bank S.C West Addis District**

**Habtamnesh Abebaw**

This study aims to examine the determinants of employees' job satisfaction. The researcher used an explanatory and descriptive research design with a quantitative research approach in order to meet the objective of the study. The target population for this study was employees' of Berhan Bank S.C., located in Addis Ababa, in the West district. Out of 672 permanent employees, 251 respondents were selected using the simple random sampling technique. The four factors of an employee's job satisfaction (pay, promotion, operating procedures, and nature of work) were visualized. The data collected were summarized, classified, tabulated, and analyzed using the statistical Package for Social Scientists (SPSS) version 26. The data were analyzed using descriptive and inferential statistics. The study revealed that there is a statistically significant positive relationship between four factors (i.e., pay, promotion, operating procedures, and nature of work) and employees' job satisfaction. But the magnitude of the relationship varies from one factor to the other factor where Pay, promotion, operating procedures, and nature of work: employee job satisfaction ranked from most correlated to least correlated. The result of linear regression shows that 76.7% of the variance of employees' job performance can be predicted by the independent variable (i.e., pay, promotion, operating procedures, and nature of work). In addition, all four factors (i.e., pay, promotion, operating procedures, and nature of work) had significant and positive contributions to employees' job performance at a 95% confidence level. So, Berhan Bank should give a strong concern for all these determinates of employee job satisfaction (i.e., pay, promotion, operating procedures, and nature of work).

**Keywords:** Pay, Promotion, operating procedures and nature of work, job satisfaction

## **The Effect of Rewarding On Employee Job Performance: The Case of Commercial Bank of Ethiopia**

**Hamdu Ababu**

The general objective of this paper is to assess the relationship between financial and non-financial rewards with Employees job performance in the case of Commercial Bank of Ethiopia. In order to achieve the objective, the study used descriptive research design and Explanatory research Design. Descriptive design was employed to identify the current existing situation of reward and job performance. This research design helped the study to describe in quantitative and some qualitative data sources. The study applied well-structured questionnaire to measure the responses on a five level liker scale. Questionnaires were distributed to 98 respondents and all of them replied their response to the researcher. The data finally analyzed through using the Statistical Package for Social Sciences (SPSS) version 25. The relationship was measured using Pearson Product Moment correlation coefficient and descriptive statistics. The descriptive data are presented by using tables. The finding of the study showed that payment, benefit, promotion, work condition and recognition have significant relationship with job performance of employees. The study recommended that Commercial Bank of Ethiopia should apply an effective total rewards system to have satisfied, engaged and productive employees. As a whole, it is concluded that by making some adjustment in the reward, the Bank should able to raise employee job performance and advance the organization performance.

**Keywords:** Financial rewards, Non-financial rewards, and employees' job performance

## **Examining the Role of Training Programs in Enhancing Employee Performance in Bunna International Bank**

**Hanna Endreas Eromo**

This study investigates the impact of training and development programs on enhancing employee performance at Bunna International Bank. The primary objectives are to examine the effectiveness of training needs assessments, evaluate various training methods and delivery modes, and analyze the role of evaluation techniques in optimizing employee outcomes. A mixed- methods approach was adopted, integrating quantitative data from structured surveys and qualitative insights from semi-structured interviews with employees and managers. The research highlights significant findings, including the positive correlation between systematic training practices and improved employee performance metrics such as productivity, job satisfaction, and knowledge retention. Effective training delivery modes, particularly blended learning approaches, were identified as instrumental in engaging employees and reinforcing practical applications. However, gaps in aligning training with strategic goals and inconsistent evaluation practices were noted as areas needing improvement. The study concludes that targeted training initiatives, tailored to specific organizational and cultural contexts, are critical for maximizing workforce potential and sustaining competitive advantage in Ethiopia's dynamic banking sector. Key recommendations include enhancing training needs assessments, integrating robust evaluation frameworks like the Kirkpatrick model, and adopting innovative delivery modes to address diverse employee learning preferences. By addressing these gaps, Bunna International Bank can optimize its training programs to foster a culture of continuous improvement, ensuring long-term organizational growth and employee development. The findings offer valuable insights for financial institutions and other sectors seeking to improve employee performance through strategic human resource development.

**Keywords:** training and development, employee performance, training needs assessment, training methods, blended learning, evaluation techniques, productivity, job satisfaction, knowledge retention

## **An Assessment of Factors Affecting Employee Turnover Intention: The Case of Heineken Ethiopia Brewery S.C**

**Hana Mesele**

The objective of this research is to find out the main factors affecting employee turnover intention in Heineken Ethiopia Brewery S.C. This study uses a mixed method design that utilizes both quantitative and qualitative data collection techniques. Questionnaires and interviews were used to gather data from employees at Heineken Ethiopia Brewery S.C. Both primary and secondary sources of data were used. Probabilistic and non-probabilistic sampling techniques are also employed. 284 sample responses were participated in the study. The findings of the study indicate that employee dissatisfaction with how the company addresses their concerns and communicates about its retention plans, minimal involvement by staff on matters relating to retention, lack of awareness of some of the initiatives taken by the company to enhance the work environment, and overall dissatisfaction in general about how effectively employees feel that the present retention strategies are operating are major factors affecting employee turnover intention. The company, on the other hand uses Performance-based rewards, Training and development programs, and Flexible work arrangement strategies to control employee turnover. The strategies used by the company have medium effectiveness in terms of controlling employee turnover. On this ground, the study recommends that the company should evaluate and improve its retention programs, promote transparency in communication, increase employee involvement, reconsider remuneration and benefits packages provided, create a conducive working environment for employees, put in place a strong system of giving feedback to all workers and periodically update and evaluate their retention strategies.

**Keywords:** Employee Turnover Intention, Retention Strategies, Job Satisfaction, Organizational Commitment, Heineken Ethiopia Brewery S.C.

## **The Effect of Training on Organizational Performance: The Case of Nativity Girls' Catholic School and Lideta Catholic Cathedral School**

**Haymanot Girma Debela**

The general objective of the study was examining the effect of training on organizational performance in the case of Nativity Girls' Catholic School and Lideta Catholic Cathedral School, Addis Ababa, Ethiopia. The sample size for the study was 104 employees of Nativity Girls' Catholic School and Lideta Catholic Cathedral School, Addis Ababa. This study employed explanatory and descriptive research design. The researcher used census which is the procedure of selecting all employees hence no sampling method is used on this research. The primary data for this study was collected through questionnaires. Data analysis was done by using statistical package for social sciences (SPSS). The study used descriptive and inferential statistics to analyze the data. The study was conducted by modeling the relationship between organizational performance and the following independent factors: training need assessment, training objective, training design, training implementation and training evaluation. The researcher identified the major determinants of organizational performance in Nativity Girls' Catholic School and Lideta Catholic Cathedral School, Addis Ababa. The analysis found out that training objective, training design, training implementation and training evaluation are statistically significant with organizational performance. The R square result is .803 which means 80.3 % of variables which directly and indirectly affect organizational performance in Nativity Girls' Catholic School and Lideta Catholic Cathedral School is assessed and evaluated in this research paper. The study came out with the following recommendation for rescuing the problem: the responsible bodies should give a chance for employees to participate in the designing and development of the organization training as it helps the organization to easily understand the need and want of employees regarding the training, strongest and positive training parameters in the organizations is its evaluation, so to enhance evaluation; feedbacks from employees on training should be collected before and after training and the organizations should engage in increasing the qualities and quantities of the training program so as to increase their employees 'performance and organizations 'performance.

**Keywords:** Training, Organizational performance, Nativity Girls' Catholic School and Lideta Catholic Cathedral School

## **Effect of Performance Management System on the Employee Perception: -The Case of Commercial Bank of Ethiopia**

**Hikma Sani Tulu**

This study aims to examine the effect of the performance management system (PMS) on employee perception within the Commercial Bank of Ethiopia. By exploring how various components of PMS such as goal setting, feedback, rewards, appraisal, and evaluation affect employee productivity; the research seeks to provide insights into the effectiveness of current performance management practices. The primary purpose is to identify whether these variables significantly influence employee performance, thereby offering recommendations for enhancing overall organizational effectiveness. The findings reveal a strong positive relationship between the components of PMS and employee performance, with all variables—setting objectives, feedback, rewards, appraisal, and evaluation— showing significant influence ( $p < 0.05$ ). The analysis indicates that approximately 82% of the variation in employee performance can be explained by these independent variables, highlighting their substantial role in performance outcomes. This underscores the importance of an integrated and well-structured PMS in fostering employee motivation and productivity within the organization. Based on these results, the study recommends that the Commercial Bank of Ethiopia involve employees more actively in the planning phase of the PMS to increase their commitment and understanding of performance expectations. Additionally, implementing regular and constructive feedback sessions is crucial to ensure employees are aware of their progress and areas for improvement. These measures are essential for optimizing the effectiveness of the performance management system and ultimately enhancing employee performance and organizational success.

**Keywords:** Performance Management, Performance Appraisal, Employee Performance, Feedback, Performance Management Practice

## **Determinants of Oilseeds and Pulse Export Performance in Ethiopia: The Case of Selected Exporters**

**Hilina Dagnahew**

The performance of oilseeds and pulse export in Ethiopia encountered a number of influencing factors that deter its performance. The research address independent variables foreign price level, production/productivity, quality of the product, Infrastructure/rural feeder road availability and real effect exchange rate are critical. The major objective of this study was to identify and analyze to what extent those major determinants affect the performance of oilseeds and pulse export in Ethiopia. Multiple leaner regressions are employed using SPSS version 27 software to examine the effects of the selected variables on the performance of export oilseeds and pulse. From 200, oilseeds and pulse exporters 130 have been taken residing Addis Ababa city using simple random sampling (Carvalho's) Sample Size Determination table)technique as primary sources of data. The findings implied that the foreign price level' production/productivity, quality of the product and real effect exchange rate were found to be positively and significantly affect export performance. Whereas, and Infrastructure/rural feeder road were found not to be as such influential factors to deter performance of oilseeds and pulse export in Ethiopia. Based on the findings of the study it were recommended that enhancing productivity, keeping quality of the product, making stable foreign exchange rate and improve the foreign price level are all important.

**Keywords:** performance, export, determinants, significant, pulse, oilseeds

## **Examining the Effect of Customer Loyalty on Competitive Advantage: The Case of Zemen Bank S.C**

**Hilina Dereje**

In today's highly competitive and increasingly standardized financial services landscape, Customer loyalty has become a strategic imperative for achieving sustainable competitive advantage. This study examines the effect of customer loyalty on competitive advantage in the case of Zemen Bank S.C., a leading private bank in Ethiopia. Employing a quantitative, explanatory research Design, data were collected via structured questionnaires from customers at a selected branch. The study investigates five key dimensions of customer loyalty: trust, service quality, commitment, perceived value, and customer experience. The results indicate that trust, service quality, and customer experience significantly enhance Zemen Bank's competitive positioning by promoting customer retention and advocacy. Meanwhile, customer commitment and perceived value were found to reinforce emotional bonds and long-term engagement. The findings emphasize the importance of aligning loyalty-building strategies with the bank's broader competitive goals; By establishing the linkage between customer loyalty and competitive advantage, this study provides practical insights for banks seeking to strengthen customer relationships and market differentiation. It also contributes to the limited body of empirical literature on loyalty-driven competitiveness within the Ethiopian banking industry.

**Keywords:** Trust, Service Quality, Commitment, Perceived Value, Customer experience, Competitive Advantage

## **Assessment of Reward System on Employees Performance: In The Case Of Ethiopian Electric Utility Head Office**

**Aster Melkamu**

This study examines the impact of reward management on employee motivation at the Ethiopian Electric Utility (EEU). Using a validated questionnaire with a Cronbach Alpha of 0.79, data were collected from 91 employees (87.5% response rate) through a census method, excluding those with less than one year of service. Findings indicate that non-financial rewards ( $r = .749, p < 0.01$ ) have a stronger positive effect on motivation than financial rewards ( $r = .445, p < 0.01$ ). Regression analysis shows that promotion, recognition, and work conditions contribute more significantly to motivation than payment and benefits. Many employees perceive the current reward system as unfair and demotivating. The study recommends a balanced reward strategy that combines transparent financial incentives with strong non-financial motivators—such as recognition, leadership support, and improved work conditions—rooted in equity and organizational justice principles to enhance motivation, engagement, and organizational performance.

**Keywords:** Financial rewards, Non-financial rewards, recognition, working condition, payment, benefit, promotion, and leadership & supervision

## **Effect of Employee Relationship Management on Employees' Performance: The Case of Hosea Trading House**

**Fata Frehiwot**

The primary objective of this study is to examine the effect of employee relationship management (ERM) components on employee performance at Hosea Trading House. ERM is increasingly recognized as a strategic approach to managing organizational risks, yet its influence on employee- level outcomes remains underexplored in emerging market contexts. This research focused on five ERM variables: Human Resource (HR) Practices, Communication, Trust, Shared Goals and Values, and Leadership Styles. A quantitative research design was employed, utilizing structured questionnaires distributed to all 80 employees, of which 72 valid responses were analyzed using regression and correlation analysis. The results revealed a significant model fit ( $R^2 = 0.902$ ), indicating that 90.2% of the variance in employee performance can be explained by the selected ERM components. Trust emerged as the most influential predictor ( $\beta = 0.421$ ), followed by Leadership Styles ( $\beta = 0.314$ ), Communication ( $\beta = 0.259$ ), and Shared Goals and Values ( $\beta = 0.208$ ), all of which had statistically significant and positive effects. Surprisingly, HR Practices had a significant but negative effect on employee performance ( $\beta = -0.258$ ), suggesting issues in current HR strategies such as recruitment, training relevance, or performance evaluation systems. These findings highlight the critical role of building trust, enhancing leadership quality, and improving communication in strengthening ERM and employee outcomes. The study recommends a comprehensive ERM framework that places employees at the center and calls for a reassessment of HR policies to better align with organizational performance goals. Further studies could explore qualitative insights into why HR practices might produce negative impacts.

**Keywords:** employee relationship management, Employee Performance, Trust, Leadership Styles, Human Resource Practices

## **The Role of Employees' Empowerment in Improving Organization Effectiveness (The case of Addis Ababa Water & Sewerage Authority)**

**Jembere Lemma Tulu**

This study explores the relationship between employee empowerment and organizational effectiveness at the Addis Ababa Water and Sewerage Authority (AAWSA), focusing on key variables such as autonomy, participation in decision-making, skill development, accountability, and leadership support. The general objective of the research was to examine how these factors contribute to enhancing organizational effectiveness, measured through service quality, operational efficiency, and employee satisfaction. A mixed-methods research design was employed, combining both quantitative and qualitative approaches to gain a comprehensive understanding of the subject. The population included employees and leaders at AAWSA, with a stratified random sampling technique used to select 261 respondents for the quantitative survey and purposive sampling for 4 in-depth interviews with leaders. Data collection tools included structured questionnaires and semi-structured interview guides, and data analysis involved reliability tests, descriptive statistics, correlation analysis, regression analysis, and thematic analysis for qualitative data. The findings revealed that all five empowerment factors had a statistically significant and positive influence on organizational effectiveness, with leadership support and skill development showing the strongest impacts. Challenges such as limited resources, resistance to change, and gaps in accountability mechanisms were also identified. The study concludes that fostering employee empowerment through targeted initiatives can significantly enhance organizational performance and offers recommendations for AAWSA, city administration, and national-level stakeholders to strengthen empowerment practices.

**Keywords:** Employee Empowerment, Organizational Effectiveness, Leadership Support.

## **Factors Affecting Employee's Perception and Job Motivation in National Tobacco Enterprise (Eth) S.C**

### **Adonite Alehegn**

The primary objective of the study was to analyze the Factors Affecting Employee's Job Motivation in National Tobacco Enterprise (ETH) S.C. The researcher used an explanatory and descriptive research design and a quantitative approach. A convenience sample of the population was taken as part of the study. A total of 257 questionnaires were handled by the respondents, and 250 of them completed and returned their questionnaires. The study's findings were presented in inference and descriptive analysis, and the result of the descriptive statistics told that Relationships with colleagues and supervision, Training, and development, Factors related to working conditions and job security, and Recognition and Reward, on a 5-point scale. In addition, the result of the multiple linear regression output signals that Relationships with colleagues and factors relating to supervision, Training, and development, Factors related to working conditions and job security, and Recognition and Reward. Lead to enhance Employee Motivation by 10.7%, 33.8%, 46.9%, and 16.9% respectively. From this, the researcher suggested that NTE should emphasize motivational factors to enhance its Employee Motivation.

**Keywords:** Relationships with colleagues and supervision, Training, and development, working conditions and job security, Recognition and Reward, and Employee motivation

## **The Effect of Financial Literacy on Financial Decision Making In Local Non-Governmental Organizations**

**Afomia Admasu**

This study examines how financial literacy influences decision-making within local non-governmental organizations (NGOs) in Addis Ababa, Ethiopia, with a focus on NGOs that support individuals with intellectual disabilities. Financial literacy is an essential skill for making sound financial decisions, and this research investigates whether a greater understanding of finances among NGO employees leads to better financial choices for their organizations. By surveying decision-makers in five selected NGOs, the study gathered quantitative data through questionnaires to explore how knowledge, behaviors, and attitudes about money impact financial decisions. The findings reveal that financial knowledge plays a significant role in improving financial decision-making. Employees with a strong understanding of financial concepts tend to make more informed, effective choices. On the other hand, financial behavior, such as being overly cautious or risk-averse, can sometimes limit the flexibility needed for sound decisions. Financial attitude, though important, has a weaker effect on decision-making compared to knowledge, suggesting that while a positive mindset helps, it's the practical understanding of finances that truly drives better decisions. In conclusion, financial literacy is crucial for enhancing decision-making in NGOs, especially in the non-profit sector where careful management of resources is essential. The study recommends providing employees with ongoing financial education, focusing on key areas such as budgeting, risk management, and strategic planning. By fostering a culture of financial awareness and equipping staff with the right tools, NGOs can improve their financial decisions and better support their missions.

**Keywords:** Financial Literacy, Decision-Making, NGOs, Intellectual Disabilities, Financial Knowledge, Financial Behavior, Financial Attitude, Budgeting, Addis Ababa, Ethiopia, Non-Profit Sector, Resource Management, Financial Education

## **Assessing Performance Management Practice: The Case of Ethiopian Customs Commission**

**Mengistu Gizaw**

The main purpose of this study is to assess and describe the practice performance management in ECC in Addis Ababa head quarter. The study tries to address the basic questions of how the alignment is made between organizational goal with that of the departmental and individual goal, how the planning, execution, assessment and review process was handled and identifying the purpose of having PM in ECC and practices while implementing performance management. To answer these questions descriptive research design has been deployed by using both quantitative and qualitative research approach. For this study Stratified sampling method technique was used by taking 190 employees to fill in the self-developed questionnaire, which is the main data collection instrument. The data gathered from the questionnaire were compiled by using SPSS software. Descriptive statistic method was used for analyzing data obtaining from questionnaire and data gather from interview and document analysis were analyzed contextually. The result of the analysis was presented using tables. In general the finding of the study revealed that employee at the Ethiopian customs commission not only understand the organization purpose and goals but also see how their individual contributions align with these objectives, a generally positive perception among employees regarding their skill and understanding of performance expectations, a majority of employees report receiving feedback and having open discussions about their performance, but there are notable gaps in the consistency of performance planning and employee involvement in the process, concerns about resource availability highlighting the need for management to address these issues proactively, regarding performance assessment there are significant concerns about clarity, fairness, and the inclusion of peer feedback, a substantial portion feels that their training needs are not being met and skepticism exists regarding the relationship between performance appraisals and tangible benefits are a major problem noted.

**Keywords:** performance, performance management, practice of performance management

## **Assessing the Vulnerabilities of Mobile Banking Applications to Cyber Threats for the Case of Bank of Abyssinia**

**Amsalu Legesse**

This study focuses on assessing the vulnerabilities of mobile banking applications to cyber threats, with a specific case analysis of the Bank of Abyssinia. The research aims to identify, categorize, and evaluate the potential security flaws present in the BOA's mobile banking platform. This research used mixed method of approach which is both Qualitative and quantitative methods to assess the vulnerabilities of Mobile Banking Applications to Cyber Threats. It involved the total of 230 respondents selected to obtain the primary data using questionnaires. Moreover, for this research, structured questionnaires have been prepared and shared to the target samples to get the primary data whereas secondary data collected through the literature review, the bank's website, and their annual report which is published on their website. This research found that while a majority of BOA employees express high confidence in mobile banking security, a notable segment harbors some reservations. This nuanced perception, coupled with the identified knowledge gaps and inconsistent security practices, points to a clear need for enhanced cybersecurity measures. To fortify the integrity and trustworthiness of its mobile banking applications against evolving cyber threats, Bank of Abyssinia must focus on comprehensive user education that bridges the specific knowledge gaps, enforces consistent application updates, and continuously bolsters security features to address any lingering user concerns and mitigate identified vulnerabilities. Based on these findings, the researcher recommended, Implement comprehensive Cybersecurity Awareness Training, Promote and Incentivize Biometric Authentication, Mandate and Facilitate Regular Mobile App Updates and Establish a Clear and Accessible Security Incident Reporting Mechanism.

## **Assessment of Employee Participation in the Decision Making Process of an Organization: The Case OFCBE**

**Amsalu Solomon Geremew**

This thesis proposal aims to assess the impact of employee participation on decision-making processes within the Commercial Bank of Ethiopia (CBE). Recognizing the critical role that employee engagement plays in enhancing organizational effectiveness, this study seeks to explore how inclusive decision-making influences employee morale, productivity, and overall organizational performance. Utilizing a mixed-methods approach, the research will combine surveys and qualitative interviews to gather comprehensive data from a diverse range of employees across various departments and branches within CBE.

The objectives of this study include identifying the current level of employee participation in decision-making at CBE, understanding the perceptions of employees regarding their involvement, and evaluating the outcomes of such participation on organizational performance metrics. By analyzing the relationship between employee engagement and decision-making efficacy, the research aims to provide actionable insights that can inform management practices and enhance the bank's operational strategies.

Ultimately, this study aspires to contribute to the existing literature on organizational behavior and provide a framework for fostering a more participatory culture within CBE, thereby promoting a sustainable competitive advantage in the banking sector.

## **The Effect of Performance Appraisal System on the Employees' Performance: -The Case of Ministry Of Water and Energy of Ethiopia**

**Hayat Muhudin**

This study investigates the effect of the performance appraisal system on employee performance within the Ethiopian Water and Energy Ministry (EWEM) in Addis Ababa. Recognizing the critical role of effective performance management in achieving organizational goals—particularly in essential sectors like water and energy—the research addresses a gap in understanding the current system's efficacy. Drawing on established theories of performance management and appraisal, it examines how reward systems, evaluations, and promotions influence employee performance. Employing an explanatory research design with a mixed- methods approach, the study surveyed employees at EWEM's head office, revealing a predominantly male, well-educated, and experienced workforce. Results indicate generally low to moderate satisfaction with the reward system, moderate perceptions of the promotion system, and overall positive views of the evaluation process, though concerns remain about its connection to tangible rewards. Correlation and regression analyses show strong positive relationships between reward, promotion, and performance, while evaluation shows a surprising negative association when other factors are controlled, pointing to a potential disconnect between evaluations and their perceived value. Based on these findings, the study recommends enhancing the promotion system through clear, fair, and merit-based criteria; overhauling the reward system to ensure clarity, fairness, and motivational impact; re-evaluating the performance evaluation process to strengthen its connection to rewards and personal development; and adopting an integrated performance management approach where reward, evaluation, and promotion are harmonized to support and motivate employees. Implementing these strategies is essential for creating a more effective and engaging work environment that drives employee performance and organizational success.

**Keywords:** Performance Management, Performance Appraisal, Employee Performance, Reward, Evaluation

**The Practice and Challenges of Service Delivery Addis Ketema Labor and Skill Office,  
Addis Ababa City Administration Ethiopia**

**Senetayehu Girma Legese**

This study assesses the service delivery practices and challenges faced by the ADDIS KETEMA LABOR AND SKILLOFFICE in Addis Ababa, Ethiopia. As a crucial institution for facilitating employment and skill development, the office plays a significant role in addressing local unemployment and enhancing workforce skills. Despite its importance, the office encounters numerous challenges, including limited resources, bureaucratic inefficiencies, and inadequate stakeholder engagement, which hinders effective service delivery. Employing a mixed-methods approach, this research gathers both quantitative and qualitative data to evaluate current practices, identify barriers, and explore service user perceptions. The findings reveal that resource constraints significantly impact program effectiveness, while user dissatisfaction highlights the need for improved service quality and responsiveness to community needs. This study provides a comprehensive analysis of data collected from a survey of 138 questionnaires distributed among employees, achieving a response rate of 91%. The demographic profile of respondents reveals a significant representation of younger individuals, predominantly male, with the majority holding diploma-level education. The analysis delves into the relationship between service delivery and client satisfaction, employing descriptive statistics and inferential analysis. Key findings indicate that service accessibility, staff competence, service quality, and effective communication significantly influence client satisfaction. The chapter also assesses challenges in service delivery, highlighting issues such as inconsistent service quality and inadequate staff training. Inferential analysis, including regression and ANOVA tests, confirms a strong correlation between service delivery variables and client satisfaction, with an R-square value of 0.985, indicating that 98.5% of the variation in client satisfaction can be explained by the studied variables. The results underscore the importance of effective service delivery in enhancing client satisfaction and suggest areas for improvement to foster better organizational performance. The study aims to provide actionable recommendations for enhancing service delivery at the ADDIS KETEMA LABOR AND SKILL OFFICE, ultimately contributing to better governance and improved socio-economic outcomes for the local population. By addressing these challenges, the office can better fulfill its mandate and support the community's development effectively.

**Keyword:** service delivery practice, challenges, Client Satisfaction, Workforce Skills,

## **The Role of Digital Banking in Enhancing Financial Inclusion in Addis Ababa**

**(Ethiopia) Kebeki Urgessa Kumsa**

This research paper examines the pivotal role of digital banking in enhancing financial inclusion in Ethiopia, with a particular focus on its implications for the country's economic development. The research objectives center on elucidating the significance of digital banking in bridging the gap between the unbanked and formal financial systems, exploring effective strategies for its promotion, and assessing its impact on poverty reduction, gender equality, and rural development. Key findings underscore the transformative potential of digital banking, revealing that it not only improves access to financial services but also reduces costs for users and institutions while accelerating economic growth. Furthermore, digital banking has been shown to economically empower women, provide vital support for small and medium-sized enterprises (SMEs), and enhance resilience to economic shocks. By facilitating easier access to credit and savings mechanisms, digital banking plays a crucial role in fostering entrepreneurship and innovation among underserved populations. The review highlights the necessity of addressing challenges such as the digital divide, regulatory complexity, and data privacy concerns to fully realize the benefits of digital banking. It emphasizes the importance of creating a robust regulatory framework that promotes innovation while safeguarding consumer rights. By integrating digital financial services with broader socio-economic initiatives, stakeholders can create a comprehensive ecosystem that supports sustainable development goals. Ultimately, this research advocates for a holistic approach that integrates technology with socio-economic initiatives, ensuring that the benefits of digital banking reach all segments of society and contribute to sustainable development goals. By leveraging digital banking as a tool for empowerment and growth, Ethiopia can pave the way for a more equitable and prosperous future.

**Keywords:** Digital banking; financial inclusion; economic development; mobile money; regulatory reforms; rural development; data security; financial infrastructure.

## **The Effect of Technological Innovation on Organizational Performance Special Focus On Enterprise Resource Planning: A Case Study of Derba Midroc Cement P.L.C**

**Bemnet Girma**

Technological Innovation is generally used to drive organizations to build up a great affiliation with external and internal stakeholders to enhance organizational performance. The study has aimed to determine the Effect of Technological Innovation on Organizational Performance, with a Special focus on enterprise resource Planning: A Case Study of Derba Midroc Cement P.L.C (DMC) in Addis Ababa, Ethiopia. The research followed a descriptive explanatory research design as it explains the relationship between dependent variables and independent variables (used in the study). The target population for this study consists of employees who are working on ERP systems in different departments at DMC. The study was collected through primary data by distributing questionnaires to a sample of Derba Midroc cement employees. Out of the 59 questionnaires, 53 (89.83%) respondents completed and returned the questionnaire while other stakeholders were excluded from the target respondents due to various limitations. Data was collected through five- point Likert scales of the close-ended questionnaire. The quantitative data was coded and analyzed using SPSS 23 statistical tools, and the study's findings are explained in this study using descriptive and inferential (correlation and regression) analysis. The mean value of Organizational business value, Decision-making Internal process and Employee management, were 3.59, 3.58, 3.68, 3.45, and 3.53, respectively. This study produced a correlation result for each independent variable concerning dependent variables and the study found significant relationships between all mentioned dimensions of ERP with organizational performance at the 5% level of P value (i.e., 0.000). At the end of the regression analysis of the coefficients presented, the values of organizational business value, Decision-making, employee management, and internal process, are 0.337, 0.242, 0.231, and 0.262, respectively; this shows that the values of all independent variables are positive, implying that independent variables have a significant effect on Organizational performance, and the hypothesis result of this study shows that all independent variables accepted as the significant value less than 0.05. In general, the researcher discovered issues with specific variables that are recommended. As a result, cement factories should improve their existing technological innovation such as ERP activities for better organizational performance, and it is recommended that the companies implement adequate training and development programs to enhance the user's satisfaction and be more productive on their job.

**Keywords:** Technological Innovation, Enterprise Resource Planning, organizational Performance, organizational business value, Decision-making, employee management, internal process

## **Impact of Performance Based Bonuses on Employee Job Satisfaction the Case of Ethiopia Industry Inputs Development Enterprise**

**Biruk Yimer**

This research investigates the impact of performance based bonus systems on employee job satisfaction at Ethiopian Industry Inputs Development Enterprise (EIIDE). Guided by four specific objectives, the research assessed employees' awareness and perceptions of fairness in the bonus system, its influence on motivation, its effect on retention and commitment, and its overall contribution to job satisfaction. A quantitative design was employed using structured questionnaires distributed to 209 employees selected through stratified sampling, and the data were analyzed using descriptive statistics, correlation, and multiple linear regression. The findings revealed high awareness of the bonus system but low satisfaction with bonus amounts and fairness. Motivation and retention were only moderately influenced, while job satisfaction was more strongly associated with intrinsic factors. Regression results showed that awareness and fairness and retention significantly affected job satisfaction, while motivation was not statistically significant. Demographic analysis indicated that gender and education level significantly influenced job satisfaction, whereas age and length of service did not. The study concludes that performance-based bonuses affect satisfaction mainly when perceived as fair and aligned with organizational commitment, and recommends improving clarity, equity, and regular evaluation of the system.

**Keywords:** performance based bonus, job satisfaction, motivation, fairness, retention, employee perception.

## **Determinants of Brand Loyalty among Clients of Bethzatha General Hospital**

**Zablon Mesfin**

This research explores the factors influencing brand loyalty among clients of Bethzatha General Hospital in Addis Ababa, Ethiopia, filling a crucial gap in existing healthcare literature. Utilizing a quantitative approach, data were collected via structured questionnaires from a diverse sample of corporate and individual clients. The analysis demonstrates that brand image and perceived value significantly enhance client loyalty, while other factors such as trust, perceived quality, and switching costs do not exhibit a measurable impact. These findings emphasize the importance of a positive brand perception in retaining clients in the competitive healthcare environment. The study suggests that hospital management should focus on strengthening brand image and perceived value through effective marketing strategies and improved service delivery. This research contributes valuable insights to the understanding of brand loyalty dynamics within the Ethiopian healthcare sector and advocates for ongoing investigation into additional determinants that may influence client loyalty. Ultimately, the study highlights the critical necessity for healthcare providers to develop and maintain robust brand identities to ensure long-term client retention and competitive success in a rapidly evolving market.

**Keywords-** Brand loyalty, Loyalty Determinants, Patient Loyalty

## **The Effect of Human Resource Management Practices on Employee Performance: A Case Study of Ethiopian Shipping and Logistics Services Enterprise (ESLSE)**

**Dagmawit Endale**

This study examines the effect of the four Human Resource Management (HRM) practices Recruitment, training, Performance Appraisal, and Compensation systems on employee performance at the Ethiopian Shipping and Logistics Services Enterprise (ESLSE) in Addis Ababa. Using an explanatory quantitative research design, data from 159 valid questionnaires (33 managerial, 126 non-managerial) were analyzed, employing Pearson correlation, and multiple linear regression. Results confirmed a significant positive correlation between the selected HRM practices Recruitment, Training, Compensation Systems and employee performance, with high reliability (Cronbach's alpha  $> 0.83$ ) and significant contributions from each practice. The study recommends structured recruitment, continuous training, equitable compensation, and positioning HRM as a core function to enhance employee performance in Ethiopian Shipping and Logistics Services Enterprise (ESLSE).

**Keywords:** Human Resource Management (HRM), Employee Performance, Recruitment, Training, Performance Appraisal, Compensation Systems, Ethiopian Shipping and Logistics Services Enterprise (ESLSE), Multiple Linear Regression

## **Evaluating the Effectiveness of Internal Control Systems in Mitigating Fraud Risks In The Case Of Hibret Bank S.C**

**Danait Kahssay**

This research determines the effectiveness of the internal control system in mitigating fraud risks in the case of Hibret Bank S.C. Internal control defined as a process that has been accepted by the board, management and staff of an organization that provides reasonable assurance over objectives, the effective functioning and reporting of the company, compliance with regulations and maintaining the reputation of the company. The key aims of the research to test the usefulness of internal control system in detecting fraud risk. Internal control system components (control environment, risk assessment, control activities, information & communication, and monitoring activities) were considered as independent variables in this research whereas fraud risks were the dependent variable. Descriptive, explanatory and qualitative research methods were carried out in this study. The primary data was gathered using questionnaire tool and the qualitative data was gathered by interviewing five people within Internal Audit and Risk & Compliance Departments. The populations of the research to be carried out were Hibret Bank employees who were occupying a managerial job in both Head office and Branches located only in Addis Ababa, and by using simple random sampling method 244 employees were selected. The sample size used to obtain the quantitative data comprises 232 employees. The research utilized both descriptive and inferential statistics in the data processing with the help of Statistical Package for Social Sciences (SPSS) Version 25. The research established that the five components of internal control positively and significantly contribute to the prevention of the bank fraud risks at Hibret Bank. It was also found in the study that there is negative and strong correlation between independent variables (the five components of internal control systems) and the dependent variable (occurrence of bank fraud risks). This means that a increase in one element of internal control system would result into the reduction of incidences of the common kinds of bank frauds within the Bank. In addition to that the qualitative information indicated the significance of the efficient internal control systems in mitigating risks of frauds along with the necessity of the sufficient implementation, employee awareness, and continuous monitoring in terms of the effectiveness of these systems. Therefore, the research concludes that the internal controls as applied by Hibret Bank have a great role in minimizing risk in case they are effectively utilized. Nevertheless, the potential is hampered by the ambiguities in communication and unproductive monitoring. It is crucial to fight such areas which are led by qualitative understanding of the matter along with the quantitative evidence in order to achieve greater overall effectiveness in the fight against fraud. It can therefore be concluded that, all controls unless well designed and implemented could provide room through which fraudulent practices could occur.

**Keywords:** Risk Assessment, Control Activities, Information and Communication, Monitoring, Control Environment

## **Determinates of Employee Turnover Intention: The Case Study of Minaye Plc (Deluxe Furniture)**

**Tsion Bereket**

This study investigates the determinant factors of employees' turnover intentions. The research focuses on how personal factor, demographic factor, organization factor, job- related factor and external factor affect turnover intention. The three common approaches to conducting research were quantitative, qualitative, and mixed methods. The study applied mixed research approach, data were collected from 271 employees the study was conducted on 159 sample size and a systematic random sampling technique was employed and both primary and secondary sources of data was used for the study purpose. To collect primary data, questionnaires were distributed to the selected sample respondents, and interviews were conducted with the Senior HR manager. By various scholars such as Abdali (2011), Shah et al. (2010), Anthony et al. (2006), was used to get secondary data. The analysis utilized descriptive data analysis methods was applied after entering responses from the questionnaires into the software called Statistical Package for Social Science (SPSS), and the interview results was described based on these findings. Findings of the study indicate that there is a negative and significant relationship between personal and demographic factors and organization, job-related and external factors are strong positive and significant relationship. Results show that In order to achieve the companies, plan successfully, should focus on employees Salary increment by comparing other competitors and consider the inflation rate of the country. In order to give a chance for internal employees, the company should give Promotional opportunity as per their performance than its seniority.

**Keywords:** Turnover intention, personal factor, demographic factor, organizational factor, job- related factor and external factor.

## **Impact of Compensation on Employee Job Satisfaction In The Case Of Bank of Abyssinia Central Addis District**

**Sori Gelana**

This research was sought to examine the factors determining employee job satisfaction at the Bank of Abyssinia. The purpose of this study was to identify and analyze the key elements that influence job satisfaction among employees within this financial institution. The research was focus on understanding both intrinsic and extrinsic factors that impact employee contentment and overall job performance. The primary objectives of the study are: identifying the critical factors affecting job satisfaction at the Bank of Abyssinia, assessing the relative impact of these factors on employees' satisfaction levels, and developing actionable recommendations to enhance job satisfaction based on the findings. To achieve these objectives, a mixed-methods approach was employed. Quantitative data was collected through structured surveys distributed to a representative sample of employees, addressing factors such as compensation, work environment, career development opportunities, and promotion opportunity. Complementary qualitative data was gathered through semi-structured interviews to capture deeper insights into employees' personal experiences and perceptions. The study was used statistical techniques to analyze survey data and thematic analysis for interview data. The finding also reveals the existence of moderate level of promotion in the Bank of Abyssinia central Addis District. The data collected through distributing questionnaire were analyzed using correlation and regression analysis by applying SPSS version 25. The study concludes that fair compensation and career development opportunities are crucial for enhancing employee morale, commitment, and productivity. Based on the findings, the study recommends that the Bank of Abyssinia regularly review and update its compensation structure to ensure it remains competitive and aligns with employee expectations. Additionally, the bank should focus on improving working conditions, offering recognition programs, and providing clear career progression paths to enhance job satisfaction and employee retention. These measures are expected to foster a motivated and engaged workforce, ultimately contributing to the bank's long-term success.

**Keywords:** payment, work condition, immediate supervision, and recognition and promotion

## **Effect of credit risk management on financial performance of Awash Bank**

**Yordanos Alemu**

The main purpose of this study is to investigate the effect of credit risk on the financial Performance of Awash Bank secondary data used from audited financial report for the period of 2017 to 2024 have been used for the analysis. The specific objectives were to examine the variables non-performing loans ratio, capital adequacy ratio, loan loss provision ratio and loan to assets ratio on the financial performance of Awash Bank. Secondary data was used to collect financial information from the banks' annual reports and financial statements for analysis. The study followed a descriptive research design and used trend analysis, correlation analysis and regression analysis to analyze the data obtained. Findings from the data analysis revealed mixed results. The independent variables of the study were non-performing loans ratio (NPLR), capital adequacy ratio (CAR), loan loss provision ratio (LLPR) and loan to assets ratio (LAR) whereas the dependent variable was return on equity (ROE).The regression results revealed that capital adequacy ratio (CAR), non-performing loan ratio (NPLR), and management quality ratio (MQR) have significant relationship with the financial performance (ROA) of the awash bank. Similarly, credits to deposit ratio (CDR) and risk sensitivity (RS) have no significant impact on the financial performance of Awash Bank.

**Keyword:** return on asset, capital adequacy ratio, non-performing loan ratio, management, and quality ratio, credit to deposit ratio and risk sensitivity.

## **Effects of E-Learning on Job Performance of Employees: The Case of Bank of Abyssinia**

**Hermela Tsegaye**

As digital transformation accelerates in Ethiopia's banking sector, E-learning has emerged as a critical training approach. However, its effectiveness in enhancing job performance remains uncertain. This study investigates how six E-learning components design quality, content quality; interactivity, delivery method, assessment quality, and human support affect employee performance at the Bank of Abyssinia. A quantitative research design was employed, utilizing a five-point Likert scale questionnaire administered to 129 employees. Data were analyzed using descriptive statistics, correlation, and multiple regressions. The results indicate that all six components significantly influence performance, with delivery method ( $\beta = 0.164$ ) and program design ( $\beta = 0.157$ ) being the strongest predictors. Assessment quality ( $\beta = 0.133$ ) and human support ( $\beta = 0.129$ ) also showed meaningful contributions. Interactivity received the highest satisfaction rating (mean = 3.36), whereas content quality (mean = 2.89) and human support (mean = 2.95) were rated comparatively lower, signaling areas for improvement. Overall, 68% of respondents agreed that E-learning enhanced their job performance. These findings highlight the importance of optimizing delivery systems, strengthening content relevance, and integrating mentorship to maximize the effectiveness of digital training programs. The study provides actionable insights for financial institutions in emerging markets adopting E-learning strategies.

**Keywords:** E-learnings, employee performance, training effectiveness, banking sector, Ethiopia

## **Effect of Management Control System on Organizational Performance In The Case Of Berhan Bank S.C. Head Office**

**Menen Moges Gebrehiwot**

This study investigates the effect of management control systems (MCS) on the organizational performance of Berhan Bank S.C. at its Head Office. Utilizing a diverse sample of 200 employees across different demographics, a quantitative research method was used to address the research objective. Simple random sampling was used to select respondents from the study population. In order to collect data, a questionnaire was developed and administered to respondents to obtain primary data. Descriptive and Inferential data analysis method was used to analyze the gathered data with the help of SPSS software. The research provides comprehensive insights into the bank's strategic planning, performance measurement, internal control mechanisms, and the balanced scorecard (BSC). The findings reveal a generally positive perception of the bank's organizational performance, with effective strategic goal achievement, customer satisfaction, and operational efficiency. However, maintaining motivated employees emerged as an area for improvement. The study highlights the positive influence of the MCS on the bank's financial stability, customer satisfaction, and internal processes. Correlation and regression analyses indicate strong positive relationships between MCS components and organizational performance, underscoring the significance of financial controls and performance monitoring. Based on the findings, recommendations include continuous refinement of the MCS, fostering innovation and adaptability, enhancing performance measurement and analytics, and improving employee engagement and motivation. These strategies aim to optimize the MCS, promote a culture of continuous improvement, and drive sustained organizational success.

## **The Effect of Digital Systems in Core Banking On Enhancing Performance in Commercial Banks of Ethiopia**

**Elias Yeshanew**

Over the past ten years, the banking industry has undergone significant digital transformation, changing how financial services are offered and accessed. When it comes to implementing digital solutions like ATMs, CBE Birr, internet banking, mobile banking, and API integration, the Commercial Bank of Ethiopia (CBE) has led the way in Ethiopia. This study looks at how CBE's performance is affected by these digital systems in core banking. In particular, it examines how they affect customer performance assessment, transaction volume, and transaction value. Utilizing secondary transaction data from CBE and structured surveys, a quantitative research approach was adopted. In order to assess established hypotheses, the data was analyzed using regression, correlation, and descriptive statistics. The findings demonstrate that, despite ongoing challenges with digital literacy and infrastructure limitations, digital systems significantly improve the bank's operational performance. For banking institutions and regulators looking to enhance digital banking strategies and advance financial inclusion in developing nations like Ethiopia, the study offers crucial viewpoints.

**Keywords:** Digital banking, Core banking systems, Mobile banking, Internet banking, CBE Birr, API integration, Bank performance, Ethiopia

## **Factor Affecting Time Management Practice of Employees: The Case of Dashen Bank Southern Addis Ababa District**

**Yoseph Abebaw Eshete**

This study investigates the factors affecting time management practices of employees at Dashen Bank's Southern Addis Ababa District by analyzing five core dimensions: salary, work planning, motivation, work environment, and responsibility as independent variables, with time management practice serving as the dependent variable. In a competitive banking environment, understanding how these dimensions influence employees' ability to manage their time effectively is essential for enhancing productivity and operational efficiency. The research aims to evaluate the specific contributions of each dimension to time management practices, providing actionable recommendations for Dashen Bank to improve employee performance and satisfaction. Employing a quantitative research methodology, data was collected through structured questionnaires distributed to a sample of 83 employees working on four grade five branch's (Africa Andinet, Africa Union, Kera and Sarbet). Descriptive and inferential statistics, including correlation and regression analyses, were utilized to explore the relationships between the identified factors and time management practices, with IBM SPSS Version 27 facilitating the analysis. Validity was ensured by aligning survey items with established time management theories and consulting experts, while Cronbach's Alpha reliability testing confirmed strong internal consistency. The findings indicate that all five dimensions positively influence time management practices, with work planning and motivation emerging as the most significant factors. Effective work planning allows employees to prioritize tasks efficiently, while motivation drives engagement and productivity. Salary and work environment also play critical roles by providing the necessary resources and conditions for effective time management. Responsibility is essential as it fosters accountability among employees. Based on these insights, the study recommends that Dashen Bank enhance its salary structures to reflect employee contributions, implement effective work planning strategies, foster a motivating workplace culture, improve physical work environments, and clarify employee responsibilities. Focusing on these areas will help Dashen Bank optimize time management practices among employees and ultimately improve overall organizational performance. This study underscores the importance of a comprehensive approach to employee management for sustained success in the banking industry.

**Keywords:** Time management practices factors, salary, work planning, motivation, work environment, and responsibility

## **Employee Relationship Management and Its Effects on Employees' Performance Case of Hosea Trading House**

**Fata Frhiwot**

This study investigates the effects of Employee Relationship Management (ERM) on employee performance at Hosea Trading House PLC in Addis Ababa, Ethiopia. The research focuses on five key components of ERM: HR practices, communication, trust, shared goals and values, and leadership styles. A quantitative approach was employed, with data collected from 72 employees through structured questionnaires. Descriptive statistics, correlation analysis, and multiple regressions were used to analyze the data. The findings reveal that trust has the strongest positive impact on employee performance, followed by communication and leadership styles. Shared goals and values also showed a significant but weaker effect. Surprisingly, HR practices were found to have a negative relationship with performance, suggesting potential issues in their implementation. The regression model explained 90.2% of the variance in employee performance, highlighting the critical role of ERM in enhancing workplace productivity. The study concludes that fostering trust, improving communication, and aligning leadership styles with organizational goals are essential for boosting employee performance. Recommendations include enhancing managerial trust in employees, involving staff in goal-setting and reevaluating HR practices to ensure they positively contribute to performance. This research contributes to the limited literature on ERM in Ethiopia and provides practical insights for organizations aiming to improve employee relations and performance.

**Keywords:** Employee Relationship Management (ERM), employee performance, trust, communication, leadership styles, HR practices

## **The Effects of E-Banking Services on Customer Satisfaction: A Case Study of Selected Dashen Bank Branches in Addis Ababa City**

**Abreham Woldu**

The banking industry has seen substantial change as a result of the rapid development of information and communication technology, especially with the advent of electronic banking (e-banking) services. This study aims to examine the effects of e-banking on customer satisfaction in strategically selected branches of Dashen Bank S.C. located in Addis Ababa, Ethiopia. Using a quantitative method, quantitative data were collected through structured questionnaires distributed to 96 e-banking users across five branches based on using convenience sampling method. The research framework is built on E-S-Qual (E-SERVQUAL) model as developed by the Parasuraman et. al, focusing on key service quality dimensions of efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact as independent variables influencing customer satisfaction. The findings analyzed through descriptive and inferential analysis using SPSS, reveal that among the service quality dimensions analyzed, compensation and system availability emerged as the most influential predictors, followed by privacy. Contact showed significant but negative effect, while efficiency and fulfillment demonstrated weaker impacts in the presence of other variables. The study found that system availability, compensation, and privacy significantly enhance customer satisfaction in Dashen Bank's e-banking, while poor contact channels negatively impact it. Despite strong correlations, efficiency and fulfillment lacked independent significance due to multicollinearity. Recommendations include improving system reliability, strengthening compensation and privacy measures, revamping support channels, and streamlining overlapping functions.

**Keywords:** E-Banking, Efficiency, Fulfillment, Privacy, Responsiveness, Compensation, System Availability, Contact

# **Development Economics**

## **Youth Unemployment and Job Market Challenges Opportunities and Policy Solutions in Ethiopia: A Case Study of Addis Ketema, Woreda 03**

**Tsinat Shimels**

This study confronts the pressing reality of youth unemployment in Addis Ketema Sub-city, Woreda 03, and Addis Ababa. It seeks to understand why young people struggle to secure decent work, what barriers they face daily, and how effective policies could create genuine opportunity. Centering the voices of 150 youth respondents through structured surveys 56.6% of whom are unemployed, 26.7% employed, and 16.7% self-employed in the informal sector alongside deeper insights from focus groups and interviews with officials and employers, the research documents a stark lived reality: persistent job scarcity, a frustrating disconnect between education and actual employer needs, and significant hurdles in accessing capital for entrepreneurship.

Yet, amidst these challenges, tangible opportunities emerge particularly in digital services, local service industries, and pathways to strengthen informal livelihoods. By grounding its analysis in the specific context of Woreda 03, this study moves beyond statistics to highlight the human dimensions of unemployment. It contributes actionable evidence, emphasizing that solutions must be locally anchored: reforming skills training to meet real market demands, creating accessible support for youth starting businesses, and strategically bridging the formal and informal economies. Ultimately, it argues for policies co-created with young people to foster meaningful work and economic inclusion.

**Keywords:** Youth Unemployment, Skills Gap, Entrepreneurship, Labor Policy, Informal Economy

## **Determinants Of Food Price Inflation And Its Effects On Food Security Of Urban Household In Addis Ababa City: The Case of Arada Sub city Of Addis Ababa, Ethiopia**

**Yilkal Astatikie**

Food price inflation has been shown to have an adverse impact on the food security of households particularly purchaser of food commodities in the developing countries. The main objective of conducting this study basically is to examine the effects of food price inflation on food security of urban household's in Arada Sub City A total of 299 respondents, were randomly selected to administer the questionnaire for data collection from 3 out of 10 woredas. Descriptive and inferential statistics data analysis method has been employed. The descriptive statistics used the background characteristics of the sample respondents and to strengthen the Econometric model results. The result of this descriptive statistics shows that around 151 (53.2%) from 284 respondents are food insecure and 133 (46.8 %) are food secure. Most of the sample respondents responded that there is high food price inflation and this high food price inflation affected negatively the food security of 279 (98.2%) households. Furthermore after logit result shows the probability of the household being food secure decrease by higher percentage among households who are responding that they are negatively affected by food price inflation than those who didn't say. Also due to price inflation of staple foods when the household move from purchase main / nutrition full foods to less expensive and poor test food .When comparing food security of household by Gender out of the total 151 food insecure of households ,107 are female-headed and 44 are male- headed. In contrasting among the 133 food secure household, 76, are male – headed and, 57 are female – headed. The study recommends Macroeconomic policy interventions to address these key drivers in order to enhance food security among urban populations in Addis Ababa. These could include measures to stabilize food prices, increase household incomes, promote asset building, and improve access to social services. The results provide valuable insights to policymakers and development practitioners working to alleviate urban food insecurity in Ethiopia.

**Key word:** Food price inflation, food security, urban, binary logit, woreda, Food consumption score

# **Marketing Management**

## **The effect of social media marketing on brand awareness: The case of Real estate companies, Addis Ababa, Ethiopia**

**Seada Nuredin**

This study examines the effect of social media marketing on brand awareness among real estate consumers in Addis Ababa, Ethiopia. Using a mixed-methods approach that combines primary and secondary data, the research aims to answer three key questions: the current level of brand awareness, the strategies employed by top real estate companies, and the relationship between these strategies and consumer awareness. A descriptive research design was employed, with data collected through surveys and supported by secondary sources, including company reports and academic literature. The findings reveal a generally high level of brand awareness among respondents, with significant recall of logos, slogans, and distinctive elements of real estate companies. Analysis of social media strategies highlights the use of influencer collaborations, active engagement, and responsiveness as key drivers of brand visibility. Regression analysis confirmed a strong, statistically significant relationship between social media marketing efforts and brand awareness, with 82% of the variance in brand awareness explained by these strategies. Despite the study's robust findings, limitations include reliance on self-reported data and a cross- sectional design, which may affect generalizability and fail to capture long-term impacts. Future research should consider longitudinal studies and larger, more diverse samples to explore additional factors influencing brand awareness. This research underscores the strategic importance of social media marketing in the real estate sector, offering actionable insights for companies seeking to optimize their digital engagement to enhance brand recognition and consumer loyalty. This research recommends for real estate's integrate social media marketing to increase their brand awareness.

**Keywords:** Brand Awareness, Brand, Social Media Marketing, Real estate

# **The Role of Public Sector-Oriented Integrated Marketing Communication Tools in Attracting Local and International Investment: Insights from the Sheger Smart City Experience**

**Abera Kabetu**

In today's competitive global economy, cities face increasing pressure to attract both local and international investment to support sustainable urban development. Integrated Marketing Communication (IMC) has emerged as a vital strategic tool in the public sector to promote development initiatives and build investor confidence. This study employed a mixed-methods research design to examine the role of public sector-oriented IMC tools in attracting investment to Sheger Smart City, Ethiopia. Data were collected from a total of 262 participants with a 100% response rate across all instruments. The quantitative phase involved 229 respondents: 169 Sheger Smart City employees who completed self-administered questionnaires distributed and collected across six administrative units, and 60 local and international investors surveyed via questionnaires. The qualitative phase consisted of 33 participants, including 10 purposively selected investors and 7 senior city officials who participated in semi-structured interviews, as well as 16 employees involved in two focus group discussion sessions. Census sampling guided the distribution of questionnaires, while purposive sampling was used for selecting interview and focus group participants. Quantitative data were analyzed using SPSS, and qualitative data underwent thematic analysis. Findings reveal that a well-structured and consistently applied IMC strategy significantly enhances Sheger Smart City's capacity to attract investment by improving brand visibility, fostering investor trust, and clearly communicating its value proposition. However, challenges such as message misalignment, weak brand identity, and limited communication resource allocation were identified. The study recommends establishing a unified IMC framework supported by adequate resources, cross-sector coordination, and clear, consistent messaging. Further research is encouraged to explore broader datasets and comparative smart city cases to strengthen investment promotion strategies.

**Keywords:** Integrated Marketing Communication (IMC), Public Sector Communication, Investment Promotion, Local and International Investment

## **The Effects of Relationship Marketing On Customer Loyalty In Case Of Bank of Abyssinia Bazezew Alebel**

The purpose of this paper is to explore the effect of relationship marketing on customer loyalty in banking industry in the case of bank of Abyssinia. The study considered five construct dimensions of relationship marketing such as, Trust, Commitment, Communication, Conflict handling and competence, to measure the customer loyalty of bank of Abyssinia. Moreover, the study used both descriptive and inferential analysis. The researcher used both qualitative and quantitative research design, where much emphasis has been given for the latter. Data analyses were done using percentages, means, standard deviations, and tables followed by discussions. The study is based on information collected from both primary and secondary sources of data. The study applied explanatory research design for which information was collected from questionnaires that were distributed among the customers and the higher officials of the bank during the banking hours respectively. The ANOVA test result also confirmed that, the prediction powers of the customer relationship marketing components are found to be statistically significant. From the Beta coefficient result, the researcher obtained that, conflict handling is found to be the most important variable in predicting the dependent. Thus, the above dimensions were used as independent variables for the purpose of this study, and the effect of these variables on customer loyalty was the main concern of this paper. Concerning this, 316 questionnaires were distributed to customers of selected bank of Abyssinia. Therefore, banks competitiveness and profitability will depend on their ability to build strong relationship bonds with their customers continuously. Furthermore, future research directions were also suggested on this study.

Keywords: Trust, commitment, communication, conflict handling and competency

## **The Effect of Broadcast Advertising on Consumer Buying Behavior: The Case of Ethiotelecom Company Addis Ababa**

**Betelhem Gashu**

The primary objective of this study was to analyze the influence of broadcast advertising on consumers' buying behavior in the case of Ethiotelcom Company Addis Ababa, Ethiopia. To study the relationship of three different factor of broadcast advertising, namely, media factor, message factor, source factor and customer buying behavior the researcher used explanatory research design with quantitative research approach in order to meet the objective of the study. In these researches the target of the population was the customer of ethiotelcom. From a total of 399 questionnaires distributed 384 questionnaires were completed and collected. . The data collection was then summarized, classified, tabulated and analyzed using SPSS and Microsoft office tools. And also the data were analyzed using descriptive statistics (frequency, percentage) and inferential statistics like (correlation and multiple regressions). To measure the influence of advertising on consumers' buying behavior, the media factor, the source factor, and the message factor of advertising were considered. From the findings of regression analysis, it was found out that the media factor ( $\beta$ ) 0.329, the source factor ( $\beta$ ) 0.100, and the message factor ( $\beta$ ) 0.237 of advertising have positive and significant influence on the consumers' buying behavior. The result further indicated that the media factor have 3.93 mean value, source factor have 3.77 mean value, and message factor have 3.79 mean value and consumer buying behavior. The message factor has the highest positive and significant influence on consumers' buying behavior. This implies that ethitelcom company need to give attention to all the three variables since they influence consumers' buying behavior significantly, so that the company could increase its market share and stay in the market competitively.

**Keywords:** Media factor, Source factor, Message factor, Customer buying behavior

## **The Effect of Customer Relationship Marketing On Customer Satisfaction In The Case Of Noah Real Estate, Addis Ababa**

**Blen Hailu**

This study investigates the effect of customer relationship marketing (CRM) on customer satisfaction in the case of Noah Real Estate, Addis Ababa, Ethiopia. The study focuses on five key CRM dimensions: trust, commitment, communication, conflict handling, and special treatment. The respondents of this study are customers of Noah Real Estate who reside at the Ayat Site. The study employed a quantitative research approach using a combination of purposive and convenience sampling techniques. Data was collected through questionnaires administered to 190 customers of Noah Real Estate residing at the Ayat Site; representing 96% response rate from the 198 identified target population. Data were collected using a five-point Likert scale questionnaire. The quantitative data were then coded and analyzed using SPSS 23 statistical software. The results indicated that a majority of respondents agreed that all of the listed CRM dimensions (i.e., trust, commitment, communication, conflict handling, and special treatment) have a positive impact on customer satisfaction. This study found that all independent variables are positively and significantly correlated with customer satisfaction at the 5% significance level ( $p < 0.000$ ). The regression analysis revealed that CRM strategies collectively explain 68.2% of the variance in customer satisfaction performance. These findings underscore the critical role of CRM in enhancing customer satisfaction within the real estate sector. By fostering trust, cultivating strong customer relationships through consistent communication and demonstrating commitment to customer needs, Noah Real Estate can significantly improve customer loyalty and overall business performance. To capitalize on these findings, Noah Real Estate should refine its CRM strategies, implement robust customer feedback mechanisms, invest in employee training, and prioritize personalized customer experiences.

**Key Words:** Customer relationship Marketing; Trust, commitment, communication, conflict handling, special treatment; customer satisfaction; Noah real Estate

## **The Effect of Content Marketing on Brand Awareness of Domestic Fashion Brands in Addis Ababa**

**Etsbrook Addis**

The research investigated the effect of content marketing on the brand awareness of domestic fashion brands in Addis Ababa. It explores five key attributes of social media content: entertaining, aspirational, actionable, joinable, and payoff content and their effect on brand awareness. Drawing on theoretical frameworks such as the Consumers' Online Brand-Related Activities (COBRA) framework and the Social Media Engagement Scale for Adolescents (SMES-A), the study used a quantitative approach to assess data collected from 368 respondents via structured questionnaires containing 24 questions and descriptive statistics were employed to analyze the findings. The mean value for Entertaining content suggests a neutral perception, Aspirational content was perceived positively, Actionable content showed neutral engagement, Joinable content demonstrated moderate mean value and Payoff content received the highest mean proving that consumers highly value tangible benefits such as loyalty rewards and exclusive offers. Overall findings indicate that all five attributes positively influence brand awareness, with payoff and aspirational content emerging as the most significant contributors. The study recommends that domestic fashion brands should emphasize the creation of visually appealing and interactive content, ensuring content aligns with consumer interests through periodic surveys or engagement analytics can further strengthen consumer-brand relationships. Additionally, brands optimize their content strategies by leveraging influencer collaborations and by crafting campaigns that inspire their audiences by showcasing motivational stories and aspirational lifestyles. By focusing on these areas, domestic fashion brands can enhance their market presence and achieve sustainable growth in the evolving digital landscape.

**Keywords:** Social Media Marketing, Brand Awareness, Digital Marketing, Domestic Fashion Brands, Content Marketing, Payoff Content, Aspirational Content, Quantitative Research

## **The Effect of Marketing Mixes Strategy on Customer Retention: The Case of Amigos Saving and Credit Cooperative Society Ltd.**

**Ribka Abebe**

This study examines the effect of marketing mix strategies (7Ps) on customer retention in Amigos Saving and Credit Cooperative Society in Addis Ababa. Using a quantitative research approach, the research analyzes how product, price, place, promotion, people, process, and physical evidence influence customer loyalty and long-term engagement. An explanatory research design was adopted to establish the causal relationship between marketing mix elements and customer retention. The study employed a non-probability sampling technique, specifically convenience sampling, to select participants based on accessibility and willingness to respond. A structured questionnaire was administered to 385 sacco members, ensuring targeted insights into customer experiences and retention strategies. The sample size was determined using Cochran's formula, ensuring adequate representation and statistical reliability. Findings indicate that process efficiency, accessibility (place), and strategic promotion are the strongest predictors of customer retention. Pricing transparency and product relevance play a moderate role, whereas staff interactions (people) and physical evidence exhibit a weaker influence. The study underscores the importance of streamlining service operations, enhancing accessibility, and refining promotional efforts to sustain long-term customer engagement. The results offer practical insights for SACCOs seeking to optimize service quality, customer experience, and financial accessibility. Key recommendations include standardizing operational procedures, improving digital service platforms, and reinforcing customer engagement strategies. Future research should explore behavioral and trust-based factors to provide a more comprehensive understanding of customer retention within cooperative financial institutions

## **The Effects of Brokerage and Commission Agents on Real Estate Market Price Determination**

**Million Tesfaye**

Brokers and commission agents play crucial roles in facilitating transactions, offering market insights, and negotiating on behalf of buyers and sellers in the real estate sector. This study aims to explore how these professionals impact real estate market pricing in Addis Ababa using a mixed research approach that is descriptive and explanatory. Researchers utilized both primary and secondary data sources, with a sample size of 385 determined through calculation due to an unknown population size. Customers were selected using a non-probability sampling method for convenience, considering the lack of an exact customer list. Quantitative data analysis techniques, including percentages, mean, standard deviation, and correlation, were employed. The analysis revealed that Market Regulations did not have a significant impact on real estate prices, suggesting that other regulatory factors may be at play. Conversely, the study found a significant positive relationship between Commission fees and real estate prices, indicating that higher fees correlate with increased property prices, potentially influencing transaction outcomes. Recommendations from the analysis included the importance of monitoring competitive factors, such as Breakage competition, to stay informed about market dynamics that could affect pricing decisions. Additionally, responding effectively to changes in Market Demand and Supply was highlighted as crucial for making informed pricing decisions, emphasizing the need to adjust strategies based on market trends to leverage opportunities and manage risks effectively.

**Key words:** Commission fees, Breakage Competition, Market Demand and Supply, Negotiation Skills, Market Regulations, Real Estate Market prices.

## **The Effect of Brand Equity Dimension on Consumer Based Brand Equity an Empirical Study on Ayat Real Estate**

**Frezer Bekele**

This study explores the impact of brand equity dimension on consumer-based brand equity in the Ethiopian real estate sector, specifically in Ayat Real Estate. With an increasingly competitive market, building strong brand equity is crucial for real estate companies to maintain visibility, consumer trust, and profitability in the long run. Based on the conceptual frameworks of Aaker (1991) and Keller (1993), the study evaluates the effect of brand equity dimension (brand awareness, brand association, perceived quality, and brand loyalty) on brand equity. A quantitative approach was adopted, using a structured questionnaire survey of a sample of 271 customers in Addis Ababa. It is determined that the four dimensions of brand equity have positive and statistically significant impact on consumer-based brand equity. Between them, brand awareness and brand loyalty have strongest correlation with total brand equity. Regression analysis results ensured that these dimensions predicted total brand strength significantly. Based on these findings, it is recommended that Ayat Real Estate prioritize strategies that enhance customer loyalty through relationship-building and after-sale services, while also continuing to invest in advertising and digital media to sustain high brand awareness. Moreover, efforts should be made to strengthen brand associations by delivering consistent and emotionally engaging messages that reflect the company's values and offerings.

**Keywords:** Brand equity, Brand Awareness, Brand Association, Perceived Quality, Brand Loyalty.

## **The Effect of Marketing Segmentation and Targeting Practice on Sales Performance: The Of Case Ayat Real Estate Market Strategies**

**Girma Tariku Afine**

The purpose of this is to examine the effect of the market segmentation and targeting practices on Sales Performance of Ayat Real Estate, focusing on their effectiveness in the Ethiopian real estate market. The research examines four key segmentation criteria geographic, demographic, psychographic, and behavioral to evaluate their alignment with customer needs, technological trends, economic variability, and sustainability practices. A mixed-methods approach was employed, combining quantitative data from 130 structured questionnaires with qualitative insights from interviews with key stakeholders. Descriptive statistics, correlation analysis, and regression modeling were used to analyze the data. The findings reveal that behavioral segmentation is the most influential factor ( $\beta = 0.800$ ,  $p < 0.001$ ), followed by psychographic segmentation ( $\beta = 0.384$ ,  $p < 0.001$ ), highlighting the importance of customer purchasing behavior and lifestyle preferences. Geographic segmentation showed a negative relationship ( $\beta = -0.340$ ,  $p < 0.001$ ), suggesting potential inefficiencies in location-based strategies. While Ayat Real Estate demonstrates strong integration of sustainability and corporate social responsibility (CSR) into its marketing (mean = 3.89), its use of digital tools remains limited (mean = 3.08), indicating room for technological advancement. Economic factors significantly influence buyer decisions, with flexible payment options enhancing accessibility (mean = 4.08). The study concludes that Ayat Real Estate's segmentation strategies are generally effective but recommends greater adoption of digital technologies, refined geographic targeting, and deeper integration of behavioral and psychographic insights to strengthen market positioning. These improvements can enhance customer engagement, competitive advantage, and long-term growth in Ethiopia's dynamic real estate sector.

**Keywords:** Market Segmentation, Behavioral Segmentation, Psychographic Segmentation, Geographic Segmentation, Real Estate Marketing

## **Digital Technology Practices, Challenges and Financial Implications: Evidence from Travel Agencies in Addis Ababa**

**Mekdes Negussie**

This study assesses the digital technology practices, challenges and their financial implications in the case of traditional travel agencies in Addis Ababa. The study utilized a mixed research approach combining both descriptive methods and case studies. A total of 140 respondents out of a population of 144 participated in the study. Survey data were analysed using SPSS version 25, employing descriptive statistics (frequency, percentage, and mean) and qualitative data analysed using thematic analysis. Case studies of MEET, Yama Ethiopia Tours, and Ebyet Tour and Travel provide insights into how these agencies are leveraging technology to enhance operational efficiency, improve market competitiveness, and differentiate themselves through personalized services and sustainability. The case studies demonstrate how traditional travel agencies are adapting to the digital disruption posed by Online Travel Agencies (OTAs) and evolving consumer preferences. Through the use of technology, these agencies have enhanced operational efficiency, maintained market relevance, and differentiated themselves by focusing on personalized services and sustainability. The financial implications of digital transformation are significant, but these agencies are strategically leveraging digital tools and offering unique experiences to stay competitive. Findings highlight the need for further alignment with market demands and increased technological integration, particularly in data analytics. The study concludes that agencies that can balance traditional service quality with modern digital tools are likely to thrive. Recommendations include continued investment in technology, enhanced customer engagement strategies, and further adoption of sustainable practices.

**Keywords:** Sustainability, Traditional Travel Agencies, Digital, Online Travel Agencies (OTAs), Consumer Behavior, Addis Ababa, Technology Adoption, Personalized Services, Case Study, Travel Industry.

## **Factors Affecting Market chain Performance in Distribution of Textile Manufacturing, Enterprises Survey of Yeka Sub City Enterprise**

### **Kalkidan Alemu**

This study is evaluating Factor affecting market chain performance in distribution of textile manufacturing: enterprises in case of yeka sub city enterprise. In preparing this research the primary and secondary information used. To collect it, primary source of data line, questionnaire to selective respondents was conducted and secondary data. On the bases of analysis an interpretation, the findings with respect to the objective of the study was reached by using result of analysis and interpretation was make the conclusion in the office.. To address the research objective 173 sample respondents was selected using random sampling techniques. About 173 questionnaires were distributed from which 170 sample respondents replied appropriately to the questionnaire. Data gathered were analyzed based on these 170 responses using SPSS V23 software package. Descriptive statistics and explanatory research approaches was employ. All outputs were presented using mean score, standard deviation, correlation and multiple linear regressions.

Descriptive statistics and explanatory research approaches employed and all outputs were presented using leaner regression, correlation and multiple linear regressions. The result indicates that Market linkage, sales area provision, market promotion strategies, Distribution management strategy and product attribution strategies were the significant influencing factors for market chain performance and major influencing factors that determine the market chain performance of the enterprise. The study concludes that to improve the market chain performance of the enterprises the enterprise uses promotional tools such as advertising and sales promotion. And a strong positive and significant relationship between distribution strategy, organizational market share and market chain performance. It is recommended that due to high competition in the market, the enterprises should improve its design and branding strategy hence it increases product visibility and recognition which contributes for market chain performance of distribution of the product.

**Keyword:** Enterprise, textile, market chain performance, market linkage, sales area provision, market promotion strategies, Distribution management strategy and product attribution strategy

**Assessment of Strategic Management Practice: In The Case Of Coca- Cola Company  
Addis Ababa**

**Kidist Negash**

The study was sought to assess the strategic management practice of Coca Cola Company, Addis Ababa. Basic specific objectives surrounded; strategic formulation, strategic implementation and strategic evaluation. The study was focused on the descriptive type of research design. 151 samples were choosing at the company who are directly and indirectly responsible to strategic management to get reliable and valid information about the study respondents. Stratified sampling method was employed for the study. Quantitative research approach was employed and data was collected through the use of questionnaires, descriptive analysis was done through the use of statistical packages for social sciences version 20. The result of the study indicated that there is a good strategic management practice at Coca Cola Company, Addis Ababa. Strategy formulation, implementation, and evaluation were found to have exercised at the organization. However Coca-Cola Company in Addis Ababa currently faces several strategic management challenges, including technological scarcity, governmental support issues, supply chain disruptions, and employee motivation influenced by leadership style. These challenges impact the company's operational efficiency, compliance with regulations, ability to meet customer demand, and overall workforce productivity. Based on these findings, the is recommends that Coca Cola Company should prioritize enhancing its strategic evaluation mechanisms by establishing a comprehensive strategic evaluation system anchored by clearly defined key performance indicators (KPIs) and should implement systematic monitoring and assessment procedures. Furthermore, it is essential to create detailed implementation roadmaps that outline clear steps and timelines for each initiative and incorporating more data-driven decision-making into the strategy formulation process.

**Keywords:** Strategic Management, Strategic Formulation, Strategic Implementation, Strategic Evaluation/ Control, Coca-Cola Company Addis Ababa

## **Influence of Pricing Strategies on Consumer Purchase Decision: A Case of Bambis, Shoa, All Mart, Fantu and Gara Mart Supermarkets in Addis Ababa**

**Mastewal Diriba**

This study investigated the influence of pricing strategies on consumer purchase decisions in major supermarkets in Addis Ababa, Ethiopia. The research specifically examines four pricing strategies: discount pricing, bundle pricing, psychological pricing, and competitive pricing. The objective is to provide supermarket managers with insights that will help them develop effective marketing strategies, business models, and pricing approaches to enhance customer satisfaction and sales performance. An explanatory research design was employed, utilizing convenience sampling to select 370 respondents. Data were collected through a structured questionnaire, and multiple regression analysis was used to explore the relationship between the pricing strategies and consumer purchase decisions. The regression analysis revealed a significant relationship, with an R-squared value of 0.562, meaning that 56.2% of the variance in consumer purchase decisions can be explained by the four pricing strategies. The findings showed that discount pricing had the strongest positive effect on consumer purchase decisions ( $B = 0.291, p < 0.001$ ), followed by psychological pricing ( $B = 0.275, p < 0.001$ ). Bundle pricing ( $B = 0.262, p < 0.001$ ) and competitive pricing ( $B = 0.176, p < 0.001$ ) also significantly influenced consumer behavior. These results underscore the importance of implementing a mix of pricing strategies to engage consumers effectively and increase sales. The study concludes that supermarkets can enhance their competitiveness and customer loyalty by strategically adopting these pricing strategies. Key recommendations for supermarket managers include prioritizing discount pricing, leveraging psychological and bundle pricing techniques, and ensuring competitive pricing in relation to market conditions. This research contributes valuable insights into the impact of pricing strategies on consumer behavior, particularly in a developing market context like Ethiopia.

**Keywords:** pricing strategies, discount pricing, bundle pricing, psychological pricing, competitive pricing, purchase decision.

## **Effect of Digital Marketing on Consumer Buying Behavior: In The Case Of Sunsilk Ethiopia**

**Mastewal Mengistu**

The study portrayed the reality of online marketing and consumer buying habits in the Sun silk Ethiopia example using a descriptively focused research design. The objective was to portray how online tools such as social media, eWOM, and online communities are linked with consumer buying habits in an emerging economy. Primary data were gathered through pre-coded questionnaires from regular customers and interviews of routine Sun silk consumers in Addis Ababa. Quantitative information was analyzed through descriptive statistics and correlation analysis to identify dominant patterns and relationships, while qualitative responses were analyzed using narrative descriptions. The findings stated that online marketing is most associated with consumer behavior, with eWOM being the strongest positive association with purchase decisions, followed by online marketing content and online advertising with moderate influence. Online communities, while less statistically strong, were seen as assisting to enable brand participation. Narrative findings showed the way in which loyal customers build emotional relationships with the brand via multiple digital interactions. These results emphasize the strength of peer influence, active presence online, and authoritative content in stimulating consumer interest and providing useful advice to marketers working with digitally networked urban consumers in Africa.

**Keywords:** digital marketing, consumer buying behavior, Sun silk Ethiopia, eWOM, social media, mixed-methods, Addis Ababa

## **Influence of Pricing Strategies on Consumer Purchase Decision: A Case of Bambis, Shoa, All Mart, Fantu and Gara Mart Supermarkets in Addis Ababa**

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**Keywords:** pricing strategies, discount pricing, bundle pricing, psychological pricing, competitive pricing, purchase decision

## **Effect of Digital Marketing on Consumer Buying Behavior: In The Case Of Sun silk Ethiopia: The Case of Sun silk Ethiopia in Addis Ababa**

**Mastewal Mengistu**

The study portrayed the reality of online marketing and consumer buying habits in the Sun silk Ethiopia example using a descriptively focused research design. The objective was to portray how online tools such as social media, eWOM, and online communities are linked with consumer buying habits in an emerging economy. Primary data were gathered through pre-coded questionnaires from regular customers and interviews of routine Sun silk consumers in Addis Ababa. Quantitative information was analyzed through descriptive statistics and correlation analysis to identify dominant patterns and relationships, while qualitative responses were analyzed using narrative descriptions. The findings stated that online marketing is most associated with consumer behavior, with eWOM being the strongest positive association with purchase decisions, followed by online marketing content and online advertising with moderate influence. Online communities, while less statistically strong, were seen as assisting to enable brand participation. Narrative findings showed the way in which loyal customers build emotional relationships with the brand via multiple digital interactions. These results emphasize the strength of peer influence, active presence online, and authoritative content in stimulating consumer interest and providing useful advice to marketers working with digitally networked urban consumers in Africa.

**Keywords:** digital marketing, consumer buying behavior, Sun silk Ethiopia, eWOM, social media, mixed-methods, Addis Ababa

## **Practices and Challenges of Marketing in the Ethiopian Commodity Exchange: The Case of E-Trade at the Head Office**

**Menedo Tefera**

The purpose of this study was an assessment of marketing practices of Ethiopia commodity exchange (ECX). The study used mixed research method basically purposive sampling for qualitative approach and simple descriptive statistics for quantitative one. The research found and observed that e-trade marketing in Ethiopia has never yet been developed. But with the start of ECX it has a remarkable progress in the Ethiopian market. A survey questionnaire was prepared to gather primary data, secondary data from the books and documents of the ECX, and other sources were also wont to augment the first data. The result shows that there have been Internet problems, biased sampling system and lack of adequate knowledge were the main challenges the researcher observed limited membership seat, membership seat fee, and occupation were found to be highly significant with the selection of membership category. Aside from this, consistent with the descriptive analysis lack of sampling system, higher penalty cost, higher membership seat fee, and transaction cost, were found to be a number of the constraints that hinder participants from the graceful functioning of transactions within the exchange. The researcher recommended the subsequent points the Internet system of the exchange was inefficient and practically affect E-trading activities. For the upper E- trading of the exchange, it should apply in enough, and proper network facilities should provide a higher concern and commitment in effectively and efficiently using ICT. The electronic trading system reduced price movement, it might cause lower volatility, lower risk within the market, and better liquidity by increasing the speed of transactions and lowering transaction costs, limiting informational asymmetries between trading interests, and increasing access to markets no matter one's geographical location.

**K e y w o r d s:** Assessment, Marketing, ECX, Ethiopia

## **Assessment of Opportunities and Challenges for Expanding Food and Beverage Delivery Services: In The Case Of CMC, Ayat and Summit**

**Esubalew Tadesse**

This study analyzed the dynamics of the food and beverage delivery sector in CMC, Ayat, and Summit, three key neighborhoods in Addis Ababa, Ethiopia. The researcher used a mixed- methods research design, integrating qualitative and quantitative approaches to explore expansion opportunities and challenges. This involved a descriptive research approach. The researcher collected primary data through survey questionnaires and semi-structured interviews from a target sample size of 248 consumers and restaurants/food establishments, specifically, 135 consumers and 100 restaurant/food establishment representatives, proportionally allocated across the areas. Quantitative data was analyzed using descriptive statistics, while qualitative data underwent thematic analysis. The findings revealed a robust and expanding demand for food and beverage delivery, primarily driven by consumers' strong preference for convenience and their willingness to pay for this service. Establishments largely confirmed this high demand, sometimes noting it outstripped their capacity. However, the study identified significant logistical and infrastructural challenges, including inconsistent delivery times, unreliable real- time tracking, complex 'last-mile' navigation due to unclear addressing and poor roads, high transportation costs, and unreliable internet connectivity. Economically, despite clear opportunities, the market is characterized by a challenging competitive landscape. Consumers exhibit high price sensitivity and perceive current pricing as unfair, leading to a strong desire for increased competition. Establishments, while recognizing economic viability, were acutely aware of intense rivalry. The research further concluded that strategic partnerships and collaborations are essential for sustainable expansion. Both consumers and establishments strongly advocate for joint efforts among restaurants, delivery platforms, logistics providers, and local authorities to improve service quality, expand reach, enhance infrastructure, and reduce operational costs. The overall optimism for future growth among stakeholders underscores a fertile environment for strategic investment, provided identified challenges are systematically addressed. This study provides novel insights into the specific challenges and opportunities within an emerging food delivery market, offering a localized understanding crucial for targeted interventions and sustainable growth. Recommendations focus on leveraging existing demand through technological enhancements, improving logistical efficiency, fostering fair pricing models, and cultivating robust collaborative frameworks to ensure sustainable and widespread growth of food and beverage delivery services in CMC, Ayat, and Summit.

**Keywords:** Food Delivery, Expansion, Opportunities, Challenges, Logistics, Competition, Partnerships

## **The Effect of Market Orientation on Marketing Performance: The Case of Awash Bank S.C.**

**Sadia Ahmedin**

The general objective of the study was examining the effect of market orientation on marketing performance in Awash Bank S.C, Addis Ababa Ethiopia. The sample size for the study was 250 employees of Awash Bank S.C, Addis Ababa. This study employed explanatory and descriptive research designs. The researcher used simple random sampling technique to select sample respondents. The primary data for this study was collected through questionnaires. Data analysis was done by using statistical package for social sciences (SPSS version 20). The study used descriptive and inferential statistics to analyze the data. The study was conducted by modeling the relationship between marketing performance and the following independent factors: intelligence generation, intelligence dissemination and responsiveness. The results of descriptive statistics revealed that examined the major determinants of marketing performance in the case of Awash Bank S.C., Addis Ababa. The result of regression analysis showed that intelligence generation, intelligence dissemination and responsiveness positively and statistically affected marketing performance of Awash Bank S.C. The R square result (.875) which means 87.5% of variance in marketing performance was predicted by the three market orientation variables. Therefore, the study recommended that the responsible body of the bank should work hard and allocate better budget on intelligence generation, intelligence dissemination and responsiveness to boost the market performance of the bank.

Key words: Marketing performance, Market orientation, Awash Bank S.C.

## **The Impact of Telegram as Marketing Tools on Customer Satisfaction: A Case Study of Commercial Bank of Ethiopia**

**Samuel Abera Abegaz**

This study examined the effect of digital banking on customer satisfactions of Commercial Bank of Ethiopia in Addis Ababa using explanatory and descriptive research designs. The population was approximated and totaled up to 20,000 clients identified in five branches in North Addis Ababa District region of the CBE. Explanatory and descriptive research designs were utilized for this study. For the study region in CBE, sample size was estimated using the single population proportion formula utilizing the sample size (n) of an infinite population (calculated as 84) and the following assumptions: 95% confidence level, 5% margin of error, and proportion of 50%. The use of a structured questionnaire and interview checklist together with stratified sample methodology was adopted for data gathering. Five active branches that serve electronic banking applications were the foundation for stratified. This study similarly used non-probability sampling, and the existing responder was chosen using a handy sampling procedure. Additionally, descriptive statistics, a correlation matrix, and a multiple linear regression analysis were used as part of an inferential and descriptive data analysis technique. Thus, a response rate of 84% was achieved. The study found out that out of more than 45 million customers of the Bank, only 0.36% of them (165,000+, as on June 14, 2025) customers joined the official telegram channel of the Bank. The main satisfaction points of these customers who joined the channel were reward/gifts offered on the channel. Furthermore, it was discovered that customer satisfaction is significantly and favorably impacted by using digital social networking tools such as telegram. Thus, this study concludes that using telegram as a digital promotion tool contributes to customer satisfaction. The report also suggests that CBE needs to make significant effort to increase its official telegram channel subscribers.

**Keywords:** Search Engine Optimization (SEO), Search Engine Marketing (SEM), Content Marketing, Email Marketing, Pay-Per-Click (PPC), Social Media Marketing

## **The Effect of Target Marketing Strategies on Competitive Advantage: The Case of Zemen Bank Sc.**

**Samrawit Ayalkbet**

This study examined the effect of target marketing strategies on competitive advantage. The study employed descriptive and explanatory research design in order to show the influence of predictor variable (Niche Market, Behavioral Targeting, Differentiation Strategy, Psychographic Targeting) on predicted variable competitive advantage. The data for the study was collected from

371 respondents using self-administered questionnaires and responses of survey data were processed using SPSS.20. Based on data collected from the survey of respondents in the bank, the result indicates that, niche marketing and differentiation strategies significantly enhance competitive advantage, while behavioral and psychographic targeting contribute to increased customer engagement and retention. In order to enhance target market strategy, the bank efficiently focus on increasing the implementation of niche marketing strategies, invest in behavioral targeting to better understand customer preferences and spending habits, Increase the use of digital marketing channels, particularly social media, to reach younger, tech-savvy customers and continuously monitor market trends and customer behaviors to adapt marketing strategies proactively.

**Keywords:** Market, competitive advantage, Niche marketing, Behavioral targeting, Differentiation strategy, Psychographic targeting

## **The Impact of Marketing Strategy on Business Performance: The Case Study of Deluxe Furniture.**

**Yeabtsega Sisay**

The major objective of the research was to examine the impact of marketing strategy on business performance: the case study of deluxe furniture in Addis Ababa. The research adopted descriptive research design and used quantitative approach. Hence, the primary data was collected through questionnaires. Besides, secondary data was gathered from relevant documents. The data received from the respondents were edited, coded, and analyzed using IBM SPSS statistics 24 Computer Software. Quantitative data output was presented in the form of descriptive statistics using mean, and standard deviation, frequency and frequency distribution, valid and cumulative percentage for each of the variables used in the study. Correlation and multiple linear regression analysis techniques were also being used 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: product, promotion, place strategy has very strong correlation and positive significant impact of predicting sales performance. However, price strategy has very weak correlation and insignificant to predict sales performance. Generally, the researcher recommended that Deluxe Furniture marketing managers should improve the overall product, price, promotion, and distribution strategy so as to increase sales performance.

**Keywords:** Product Strategy, Price Strategy, Promotion Strategy, Place Strategy, and Sales Performance

## **The Effect of Product Differentiation Strategies on the Competitiveness of the Bank Industry in Ethiopia: The Case O Zemenbank**

**Tsion Yonas**

The general objective of the study was to examine the effect of product differentiation strategies on the competitiveness of the banking industry in Ethiopia: In the case of Zemen Bank. Both primary and secondary sources were used in the research. In order to maximize accuracy and minimize error in estimating from the target population, participants for the study were chosen using a simple random sampling procedure. Out of the 266 questionnaires distributed, 242 were correctly completed by the participants. The study used descriptive and explanatory research designs. A quantitative data was processed using SPSS version 26 and analyzed with the help of descriptive statistics like frequencies, percentages, means, and standard deviations and inferential statics (correlations and regression analysis. The finding of regression analysis shows that customer experience management is positively correlated with competitiveness, highlighting the importance of effective customer engagement strategies in driving a bank's competitive edge. From the findings, it was found that customer experience management, product customization, service innovation, and technology integration are positively correlated with competitiveness in the banking industry. Finally, it was recommended that Zemen Bank should continue investing in technology integration. This would not only support the development of new services but also potentially enhance product customization and improve customer experience management.

Keywords: Product differentiation strategies: Competitiveness of the banking industry.

## **Factors Affecting Adoption of Mobile Money Services: In Case of MPESA**

**Yonas Tewelde**

The purpose of this study is to identify factors influencing the adoption of Mobile Money services in the case of MPESA as the tool for help Safaricom understand and improve the service to generate the expected benefits and can add on to the existing literature concerning mobile money services. To do this, seven factors has been considered from technology adoption models and previous studies on the same topic namely, perceived ease of use and perceived usefulness from Theory of Acceptance Model (TAM), facilitating condition, cost from Unified Theory of Acceptance and Use of Technology 2 model (UTAUT2), and perceived risk, perceived knowledge, perceived trust from previously conducted research. Each variable is measured using 5-point Likert-scale. Both descriptive and explanatory research design were used to examine the factors that influence the adoption of mobile money services. The data for this study was gathered through a questionnaire that was distributed to 361 respondents. The study found that perceived risk and perceived cost have negative relationships and the remaining five factors had positive relationship with mobile money adoption. Perceived ease of use has found to have an insignificant effect on mobile money adoption. Meanwhile, all the remaining six factors have significant effect on mobile money adoption. Furthermore perceived knowledge, perceived usefulness and facilitating condition have the highest impact on mobile money adoption in case of MPESA. Thus, the researcher recommends MPESA to work on awareness campaigns, value adding features, and enhance customers support to attract and retain customers.

# **Social Work**

**Assessing the Challenges of Single Motherhood and Its Effects on Child Development:  
The Case of Bole Sub City, Woreda 01, Addis Ababa**

**Meron Alemayehu**

This thesis assessed the challenges faced by single mothers and the effects on child wellbeing and development employed a qualitative approach. Through interviews with 11 children and 11 single mothers from varied backgrounds, predominantly in Bole Sub city, Woreda 01, sourced via the Office of Women and Children Affairs, and other mothers through purposive sampling, the study examined the experiences of single motherhood. Findings revealed that single mothers contend with emotional struggles, financial strain, and societal abandonment, led to a scarcity of time for themselves and their children. Raising children become arduous due to limited financial resources, often resulting in challenges in disciplining them. Moreover, the absence of the other parent or insufficient paternal attention contributes to emotional and behavioral gaps in children, affecting their academic performance and increasing their responsibilities within the household. Implications suggested the need for legal policy interventions and support systems to alleviate economic hardships and provide accessible mental health services. Strengthening the awareness on legal rights, ensuring parental responsibilities, encouraging tv programs and creating work flexibility were also recommended. In conclusion, the study highlighted the significant economic, emotional, and social hurdles faced by single mothers, emphasized the need for comprehensive support mechanisms to mitigate their challenges and promote the well-being of both mothers and children.

**Keywords:** Single motherhood, Child well-being, Challenges, Emotional strain, Financial strain, Social support, Parenting,

## **The Role of Social Work in Empowering Women's Participation as Climate Technology Providers**

**Yabtsega Getachew Assefa**

Women's participation as providers in climate technology remains limited due to structural, financial, and socio-cultural barriers. This study seeks to identify the role of social work in empowering women to become active climate technology providers rather than solely end-users. Using a qualitative research approach, the study explores how social work can facilitate this transition by addressing gender disparities, providing capacity-building support, and advocating for inclusive policies.

Through key informant interviews with social workers, women engaged in climate technology, policymakers, and development practitioners, the research examines the specific interventions social work can implement to create an enabling environment. Findings highlight that social work plays a crucial role in promoting access to training, mentorship, financial resources, and networks, helping women overcome systemic barriers. Furthermore, social workers can drive policy advocacy and community engagement to ensure gender-responsive approaches in the climate technology sector.

This study contributes to understanding how social work can be a driving force in advancing gender equity and sustainable development. By strengthening women's role as climate technology providers, social work can help bridge the gender gap in climate solutions and foster inclusive, community-driven innovation.

**Psychosocial and Health Conditions of Street Teenagers: The Case of Yeka Sub City,  
Addis Ababa**

**Hana Belete**

There are large numbers of children living or spending most of their days on the street. Several organizations have been trying to help these children, but their approaches are ineffective as a result, many children are increasingly joining the street life. Children living on the street face numerous problems. They are ignored, abused and their needs such as food, clothes, and good- living environment are neglected by those who are supposed to look after them. To recognize and describe the existing conditions of this community groups, the study assessed the psychosocial and health conditions of street teenagers in Yeka Sub-city, Addis Ababa. To achieve the objective of this study, a descriptive research design with a concurrent mixed approach was employed. A convenience sampling technique was used to select 115 target respondents, who participated in both the survey questionnaire and in- depth interviews. Among 115, 110 and 5 were participated in the survey questionnaire and in-depth interview, respectively. The quantitative data analyzed using descriptive statistics like frequencies, and percentages whereas qualitative data analyzed using thematic analysis. The study confirmed that street children face numerous problems which include psychological, health, social and economic problems. The finding of the study indicated that participants joined street life because of the situations such as family conflict, inducement, death of parents and search for opportunities. The participants of the study explained that they are encountering different problems in their street life. These include social abuse, health problems, drug use, and sexual abuse, lack of access to food, clothes, and shelter. The study finding also indicated that street children use different coping strategies such as flight, acceptance of abuse, engagement in remunerable labor activity, begging, scavenging and living in a group. Therefore, this study can serve as baseline information to further conduct another intensive research on other challenges of the street children in Yeka Sub-city, Addis Ababa. Finally, this finding recommends that, there is a need for conduction of more academic and related researches to determine the prevalence and other dimensions of problems that street children are facing difficult challenges in Yeka Sub- city, Addis Ababa which were not uncovered by this research study, and Government and NGOs should design a Project regarding street citizens so as their intervention plan should include activities designed to help the families of those reunited street children gain access to credit service in order to attain economic independence to help them take over the responsibility for the education of their children after the termination of rehabilitation. Keyword: Psychosocial, Health, Street Teenagers

## **Opportunities and Challenges of Social Work Field Practicum at Placement Agency: The Case of MSW Students of St. Mary's University**

**Mahlet Bitew**

Field practicum is a crucial yet often marginalized component of social work education. This study aimed to explore the opportunities and challenges faced by Master of Social Work (MSW) students at St. Mary's University during their field practicum. Utilizing both qualitative and quantitative methods, data were collected through questionnaires and interviews with selected MSW students. The findings revealed several opportunities for students, including the development of communication, report writing, and problem-solving skills; networking with professionals; identifying social work challenges; collaborating with other disciplines; enhancing critical thinking; and applying ethical knowledge in practice. However, students also encountered challenges such as a lack of information, absence of professional social workers at agencies, adjusting to new work environments, balancing multiple responsibilities, dealing with difficult clients or situations, and financial constraints. The study concluded that social work students experience a range of opportunities and challenges that can either facilitate or hinder their practical learning. These findings have significant implications for social work students, schools of social work, curriculum developers, field agencies, and future researchers.

**Keywords:** experience, field practicum, opportunities, challenges

## **Workplace Violence against Healthcare Workers: The Case of Urban Health Extension Worker in Kolfe Keranyo Sub-City, Addis Ababa**

**Tihitina Abebe**

Workplace violence is a significant yet under-addressed issue affecting healthcare professionals, particularly Health Extension Workers (HEWs) who operate within community settings. This study aimed to assess the forms of workplace violence, the effects of workplace violence and the availability of reporting mechanisms among urban health extension workers in Kolfe Keranyo Sub-City, Addis Ababa. Using a qualitative approach with phenomenological study design. Data was collected through in-depth interviews from five health extension workers which were selected through purposive sampling method then data was analyzed thematically. Findings revealed that verbal abuse, physical aggression, and psychological intimidation were the common forms of violence, frequently perpetrated by community members, leading to emotional exhaustion, job dissatisfaction, and fear. Despite of the finding of such incidents, participants reported an absence of formal reporting mechanisms, resulting in normalization of violence and reliance on peer support or silence. The study highlights the urgent need for institutional reforms and social work advocacy to establish protective policies, effective reporting systems, and psycho-social support structures for front line healthcare workers.

**Keywords:** violence, workplace violence, health extension workers, urban, reporting violence

# **Project Management**

## **Evaluation the Role of Monitoring and Evaluation in Improving Project Outcomes: The Case Study of Alem Day care in Addis Ababa**

**Kidist Teklu**

This study investigates the Role of project monitoring and evaluation (M&E) on the development and performance of the Alem day care center in Addis Ababa, Ethiopia. In the context of increasing demand for accessible and high-quality childcare services in urban areas, effective M&E is critical for ensuring project efficiency, accountability and long-term sustainability. The general objective of the study is to evaluate how M&E influences the effectiveness and sustainability of Alem Day Care, with specific objectives focusing on impact of M&E on service quality, stakeholder engagement, and resource utilization. The research questions explore how M&E supports project sustainability, tracks progress, addresses challenges, and improves outcomes. The study addresses a significant research gap by focusing on the application of M&E specifically within the day care development sector, a topic that has received limited attention in existing literature.

A mixed-methods research approach was adopted to provide a comprehensive understanding of M&E's impact at Alem Day Care. The study employed both quantitative methods (structured surveys) to measure M&E effectiveness and qualitative methods (interviews, observations, and document analysis) to gain deeper insights into stakeholder experiences. Purposive sampling was used to select administrators, caregivers, and parents directly involved in the day-care's M&E processes. Descriptive and inferential statistical analyses were conducted on the quantitative data, while thematic analysis was applied to qualitative data. The study also considered ethical principles such as informed consent, confidentiality, and voluntary participation to ensure data integrity and participant protection.

The findings indicate that M&E has positively influenced service delivery, stakeholder engagement, and sustainability. Regular monitoring has led to improved childcare quality, staff performance, and safety measures. Based on the findings, the study concludes that effective M&E frameworks are essential for enhancing service quality, achieving project goals, and ensuring long-term sustainability in day care centers. Projects with well-structured M&E systems are more likely to succeed due to improved accountability, stakeholder participation, and data- driven decision-making.

**Keywords:** Monitoring and Evaluation, Project Outcomes, Day Care Services, Stakeholder Engagement, Sustainability.

## **Factors Affecting Strategic Plan Implementation: In The Case Of Hijra Bank S.C, Addis Ababa**

**Fikriya Hussein**

This study investigates the internal factors influencing the implementation of strategic plans at Hijra Bank S.C., a full-fledged interest-free banking institution in Ethiopia. While strategic planning is essential for organizational success, its effective implementation often faces significant challenges. The research focuses on five key internal factors—organizational culture, organizational structure, leadership style, technological infrastructure, and resource allocation—and evaluates their individual and collective impact on the bank's strategic plan execution. A quantitative research design was employed, using a structured questionnaire distributed to 157 employees, with a 92.36% response rate. The collected data were analyzed using descriptive statistics, correlation analysis, and multiple regression techniques via SPSS software. Resource allocation and organizational structure also contributed significantly, albeit to a lesser degree. Findings indicate that while Hijra Bank benefits from modern technology and strong team collaboration, inconsistencies in leadership practices, resource distribution, and communication processes hinder optimal strategy execution. The study concludes by recommending improvements in leadership consistency, strategic use of technology, and more coherent resource planning to enhance strategic outcomes.

**Keyword:** Strategic Plan Implementation, Organizational Structure, Organizational Culture, Leadership Style, Technological Capacity, Resource Allocation, Descriptive Research.

## **Factors Affecting Material Waste Management in Construction Projects: The Case of Addis Ababa Bole International Airport Expansion Project**

**Feven Hailu**

This study investigates the factors affecting material waste management in the AABIA Expansion Project. The research employs qualitative and quantitative data collection techniques, including interviews, surveys, and document analysis. Stratified random sampling was used to sample 212 respondents, in which 151 were used for analysis. Data was collected through questionnaires and analyzed using SPSS, using frequency descriptions analysis. The findings reveal that a complex interplay of factors, including project planning, material procurement, construction practices, and waste management systems, significantly influences material waste generation. A key finding is the critical role of effective project planning in minimizing material waste. Detailed material take-offs, optimized material delivery schedules, and the implementation of lean construction principles emerged as crucial strategies to reduce excess material and minimize waste generation. Additionally, the procurement process was identified as a significant factor, with careful material selection and supplier evaluation playing a pivotal role in ensuring the acquisition of appropriate materials and minimizing waste. Practices, such as waste segregation, recycling, and reuse, were found to be essential in reducing the environmental impact of the project. The establishment of efficient waste management systems, including waste collection, transportation, and disposal, was also highlighted as a crucial component of effective waste management. However, challenges such as a lack of awareness, inadequate infrastructure, and limited financial resources hindered the implementation of optimal waste management practices. To address these challenges and promote sustainable construction practices, several recommendations are proposed. These include the development of a comprehensive waste management plan, the adoption of advanced technologies such as Building Information Modeling (BIM), the establishment of a strong material tracking system, and the implementation of strict waste reduction targets. By embracing these recommendations and fostering a culture of sustainability, the construction industry can reduce material waste.

**Keywords:** material waste, construction waste, construction projects, waste management, sustainable construction, AABIA, project planning, material procurement, construction practices, waste reduction, environmental impact.

## **Effect of Monitoring and Evaluation Practice on Project Performance: The Case of Children Believe, Ethiopia**

**Feven Asfaw**

This research evaluated the impact of Monitoring and Evaluation (M&E) on project performance at Children Believe, Ethiopia. M&E was defined by its activities: planning, training, baseline surveys, and information systems, while project performance was gauged by goal achievement. The study aimed to ascertain the influence of M&E plans, training, and baseline surveys on project performance. Data was collected from Children Believe and other stakeholders, supplemented by a review of project documents. This data was analyzed using mixed method. A descriptive and explanatory research design was used. Primary data was collected using a questionnaire and interviews while secondary data was collected from published reports and other documents and purposive sampling was used. The analysis revealed that M&E, as a management function, significantly influences project performance. This is evident in M&E planning, where performance indicators are identified, and data collection and analysis methods are devised. The study found that all parties underwent M&E training, participated in baseline surveys, and were aware of the M&E plans. On average, 78% of respondents believed M&E positively influences project performance. Spearman correlation showed a positive relationship between M&E and project performance, M&E planning ( $\rho = 0.630$ ), training ( $\rho = 0.577$ ), and baseline surveys ( $\rho = 0.528$ ). The study concluded that M&E has a direct influence on project performance and recommended the establishment of an M&E unit and a full-time M&E officer within institutions to enhance project learning and retain M&E knowledge. Further, M&E needs to be implemented in full and systematically in order to influence project performance.

**Keywords:** Monitoring, Evaluation, Project Performance, M&E Training, Baseline Survey

## **Critical Factors Affecting the Success of Project Implementation: The Case of Anchor Foundation Specialist PLC**

**Kirubel Sisay**

This study investigates the critical factors influencing the successful implementation of construction projects at Anchor Foundation Specialist PLC in Addis Ababa, Ethiopia. Despite the rapid expansion of the construction sector, many projects continue to face delays, cost overruns, and quality issues. To explore the root causes, the study employed a mixed-methods research design, combining quantitative data collected through structured questionnaires with qualitative insights gathered from semi-structured interviews involving 40 professionals, including project managers, engineers, and site supervisors. Descriptive statistics, correlation, and regression analysis were used to examine the relationships between key variables, while thematic analysis was applied to interpret open-ended responses. The findings indicate that leadership effectiveness, skilled workforce availability, and access to materials are the most critical drivers of project success. The use of modern project management tools, such as Building Information Modeling (BIM), also contributed to improved performance. However, stakeholder engagement showed limited influence on quality outcomes within the studied context. The study also identified major challenges such as material shortages, safety concerns, and regulatory inefficiencies. Based on these insights, the research recommends strengthening leadership development, enhancing workforce capacity, improving resource planning, and promoting the adoption of digital tools to boost implementation success. These findings offer practical implications for Anchor Foundation and similar firms operating in Ethiopia's construction industry.

**Keywords:** success factors, project implementation, construction management

## **Assessing the Implementation and Challenges of Sustainable Practices in the Ethiopian Brewing Sector: A Case Study of Anbessa Beer Factory**

**Eyasu Atrsaw**

This research explores the implementation and challenges of sustainable practices in the Ethiopian brewing sector, with a case study of Anbessa Beer Factory. The Ethiopian brewing industry has grown rapidly in response to rising domestic and export demand yet faces unique obstacles in adopting sustainability due to financial constraints, technological limitations, and infrastructural gaps. This study examines the sustainable practices currently implemented at Anbessa Beer Factory, particularly in areas of energy efficiency, water management, waste reduction, and green packaging, alongside the challenges the factory faces in their adoption. The research employs both quantitative (survey) and qualitative (interview and observation) methods to assess perceptions, identify barriers, and explore the practical steps taken by the brewery to overcome these hurdles. Data is collected through structured surveys and semi-structured interviews and analyzed using both quantitative and qualitative methods. Quantitative data is processed using descriptive statistics to examine participants' perceptions of sustainability practices, while qualitative data is analyzed through thematic analysis to uncover barriers and opportunities for implementing sustainable practices. Findings indicate that while there is a positive perception of the brewery's sustainability efforts, such as energy-saving technologies and water conservation measures, significant challenges persist. High initial investment costs, limited technological access, and outdated infrastructure hinder further adoption. Additionally, there are barriers related to sourcing sustainable materials and securing affordable, eco-friendly packaging. Despite these challenges, there is a growing recognition of sustainability as a competitive advantage in the market. The study provides valuable insights into the feasibility of sustainable practices in the Ethiopian brewing sector and offers practical recommendations to improve sustainability at Anbessa Beer Factory. The results emphasize the need for increased investment in technology, improved infrastructure, and stronger supply chain management to overcome these challenges and enhance the brewery's long-term sustainability.

**Keywords:** Sustainable Practices, Energy Efficiency, Water Management, Waste Reduction, Environmental Sustainability

**Project Distress Management Practice & Effectiveness in Ethiopia Orthodox Tewahido  
Church Development Inter-Church Aid Commission (Eoc - Dicac)**

**Taddila Yehuala**

This study tried to investigate the factors that contribute for project distressed and the prevention measure taken to avoid the project from failing. The study aimed at examining identify key internal and external factors influencing project distress management effectiveness, evaluate the positive and negative impacts of project distress management practices with regard to project timelines, budgets, quality, and overall success, assess the effectiveness of organizational policies and procedures related to project distress management and evaluate the availability and adequacy of organizational resources and support for project teams to manage distress. The study adopted a descriptive research method. The descriptive research design helped in observing the relationship between project distress management and factors failed in requirements gathering and documentation, proper planning, Project risk management, stakeholder involvement, scope change management. The study utilized both primary and secondary data to obtain firsthand information from Ethiopia Orthodox church inter Aid commission. The sampling technique used purposive sampling technique which endeavors to get an example of components in light of the judgment of the researcher. The data from the interviews were analyzed using a qualitative approach. This study proved E O C -DICAC's project distress management is significantly hampered by a reactive approach, inadequate systems, and external pressures, leading to ineffective interventions and hindering project success.

**Keywords:** Project, project Management, Proactive Strategies, Project distress management,

## **Effect of Risk Management Practice on Project Success: In The Case Of Sunshine Construction Plc**

**Tewodros Adefris**

This study focused on exploring the effects of risk management practice on project success in Sunshine Construction PLC utilizing three specific sample projects as case studies. Therefore, project team members worked on those projects implemented in the Sunshine Construction was contacted to collect data. The researcher used well-structured questionnaires to collect data from the respondents to investigate the effects of risk management practices on project success at Sunshine Construction PLC, from 139 respondents. The study uses simple random sampling technique to select respondents that have adequate knowledge and significant role in the projects. The applications used to analyze and examine the hypotheses were the Statistical Package for Social Sciences V.25. The descriptive statistics was used to describe the general result of the variables. In addition, correlation analysis was done to check the correlation between the dependent variable and the independent variables, while regression analysis was used to test the hypotheses developed following the conceptual framework developed from the literature. Major findings of this study indicate, risk identification, risk analysis, risk response analysis, and risk monitoring and control have positive effects on project success in Sunshine Construction PLC. However, risk prioritization did not indicate statistical effect on project success in Sunshine Construction PLC in the study period. This result indicates proper risk management practice is very important for enhancing project success. Based on the result, the study findings concludes Sunshine Construction PLC implements systematic risk management approach to decrease risks and enhances to achieve the organizations project objectives. Recommendations for further strengthening the risk management framework include continuous improvement of practices, investment in employee training, and enhanced communication of the organization's vision and mission.

**Keywords:** Risk Management Practice, Risk Identification, Risk Analysis, Risk Monitoring and control, Project Success

## **Assessment of Effectiveness of Project Planning and Execution in an Urban Dairy Farm Project: In case Of Holeta Agricultural Research Center Dairy Project**

**Meti Bezabhi Temesgen**

The study aims to evaluate the effectiveness of project planning and execution in urban dairy farming practice in Holeta agricultural research center. The study was conducted from target population of the study key stakeholders, including dairy farmers (workers), project managers, agricultural experts, and government officials found in Holeta Agricultural Research Center Dairy Farm Project using purposive sampling technique. Data were collected from 35 stakeholders using Quantitative and Qualitative Methods Surveys: Structured questionnaires and Semi-structured interviews were conducted with key stakeholders to gain deeper insights into the planning and execution processes. Focus Groups: Organize focus group discussions were used to gather collective perspectives.

The gathered data was analyzed using both qualitative and quantitative methods. Descriptive statistics (e.g., mean, median, standard deviation) were used to summarize the survey data. Inferential statistics (e.g., correlation analysis,) was employed to examine relationships between variables such as planning practices and productivity levels using SPSS version 20.

The data analysis of dependent and independent variables reveals that the effectiveness of project planning and execution is influenced by key factors such as stakeholder's engagement have significant positive impact on successful completion of project deliverable.

There is key relationship between independent and dependent variables like: stakeholder engagement with project deliverable, resource allocation and task tracking, task tracking and completion of deliverable, risk management and quality standards and communication and stakeholder satisfaction. Overall, the study concludes that while the project successfully achieved most of its objectives, it faced significant challenges during implementation. Therefore, strengthening project implementation due attention in order to meet project goal.

**Keywords:** Planning and Execution, assessment, effectiveness

## **Social Stability of Addis Ababa Corridor Project on Informal Settlement: In The Case of Kazanchis Village**

**Amanuel Asrat**

This research explores the social stability implications of the Addis Ababa Corridor Project on informal settlements, with a detailed case study of Kazanchis Village an area significantly impacted by urban redevelopment. As Ethiopia's capital pursues modernization through large- scale infrastructure projects, informal communities like Kazanchis face disproportionate risks, including forced displacement, economic disruption, and social fragmentation. The study aims to assess how such urban interventions affect housing social security, community cohesion, access to services, and livelihood sustainability. These factors contributed to reduced trust in government authorities and increased social vulnerability among affected populations. The study is grounded in different models which underscore the interconnectedness of social networks, resilience, and urban displacement. Findings reveal that the project caused the displacement and weakened informal social networks, increased cost of living, and disrupted access to basic services. Utilizing a mixed-methods approach, the research integrates data from different structured household surveys, in-depth interviews, focus group discussions, and direct field observations to provide both statistical and experiential insights. Statistical analysis, including the Kruskal-Wallis test, showed significant differences in satisfaction levels across housing statuses, with renters and those living informally expressing the highest dissatisfaction. The research identifies several essential challenges, including a lack of participatory planning, inadequate compensation mechanisms, and minimal institutional support for resettlement. Based on the findings, the study recommends comprehensive resettlement strategies, livelihood restoration programs, legal protections for all housing categories, and the institutionalization of participatory planning processes to ensure equitable urban development. Ultimately, the study concludes that sustainable urban transformation must prioritize not only physical and economic growth but also the preservation of social structures and community well-being. It emphasizes that development projects must be inclusive, transparent, and people-centered to align with global goals such as Sustainable Development Goal 11. This research provides practical guidance for urban planners, policymakers, and development partners in Ethiopia and other rapidly urbanizing nations, highlighting the importance of integrating social stability into the fabric of urban growth strategies.

## **Factors Affecting the Sustainability of Development Projects in Ethiopia: The Case of GOAL Ethiopia**

**Emnet Atnafu**

The study was necessitated by the fact that past models of development program interventions need to be gaged in the achievement of their impacts beyond the level of project periods through validating key determinants of sustainability. This was guided by five objectives that aim towards establishing whether community participation, better M&E schemes, full-fledged exit strategies and comprehensive fund development contributed to a more sustainable project. Review of relevant literature revealed that development projects in general have a poor track record of sustaining their impact socially, economically and environmentally. The literature review revealed that project management competencies and practices such as the M&E system, project implementation and exiting strategies, the fund development and management system and stakeholder management play quite significant role in sustaining project impact. Hypothesizing on such factors, the research adopted both descriptive and explanatory research design employing questionnaire and key informant interview as the primary data collection tools. The study employs mainly a quantitative data analysis method complemented by qualitative data analysis technique. Twenty-two respondents from the sample size of nine projects of four program areas of GOAL Ethiopia, the case in point, have responded to the questionnaire and KII's with five program management staffs were conducted. The findings indicate that hypothesized variables such as community participation, M&E system and practices, exit strategies and the way project developed and manage funds could significantly contribute to the sustainability of development projects. In order to achieve sustainable development projects, there has to be a correlation and a chain of connectivity of various aspects and indicators. This study, therefore, concludes that community participation, management practices, exit strategies and fund development are all factors that positively influence the sustainability of donor funded development projects. However, the correlation can only justify the 76.2% of factors that contribute to the sustainability of development projects. It is, therefore, recommended that there be further studies to understand other factors (variables) that explain the 23.8% of variance.

**Keywords:** Project Sustainability, Community Participation, G O A L Ethiopia, Development Projects

## **Assessment of the Effect of Change Management Practice on Commercial Bank of Ethiopia Performance: A Case Study at the Head Quarters**

**Abenezer Amessa**

This research aims to assess the relationship between change management practices and organizational performance at the Commercial Bank of Ethiopia Headquarter Office. The study's key focus is on evaluating the specific effects of leadership, communication, employee engagement, and readiness for change initiatives on overall organizational performance. While organizations invest heavily in change initiatives, achieving a return on investment often proves challenging, and traditional approaches can lead to negative consequences. For Ethiopian banks, particularly in a now more competitive landscape, effective change management is crucial. The study employing a targeted selection approach, the research focuses on the CBE Headquarters' 79 departments to provide a nuanced understanding of how change management influences performance across the bank's operations. Primary data was collected through a standardized, self-administered questionnaire using a five-point Likert scale, enabling statistical analysis of manager and employee perceptions. The findings aim to contribute to a deeper understanding of the dynamics between change management and organizational performance within a key Ethiopian financial institution.

**Keywords:** Change Management Practice, leadership, communication & employee engagement and readiness for change.

## **The Effect of Procurement Management Practice on the Project Performance: The Case of Hibret Bank S.C**

**Anteneh Teshome**

This project studies the effect of procurement management practice on the project performance the case of Hibret Bank S.C where the concept of procurement management comes a long way in the practice of project undertaking. The researcher has further assessed the effectiveness of procurement practices in terms of inventory management, Need Assessment, Supplier sourcing, and Contract Management. The methodology was designed as a quantitative approach since the data which was gathered through a questionnaire, is quantitative (numerical). Moreover, this study adopts an explanatory research design. In this research design, empirical data are collected for testing the hypotheses. The questionnaire was analyzed using Statistical Package for Social Sciences (SPSS) version 22) to compute Cronbach's Alpha, and regression analysis to analyze data presentations. Its general objective was to find out the effect of need assessment, supplier sourcing processes, contract management, and inventory management on project performance of HB. Contribute to statistically significant level at (p-value = 0.001). Based on hypothesis testing the p-value of project Procurement functions such as need assessment, supplier sourcing, contract management, and inventory management is less than 0.05, thus the researcher can accept the hypothesis play a very important role in the execution of projects. The study recommends that HB should include the four procurement functions i.e. need assessment, supplier sourcing, contract management, and inventory management in their implementation of projects.

**Keywords:** procurement management, HB, project performance, need assessment, contract Management

## **The Impact of Human Resource Training and Development on Project Performance at Ethiotelecom, Addis Ababa, Ethiopia**

**Meril Michael**

Human Resources (HR) plays a critical role in training and development, ensuring that employees possess the necessary skills and knowledge to meet organizational goals. HR is responsible for identifying training needs through assessments and evaluations, designing effective training programs, and facilitating ongoing professional development opportunities. By investing in employee training, HR helps enhance performance, increase job satisfaction, and reduce turnover rates. Moreover, HR collaborates with management to align training initiatives with business objectives, thereby fostering a culture of continuous learning and improvement. Ultimately, effective training and development programs not only empower employees but also contribute to the overall success and competitiveness of the organization. This study investigates the effectiveness of training and development (T&D) opportunities across various demographic factors, including gender, age, occupation, and years in a current role. The analysis revealed no significant differences in training effectiveness ratings between male and female participants, suggesting similar perceptions across genders. Additionally, a weak positive correlation was found between years in the current role and overall project performance, indicating that experience does not significantly impact perceptions of project outcomes. Crosstabulation results confirmed that all participants were valid, but the Chi-Square test indicated no variation in satisfaction with T&D based on occupation type, while the Kruskal-Wallis test showed no significant differences in satisfaction levels across age groups. Despite these demographic factors showing no notable influence, descriptive statistics highlighted positive perceptions of training effectiveness and skill application, although overall project performance was rated lower, suggesting room for improvement. The analysis also demonstrated a strong correlation between perceived training effectiveness and skill application, emphasizing the importance of effective training. In summary, while demographic factors did not significantly affect satisfaction levels, the findings underscore the need for organizations to enhance training effectiveness and its application to improve project outcomes and employee satisfaction.

**Keywords:** HR (Human Resource), T&D (Training and Development)

## **Assessment of Factors Affecting the Performance of Integrated Financial Information System (IFMIS) Project: The Case of Ministry Of Finance (MOF)**

**Firew Haile**

Integrated Financial Management Information System (IFMIS) is an information system that tracks financial events and summarizes financial information. The general objective of this study was to assess the factors affecting the performance of IFMIS. In addition to that the prospects of the system in the general status of report generation and financial management in the Ministry of Finance, Ethiopia. The target population of this research was all top management and staff of the IFMIS project which is 100 population of IFMIS all staffs were involved to address the the objective the researcher and used the qualitative research approach. The total number of respondent was 83 people. Data collection was based on primary data using structured questionnaire. Descriptive and explanatory analysis system also inferential analysis system were employed in data analysis. The Statistical Package for Social Sciences (SPSS20) tool aided in data analysis. The study found out that IFMIS implementation was affected by lack top management commitment to properly monitor and evaluate the progress and being part of the implementation process, it is also seen as Staff resistance, lack capacity of technical skill, complex ICT system and poor infrastructure also affected the performance of the Project. The study recommended that creating awareness to the top management and their staffs, availing infrastructure, improving the technical skill of the employee is important to improve the performance of the IFMIS project.

**Keywords:** Integrated Financial Management Information System, performance of IFMIS, Staff Resistance, Top management Commitment, Capacity and Technical Skill, ICT Infrastructure and Ministry of Finance.

## **Assessing the Effect of Capability Development Initiative on Employee Satisfaction: The Case of Heineken Ethiopia**

**Mahlet Engda**

This study explores the impact of capability development initiatives on employee satisfaction within the context of Heineken Ethiopia, a subsidiary of Heineken Global established in 2013. As the only global brewing company in Ethiopia, Heineken Ethiopia faces unique challenges in establishing a strong brand presence and attracting and retaining skilled employees in a competitive and evolving market. The company's strategy emphasizes local community integration, understanding Ethiopian consumer preferences, and fostering a workplace culture that aligns with both international standards and local values. Capability development programs at Heineken Ethiopia cover various aspects such as technical training and leadership development through online bite-sized trainings, extensive courses via the learning management system, and face-to-face trainings ranging from one-day sessions to six-month implementation periods.

The significance of these programs is particularly crucial in the Ethiopian manufacturing sector, which is rapidly developing and requires a skilled workforce. Despite the apparent importance of capability development, there is limited empirical research on its specific effect on employee satisfaction within the manufacturing sector in emerging markets like Ethiopia. Previous studies have primarily focused on the banking industry, where training distribution dynamics differ significantly. Heineken Ethiopia's clear guidelines on training eligibility offer a unique case study to understand how these initiatives impact employee satisfaction. Heineken Ethiopia has demonstrated exemplary performance in its capability development initiatives, significantly enhancing employee satisfaction through its leadership and technical skills development programs. The positive feedback from the workforce shows that these programs are well-received and have a substantial impact on employee engagement, motivation, and professional growth. This success underscores the importance of continued investment in these areas to sustain and build upon the current achievements.

**Keywords:** Professional Development Courses, Leadership Development Programs, HBSC.

## **Assessing the Implementation of the Cycle Corridor Project: An Analysis of Planned Goals Vs Actual Outcomes In The Case Of Mexico to Sarbet Cycling Corridor**

**Kalkidan Assefa Rahmeto**

The implementation of cycling infrastructure is increasingly recognized as a crucial component of sustainable urban mobility, particularly in developing cities that are faced with rapid urbanization, traffic congestion, and environmental challenges. This study examine the implementation of the Mexico to Sarbet Cycling Corridor in Addis Ababa, by assessing its effectiveness in achieving planned goals such as increased cycling adoption, improved safety, and reduced traffic congestion. Using theoretical frameworks like the Goal Attainment Model and the Sustainable Urban Mobility Framework, the study examines the cycle corridor's infrastructure quality, user adoption rates, and socio-cultural elements that influence its effects.. A mixed methods was employed, combining both qualitative and quantitative techniques. Simple random sampling for pedestrian and residence and purposive sampling for key stakeholders, including local officials and project planners. The findings reveal significant gaps in resource allocation, safety measures, and socio-cultural acceptance, which have limited the project's intended impact. Despite visible improvements in urban aesthetics and public space usage, cycling adoption remains low due to cultural perceptions, limited bicycle ownership, and inadequate support infrastructure such as lighting and signage. The Mexico to Sarbet Cycling Corridor has made positive contributions to environmental quality and urban appearance but has fallen short in achieving widespread behavioral change in urban mobility. Infrastructure alone is insufficient without targeted behavioral and cultural interventions. Future cycling infrastructure projects in Addis Ababa should integrate public awareness campaigns, stakeholder engagement, and subsidy programs for bicycle ownership. Enhancing infrastructure maintenance and integrating corridors with broader transport networks are also vital for ensuring long-term success and adoption

**Keywords:** Urban Mobility, Adoption, Safety, Traffic Congestion, Infrastructure, cycling corridor, cyclist, socio-cultural, sustainable.

## **An Assessment of Contractors' Qualification Criteria in Oromia Road Projects Tender Practice**

**Jagama Degebassa Bunguli**

The challenge of construction tendering process is a common theme in developing countries especially Ethiopia. Tendering process is often tedious, multitasking and complex in construction industries. Contractors have the responsibility of tendering appropriately for construction projects by full filling qualification criteria set by the client. Construction in developing countries is often encountered with many-sided challenges including contractor's performance due to lack of qualification and resources. The lowest bid criterion is binding in public procurements. However, contractors exploit the ambiguity in the bid process management system. This paper investigating the prevalent rules for the bid evaluation and investigates the criterion used by clients in selecting the contractors during the bids evaluation phase of construction projects in Oromia road projects. Data collected were analyzed using descriptive statistics. Qualitative methods were used to collect and analyzed necessary data from envisaged sources. The qualitative data obtained through structured questionnaire survey to 42 respondents were analyzed by using the Statistical Package of Social Science (SPSS-27) and by using text analysis to analyze the qualitative data. The current research uses the relative importance index (RII) approach to analyze the data. It was discovered that a strong financial records, technical qualifications, financial qualification, experience qualification , resource qualification, management qualification, health and safety, having a good credit rating, minimum qualification criteria determine PPA credit worthiness are the most imperative factors, influencing the contractor's selection procedures used by clients. The findings of the study will assist government agencies overseeing government projects and their tendering process in effectively putting in place policies that will enhance clear and similarly qualification criteria for similarly works with the same scope. The study contributes to the body of knowledge by revealing the significant factors impacting the contractor's selection and bid evaluation process, especially in a developing country. Its results and methodology can also be generalized with caution in other developing countries having similar work environment.

**Keywords:** Contractor's selection, construction industries, bid evaluation, tendering, developing countries.

**Factors effect of E-Business Project Implementation In The Case Of Anbesa  
International Bank at Head Office**

**Aster Getnet**

The Research Focuses on Examining Factors Affecting on E-Business Project Implementation In the case of Anbesa Bank at head office, the study constricted three Independent variables such as organizational capabilities, IT Capability and Knowledge Capability included. Data gathered from 104 employees of Anbes Banks at head offices, to test the effects between the research models constructs using a Descriptive analysis, Model summary and multiple linear regressions tested. Findings: From the model factors of this study, the results highlight that Organization Capability, Knowledge Capability and IT Capability were significant that shape and affect the E- business Project Implementation. The results of previously e-business have a huge component of the digital economy as the business market landscape is now based on digital competition. E- Business assists with national development through the creation of jobs and import tax, however, despite these challenges, this study aimed at understanding the factors influencing e-business adoption in developing countries.

**Keyword:** Organization Capability, Knowledge Capability, IT Capability and E-Business

## **Effects of Planning Practice on Project Performance: In Case of Ethiopians Human Rights Commission (EHRC)**

**Betelihem Belay**

Many projects worldwide fail to meet their objectives due to inadequate planning and challenges encountered during the planning phase. The main objective of this study was to explore the impact of planning practices on project performance specifically focusing on Ethiopian Human Rights Commission (EHRC). To this end, the study investigated how various planning practice influence project outcomes, using explanatory and descriptive research design with a quantitative approach in order to reach in to the targeted objective. Data was gathered through questionnaires distributed to a stratified random sample of EHRC staff, achieving 76.4% response rate and was analyzed using SPSS. In order to collect the necessary data, questionnaire was designed and distributed by taking the most important planning practices identified in literature as variables to affect project performance. This research emphasizes the critical role of effective planning in optimizing project performance within the Ethiopian human rights commission. The findings of this study demonstrate that strong communication plans, a well-defined project scope and comprehensive quality planning significantly contribute for the successful implementation of EHRC's human right-related projects. Recommendations emphasize the need for the EHRC to prioritize on establishing clear and consistent communication channels among all project stakeholders, conducting scope definition thorough needs assessments, defining clear and measurable project objectives aligned with EHRC's strategic goals and ensure a clear understanding of project scope and deliverables. Integrating quality considerations into all project phases.

**Keywords:** planning, scope, communication, quality, Project Performance

## **Critical Success Factors and Methods in Stakeholder Management of Construction Projects: The Case of Ethio-Djibouti Railway Share Company**

**Birhanu Alemayehu**

This research investigates critical success factors (CSFs) and stakeholder management practices within the Ethio-Djibouti Railway Share Company during its large-scale construction project. Focusing on the complexities of engaging diverse stakeholders, the study highlights the importance of communication, stakeholder alignment, and proactive management strategies in achieving project success. Employing a descriptive research design and quantitative methodologies, data were collected through a census survey of 103 participants, including consultants, contractors, engineers, and government officials. Key findings underscore that effective communication, participatory decision-making, and cultural sensitivity are vital for fostering stakeholder collaboration and mitigating challenges such as conflicting interests, political influences, and cultural disparities. Additionally, the study identifies the need for comprehensive frameworks tailored to regional dynamics, emphasizing continuous engagement and feedback mechanisms to enhance stakeholder satisfaction. The research offers actionable recommendations, including the development of robust stakeholder management frameworks, improved communication strategies, early community engagement, and dynamic stakeholder analysis. These insights aim to inform best practices for future infrastructure initiatives, ensuring sustainable project outcomes and economic development in the region.

**Keywords:** Stakeholder Management, Critical Success Factors (CSFs), Construction Projects, Ethio-Djibouti Railway

**Factors Affecting Project Performance in Ngo's In The Case Of Veterinaries Sans  
Frontiers Germany (Vsf Germany) Ethiopia**

**Dagmawit Abraham**

With a focus on Veterinaries Sans Frontiers Germany (VSF Germany) in Ethiopia, this study examines the variables influencing project performance in NGOs. In order to offer practical suggestions for improving project outcomes, the research will examine both internal and external elements, such as organizational capability, stakeholder involvement, risk management, and sociopolitical obstacles. Structured surveys and secondary sources were used to gather both qualitative and quantitative data using a mixed-methods approach. The Statistical Package for Social Sciences (SPSS) was used to examine the data in order to find important trends and relationships. While cultural barriers, financial constraints, and environmental disruptions present challenges, the results show that effective communication, thorough risk management, alignment of activities with organizational goals, and active stakeholder participation significantly improve project success. Suggestions highlight the significance of customized training initiatives, strong foundations for monitoring and evaluation, as well as flexible approaches to deal with environmental and sociopolitical circumstances, all of which promote long-term project results and stakeholder trust.

**Keywords:** Organizational capacity, Project Performance success, Human resource management, Stakeholder engagement

# **Implementing Sustainable Building Technologies into Real Estate Projects Using Integrated Project Delivery (IPD): A Case Study of the Public Private Partnership Program (PPP) In Addis Ababa**

**Dawit Hailu**

Rapid urbanization in Addis Ababa has led to an unprecedented demand for housing and commercial spaces, presenting both opportunities and challenges in real estate development. This study explores the integration of Sustainable Building Technologies (SBTs) within Public-Private Partnership (PPP) real estate projects, using the Integrated Project Delivery (IPD) framework to address sustainability goals. SBTs, such as energy-efficient systems and water conservation techniques, are essential for reducing environmental impacts and aligning with global sustainability targets, including the United Nations Sustainable Development Goals (SDGs). The research adopts a mixed method study approach, analyzing PPP real estate projects in Addis Ababa specifically housing complexes built by developers including Midroc Investment Group, Ovid Group, Flintstone Homes, Eniy Construction, and Gift Real Estate. The research mainly focuses on to assess the role of IPD in the integration of Sustainable Building Technologies and enhancing collaboration, overcoming implementation challenges, and achieving critical success factors (CSFs). Data is collected through questionnaire from key stakeholders, including developers, government officials, and sustainability experts. The findings underscore the potential of IPD to streamline stakeholder collaboration, mitigate risks, and effectively integrate SBTs, despite existing barriers such as financial constraints and regulatory challenges. This study contributes to the growing body of knowledge on sustainable urban development by integrating building technologies with the application of IPD in PPP projects. It provides practical recommendations for policymakers and practitioners, aiming to enhance the delivery of sustainable real estate solutions in Addis Ababa and other developing urban contexts

**Keyword:** Public-Private Partnership, Sustainable Building Technologies, Integrated Project Delivery, Stakeholder Collaboration, Sustainability

## **The Effect of Project Planning On Project Performance (The Case of Commercial Bank of Ethiopia Projects)**

**Dawit Girma Jima**

The objective of this research was to examine the effect of project planning on project performance in the case of the Commercial Bank of Ethiopia. The research adopted a quantitative research approach, with explanatory and descriptive research designs. Primary data were collected from 148 employees who were selected using a census. Secondary data was obtained from various publications, books, and journal articles. Regression analysis was conducted to examine the effect of project planning on project performance.

The ANOVA analysis showed that there is a significant relationship between project planning and project performance. In the multiple linear regression analysis, the results indicated that all variables time was planning, scope plans, cost planning, risk management, and quality planning had a positive and significant effect on project performance at the Commercial Bank of Ethiopia. The R-squared value showed that 67.5% of the variation in performance was explained by time planning, scope planning, cost planning, risk management, and quality planning. Respondents largely agreed that project objectives, deliverables, and boundaries are clearly defined during the planning phase at CBE.

The study recommends formalizing scope and quality planning procedures, enhancing time and cost planning through technology and training, and reinforcing risk planning practices. Future research should expand the scope to include stakeholder, communication, and human resource planning, and consider cross-sectoral comparisons with other financial and non-financial institutions in Ethiopia.

**Keywords:** Project performance, scope planning, quality planning, Risk management

## **Determinants of Customer Adaptation of Mobile Banking Service at Awash Bank: A Case Study of Goffa Gebriel Branch**

**Fresenay Dagne**

This thesis explores the key factors influencing customer adaptation of mobile banking services at Awash Bank, specifically focusing on the Goffa Gebriel branch in Addis Ababa, Ethiopia. The rapid advancement in digital banking, particularly mobile banking, presents a transformative opportunity for financial institutions, making it essential to understand the drivers and barriers that affect customer adoption. The research employs a quantitative approach, utilizing a survey of

384 bank customers to gather data on their experiences and perceptions regarding mobile banking. The study examines various determinants of mobile banking adoption, including awareness, convenience, security, users' experiences, and demographic factors such as age, income, and marital status. The study highlights the importance of effective communication and customer education in increasing adoption rates. Recommendations include developing robust marketing strategies that emphasize the security measures and benefits of mobile banking services. Continual improvements in service offerings, alongside initiatives to enhance user trust and minimize perceived risks, are crucial for the successful implementation and growth of mobile banking.

**Keywords:** Mobile Banking, Customer Adaptation, Adoption Factors, Security Concerns, Trust, Technology Acceptance Model (TAM), Innovation Adoption, Mobile Payment Systems, Transaction Security, Consumer Trust, Risk Perception

## **The Role of Incentives and Compensation on Project Success the Case of WASS International Plc**

**Ephrem Gebreyohannes**

This study investigates the impact of incentives and compensation on project success within WAAS International PLC. The primary objective is to assess the role of various incentive and compensation elements in influencing employee morale, satisfaction, and project success. Using a Concurrent research design and a combination of quantitative and qualitative methods, including surveys and interviews to gather comprehensive data. The study targets all 107 employees of WAAS International PLC. The study shows that predictor variables consisted 69.2 of adjusted R square shows that 69.2% of project success is explained by variations in five predictor variables, indicating a significant positive relationship between these variables and employee motivation. Key challenges identified include a lack of both financial and non-financial incentives, inadequate recognition, and uncompetitive compensation packages. The current reward system fails to effectively incorporate diverse incentives, leading to reduced employee loyalty and commitment. Additionally, the infrequent updating of compensation packages hampers the attraction and retention of competent employees. The study concludes that aligning the incentive system with project goals and implementing a comprehensive compensation package can enhance employee job satisfaction and project success. Recommendations include, reviewing and updating the company compensation system, offering competitive financial incentives, enhancing non-financial incentives through recognition programs, tying incentive programs to specific project goals, improving communication and offering training opportunities. These measures are essential for designing competitive compensation and incentive schemes to optimize employee productivity, satisfaction, and organizational goals.

**Keywords:** Success, metrics, performance, Team cohesion and Feedback

## **Examining the Causes and Effects of Schedule Delay in ICT Projects: A Case of Addis Ababa City Administration Innovation and Technology Development Bureau**

**Ethiopia Mehari**

Information and Communication Technology (ICT) projects are crucial for improving the efficiency, transparency, and quality of public service delivery. However, these projects frequently encounter schedule delays that undermine their expected outcomes. This study examines the reasons and repercussions of schedule delays in ICT projects overseen by the Addis Ababa City Administration Innovation and Technology Development Bureau (ITDB). A mixed- methods research approach was used, combining quantitative data from 92 survey participants with qualitative insights gathered from document analyses. The results indicate that the primary causes of schedule delays include poor initial planning, unrealistic timelines, insufficient stakeholder involvement, complex approval procedures, and resource limitations such as shortages of skilled personnel and necessary technologies. These delays lead to far-reaching consequences, including project cost run, diminished quality of deliverables, loss of stakeholder confidence, interruptions in public service delivery, and inadequate utilization of human and technological resources. The study concludes that thorough planning, effective resource distribution, collaboration with stakeholders, and streamlined administrative procedures are essential to mitigating delays. Based on the findings, the study recommends strengthening initial planning by adopting structured planning tools (WBS, Gantt charts) and engages stakeholders early to create realistic timelines and reduce rework. Regular manpower and budget forecasting with digitized resource management will prevent resource-related delays. Clear communication protocols and shared dashboards will strengthen coordination. Continuous training in Agile, PMBOK, and risk assessment will enhance internal project management capacity. This integrated approach will improve schedule adherence and project delivery within the Bureau.

**Keywords:** ICT projects, schedule delay, project planning, public sector, resource constraints, stakeholder engagement

**Asses the Practice and Challenges of Project Monitoring, Evaluation and Learning Data Utilization: Case of Catholic Relief Service, ETHIOPIA**

**Eyerusalem Gashu**

This thesis explores the practices, challenges, and enabling factors associated with Monitoring, Evaluation, and Learning (MEL) data utilization within Catholic Relief Services (CRS) in Addis Ababa, Ethiopia. In an era where data-driven decision-making is critical for enhancing program effectiveness and accountability, the study examines how CRS collects, analyzes, and applies MEL data to guide strategic and operational decisions. Employing a mixed-methods approach, the research draws on surveys, key informant interviews (KIIs), and focus group discussions (FGDs) involving CRS staff and implementing partners. Findings reveal that while CRS has made considerable investments in MEL systems—such as adopting digital platforms, organizing quarterly reflections, and standardizing data tools—practical utilization of MEL data remains inconsistent. Key challenges identified include limited staff capacity in data analysis, fragmented feedback mechanisms, unequal access to user-friendly systems, and underdeveloped organizational learning cultures. Differences in perceptions and engagement with MEL systems were observed across roles, gender, and years of experience, with Technical Advisors and Senior Program Officers reporting the most difficulty. Despite these gaps, strong leadership commitment to MEL and the presence of structured review platforms suggest opportunities for improvement. The study concludes that bridging the "data-to-decision" gap at CRS requires targeted capacity building, improved system integration, consistent feedback loops, and the promotion of a learning-oriented culture. Addressing these factors is vital for enhancing program quality, fostering adaptive management, and strengthening institutional accountability. The findings contribute to a deeper understanding of MEL practices within humanitarian NGOs and offer actionable recommendations for improving evidence-based decision-making in resource- constrained settings.

**Keywords:** MEL data utilization, evidence-based decision-making, adaptive learning, Catholic Relief Services, humanitarian programming, project management, organizational accountability, Ethiopia.

## **Effective Coordination and Impact Assessment of Vulnerability Based Targeting In Joint Emergency Operation Program: The Case of Catholic Relief Services**

**Eyerusalem Hibst**

This study explores the effectiveness of coordination and impact of the VBT implemented by CRS within JEOP in North Wollo, Amhara Region. Specific areas investigated in this research are inclusion and exclusion gaps in targeting, change in beneficiaries induced by VBT, capacity building effort for partners, and stakeholder collaboration in aid distribution at the grassroots level, project participant engagement and FCRM mechanism. A mixed-method approach was used, combining quantitative and qualitative data. The Demographic and impact-related information was collected through household surveys, whereas in-depth interviews with the JEOP stakeholders explored operational challenges and effectiveness of VBT. Descriptive statistics and correlation analysis were used to summarize relationships between key variables, and thematic analysis provided qualitative insights.

Results indicated significant demographic diversity among beneficiaries, with older male-headed households and relief beneficiaries dominating the sample. Vulnerability-based targeting had moderate success in reaching priority groups but faced several challenges, IDPs and ultra-poor households were most affected by exclusion error. Inclusion exclusion errors linked to quotas and data mismanagement. Stakeholder collaboration remained limited, particularly with respect to engaging local governments in decision-making processes. The effect of VBT on food security was negligible, with only 3.8% showing statistically significant improvements. Satisfaction with the mechanism of VBT was generally mixed: 58.5% reported satisfaction, while dissatisfaction reached 40% due to high exclusion rates and inequity.

The study concludes that there has been an improvement with respect to targeting transparency and inclusivity, but many important gaps remain in terms of operational effectiveness and resource equity. Recommendations include enhancing coordination mechanisms, stakeholder involvement, scale-up of training for partners, and strengthening feedback and complaint mechanisms to redress exclusion errors. These recommendations are important in refining the VBT and bringing improved humanitarian outcomes for vulnerable populations.

## **The Practice and Challenges of Risk Management in the Construction Sector: The Case of Selected High-Rise Building in Bole Sub-City, Addis Ababa**

**Eyob Azanaw**

Construction is a risk prone industry. Occurrence of risks in construction could affect project objectives negatively. Involvement of risk management plan and process is the best possible way to exist in this hasty environment. This is because analysis of risks gives better understanding of risks and the resulting impact of the risks, if they occur. This enables the project management team to have a better estimate of the impacts of risks. The estimated project cost is the sum of the baseline cost and an allowance to handle the cost impact of risks (i.e. contingency). Having a realistic estimate of this allowance would mean better estimate of project cost. This study focuses on the practice and challenges of risk management within the construction sector, specifically analyzing high-rise building projects in Bole sub-city, Addis Ababa. The research identifies key shortcomings in the implementation of risk management strategies, which have negatively affected project objectives. It highlights that while some studies have explored the practical aspects of risk management, there is a notable gap concerning the specific risk factors affecting project outcomes and the corresponding mitigation strategies. The research employs an exploratory design to analyze risk management practices among Grade-1 construction companies. Both quantitative and qualitative data collection techniques, including questionnaires distributed to industry professionals. The findings reveal that the primary challenges in risk management include insufficient resources, lack of training, and inadequate risk identification processes. Data analysis indicates that a significant portion of construction firms recognize the importance of risk management but often lack dedicated departments to manage these aspects effectively. The study identifies critical risk factors such as high inflation, delayed payments, poor resource management, and economic instability, all of which frequently contribute to project delays and cost overruns. The research concludes with recommendations for enhancing risk management practices to improve project delivery in the Ethiopian construction sector.

**Keywords:** Building Construction project, High-rise, Risk, Risk Management, Risk identification, Risk analysis and Risk response.

## **An Assessment of Monitoring and Evaluation Practices In E-School Projects: The Case of Awash Bank S.C**

**Firehiwot Alemu Asfaw**

This study assesses the practices of Monitoring and Evaluation (M&E) in E-School projects implemented by Awash Bank S.C. as part of its Corporate Social Responsibility (CSR) initiative in Ethiopia. In an era of expanding digital education, effective M&E is vital to ensure accountability, learning, and project success. However, in private-sector-led educational programs, M&E practices are often underutilized and poorly documented. A descriptive research design was employed, using a census approach to collect data from 45 project team members, of which 40 valid responses were analyzed. Data was gathered through structured questionnaires and analyzed using SPSS. The study reveals that while M&E practices are integrated into the bank's routine operations, they lack a standardized framework. Most evaluations are summative, and there is limited use of participatory or sustainability-focused assessments. Key challenges identified include weak management commitment, limited technical expertise, and lack of budget transparency. The findings suggest a need for the establishment of a centralized M&E unit, regular training for staff, improved budget transparency, and a more diverse set of evaluation tools. This research contributes valuable insights for strengthening M&E in private educational initiatives and provides a reference for policy-makers, project managers, and stakeholders involved in CSR-driven digital education **p r o j e c t s .**

**Keywords:** Monitoring, Evaluation, E-banking project, Practice and Challenges

## **Factors Affecting Agricultural Projects Performance: The Case of Catholic Relief Services Ethiopia**

**Gadise Worku**

This study has focused on factors affecting the performance of agricultural projects in case of CRS Ethiopia, considering environmental, socio-economic, technological, and institutional factors. The methodological approach included both quantitative and qualitative data integrated through a mixed-method approach. In total, data from 145 respondents were collected using structured questionnaires and were analyzed with descriptive statistics, correlation, and regression methods. The findings revealed that the environmental factors influencing project performance are unfavorable climatic conditions, represented by 96.6%, followed by declining soil fertility, with 93.8%. Some of the socio-economic barriers identified include a low level of education, which was 97.2%, while membership in cooperatives was minimum, at 12.4%. Though there was a high rate of adoption of improved seeds, standing at 83.4%, the use of improved technologies stood at only 6.2% due to high costs and lack of knowledge. From these, institutional factors explained only about 8.5% in the variation of project performance, with government support being the only significant variable. These findings support the literature on the necessity of climate-smart agricultural practices, improvement in institutional support, and increasing access to education and technology. Although CRS projects have increased the productivity of farming by 96.6% and house incomes by 99.3%, there is a need to address systemic challenges for sustaining and scaling success. Recommendations include climate-smart practices, technology adoption, co-operative strengthening, and improvement in institutional frameworks.

**Keywords:** Agricultural project performance, environmental factors, socio-economic barriers, technological adoption, institutional frameworks.

## **Effects of Risk Management on Project Performance of Ethiopia Electric Power: In Case of Central Regions.**

**Gizachew Gebeyehu**

The main objective of this research was to analysis the effect of risk management on projects performance and how it affects project time performance. Since the problem of the study was lack of completion of project at a given time schedule, this research is conducted mainly to analysis usage of risk management on projects in order to check what should be done to improve projects performance as reflection of effective risk management. The research targeted project managers and other staff related to project management in the company. This research used quantitative method of data collection, it is based on a scheduled questionnaire survey to collect the primary data using purposive sampling of nearly or fully completed projects. Data from respondents by rating on a Likert scale were processed and analyzed through SPSS. The extent of agree/disagree of respondents about research variables was assessed by using the Mean Score (MS). Risk management method is documented, based on questionnaire survey in percentage through tables. Significant factors of the risk were identified by ranking the risk factors based on the response of respondents regarding their probability of occurrence. The objective of studying the impact was achieved through testing using regression analysis between risk management process (risk identification, risk assessment, risk mitigation, risk implementation and risk monitoring) as the independent variables with time schedule as dependent variables. This study showed a positive linear relationship between risk management and project performance. Specifically, effective identification of risk analysis as well as risk mitigation at planning and implementation of a considerable level of stage involve large statistical effect about the performance of project. Findings also revealed that risk management process require a bit of improvement in organizational projects. In addition, the thesis makes a contribution to practice. The findings of this study can assist project managers in improving existing risk mitigation strategies, which will benefit many stakeholders in the Ethiopian Electric Power sector in streamlining the project development process and lowering project risks.

**Keywords:** risk management; project performance; project time performance.

## **Investigating the Influence of Management Control on the Quality of 5G Network Deployment: A Case Study of EthioTelecom**

**Helen Sime Kefene**

This study investigates the impact of management control on the quality of 5G network deployment, using EthioTelecom as a case study. It seeks to understand how effective management practices influence the successful implementation of advanced telecommunications technologies, offering insights to guide strategic decisions within EthioTelecom and similar organizations worldwide. The research is based on EthioTelecom 5G deployment initiatives, incorporating both qualitative and quantitative data to address the specific challenges of deploying cutting-edge technology in a developing country. Using a mixed-methods approach, the study includes a thorough literature review, detailed research design, and data collection through interviews, observations, document analysis, surveys, and performance metrics. Data analysis employs statistical methods and qualitative techniques to provide a comprehensive understanding of the impact of management control on project quality. The research spans the entire process from planning to implementation and evaluation, assessing effects on project quality, customer satisfaction, and overall network performance, and concludes with actionable recommendations for enhancing 5G deployment strategies. The project is set for completion by mid-November, ensuring meticulous review and finalization.

## **The Effect of Risk Management Process on It Project Success; the Case of It Project, Commercial Bank of Ethiopia**

**Hermela Liulseged**

The study to Examine the Effect of Risk Management Practices on IT Project Success; in the case of Commercial Bank of Ethiopia, Therefore, project team members worked on those projects implemented in the CBE was contacted to collect data. Questionnaire survey was conducted to collect data from the respondents that consisted of IT project managers, supervisors, and other related respondents. The study used purposive or judgmental sampling to select respondents that have adequate knowledge and significant role in the Risk management and IT projects. The applications used to analyze and examine the hypotheses were the Statistical Package for Social Sciences V.27. The descriptive statistics was used to describe the general result of the variables. In addition, correlation analysis was done to check the correlation between the study dependent variable and the independent variables, while regression analysis was used to test the hypotheses developed following the conceptual framework developed from the literature. The finding of the study indicates that effective implementation of project risk management element (Risk planning, Risk Identification, Risk analysis and Risk control and Response) has significant effects on project on IT project success.

**Keyword:** Risk Identification and Analysis, Risk Response and Planning and Risk Monitoring and Controlling.

## **Effect of Stakeholders Management on the Success of Information System Projects in the Public Sector: The Case of Oromia Transport Agency**

**Hermela Tesfaye**

The successful implementation of information system (IS) projects in public sector organizations hinges not only technical proficiency but also effective stakeholder management. Despite significant investments in information technology, many organizations face high rates of IS project abandonment, mostly, to non-technical factors such as inadequate stakeholder engagement, unresolved conflicts, and misaligned expectations. The Oromia Transport Agency, as a public service provider, exemplifies these challenges, with its recent IS projects encountering both successes and setbacks. This study investigates how stakeholder management practices in the planning, implementation, and monitoring phases affect the success of IS projects. Quantitative method of research design was employed with descriptive and explanatory analysis, using close- ended questionnaires' to capture a comprehensive view of stakeholder dynamics. Data were collected from 219 respondents representing various departments of the agency. The findings reveal that engaging internal stakeholders are critical determinants of projects' success. Projects that prioritized transparent communication and managed stakeholder expectations effectively were more likely to be completed on time, within budget, and to the satisfaction of end users. Conversely, projects where stakeholder involvement was insufficient or where conflicts remained unresolved experienced significant delays, cost overruns, and lower user satisfaction. This research underscores the necessity for public sector organizations to adopt systematic and adaptive stakeholder management frameworks in all phases of the project life cycle for enhancing project outcomes for building organizational resilience and stakeholder trust. The study's findings offer actionable recommendations for organizations with information system projects emphasizing the importance of stakeholder's management for successful results. In conclusion, the insights gained are relevant for organizations seeking to improve IS project success rates and for practitioners aiming to foster a culture of stakeholder collaboration throughout the life cycles of projects.

**Keywords:** Stakeholder management, information system projects, project implementation, project planning, project monitoring.

## **Employees' Perception of the Problems and Practices of Employee Performance Evaluation: A Case Study of Wegagen Bank (Wb)**

**Hewan H/Georgis**

This study investigates employees' perceptions of the performance evaluation practices at Wegagen Bank (WB), focusing on the challenges and effectiveness of the current evaluation system. The primary purpose of this research is to understand how employees perceive the objectives, fairness, and usefulness of performance evaluations, with the ultimate goal of identifying areas for improvement and enhancing overall employee satisfaction and organizational performance. A mixed-methods approach was utilized, combining quantitative data from surveys distributed to 72 employees across four bank branches and qualitative insights gathered through interviews with human resource managers and evaluators. The findings reveal that while employees recognize the significance of performance evaluation in guiding development and compensation decisions, a considerable portion expresses skepticism about the system's fairness and validity. Key issues identified include perceived bias, inadequate feedback mechanisms, and a lack of transparency regarding evaluation criteria. These challenges lead to decreased motivation and trust in the appraisal process. Based on these insights, the study recommends several strategies for improvement: implementing comprehensive training programs for evaluators, revising and clarifying evaluation criteria, enhancing feedback mechanisms to promote ongoing dialogue, and promoting greater transparency within the evaluation process. Wegagen Bank can foster a more equitable and effective performance evaluation system by addressing these concerns, ultimately driving higher employee engagement and enhancing organizational effectiveness.

**Keywords:** performance evaluation, employee perception, Wegagen Bank, human resource management, organizational improvement.

## **Assessment of Safety and Health Management Practices in Building Construction: The Case of Arada and Lideta Sub City Projects**

**Ismael Yimam**

This study evaluates Safety and Health Management Practices in Building Construction Projects, focusing on Lideta and Arada sub-cities of Addis Ababa. The research identifies key challenges, assesses the effectiveness of current practices, and offers recommendations to improve workplace safety. Using a quantitative approach, data were collected through structured questionnaires distributed to 85 participants into 10 ongoing building constructions, including project managers, safety engineers, site engineers, foreman, residential engineers, and daily laborers. Descriptive statistics were employed to analyze the data and identify significant trends. The findings highlight major deficiencies in safety culture, management commitment, and regulatory enforcement. Issues such as irregular safety inspections, inadequate emergency preparedness, and limited worker participation in safety programs were prevalent. Resource constraints, including insufficient personal protective equipment (PPE) and inadequate training programs further exacerbate risks on construction sites. The study concludes that systemic reforms are essential to align safety and health practices with international standards. Key recommendations include fostering a strong safety culture, enhancing regulatory enforcement, implementing comprehensive training programs, and ensuring consistent resource allocation. Addressing these challenges is crucial for reducing workplace hazards and improving the efficiency and sustainability of construction projects in Addis Ababa.

**Key:** Building Construction Projects, Health Management Practices, Safety Management Practices, Health, and Safety

## **Effects of Project Management Processes in the Effectiveness of Enterprise Resource Planning Implementation; In The Case Of Minaye Group**

**Kalkidan Beyene Wondmagegn**

This thesis examines the effects of project management processes on the effectiveness of Enterprise Resource Planning (ERP) implementation within the Minaye Group, a manufacturing and commercial conglomerate in Ethiopia. Despite the growing adoption of ERP systems, high failure rates and challenges persist, often linked to inadequate project management practices. This study aims to evaluate the effects of project management processes—initiating, planning, executing, monitoring and controlling, and closing—and the effectiveness of ERP implementation. Using a mixed-methods research approach that combines qualitative and quantitative techniques, the study employs a descriptive methodology to systematically document current practices and an explanatory methodology to explore causal relationships between project management processes and ERP outcomes. The research identifies effects and highlights best practices in project management that can enhance ERP outcomes. The findings underscore the importance of structured project management in achieving successful ERP implementations, providing valuable insights for Minaye Group and other organizations embarking on similar projects. Ultimately, this study contributes to the understanding of project management's role in ERP effectiveness, addressing a significant gap in existing literature, particularly in the Ethiopian context.

**Keywords:** ERP, Project Management Processes, Project Initiation, Project Planning, Project Execution, Project Monitoring and Controlling, and Project Closing

## **Effects Of Monitoring And Evaluation Practice Of Ngo On Project Performance: In Case of Selam Children's Village**

**Kidist Getachew Wubishet**

The thesis aimed to assess effects of project monitoring and evaluation practice of NGO on project performance; in case of Selam children village. The impact of monitoring and evaluation practice, human resource capacity and stakeholders' involvement on project performance was assessed. The researcher used descriptive and explanatory research designs to achieve the objectives of the study. Quantitative research approach was employed and used questionnaires with Likert scales to collect relevant data from the data sources. The researcher employed both descriptive and inferential statistical methods to analyze the questionnaire data. The numbers of samples were determined using Taro Yamane method for sample size calculation, and 96 staff members were involved in the study. The data analysis disclosed that, there was a strong positive correlation between MEP and project performance. Additionally, the positive correlation between Human Resource Capacity and project performance were found. There was also a strong positive correlation between Stakeholders' Involvement and project performance. The findings indicate that, changes in dependent variable can be explained by independent variables.it also indicates M&E play importance role in achieving project performance, SCV prioritizes staff development in M&E and Strong stakeholder involvement in M&E. The research has contribution of understanding essential role of MEP, HRC, and SI on improvement of project performance within Selam Children's Village. Finally, The research recommended to Strengthen M&E frameworks, Provide on-going HR training and Encouraging a culture of using M&E data for decision-making.

**Key:** stakeholders, practice, monitoring and evaluation, capacity

**St. Mary's University Department of Project Management The Effectiveness Of Project Implementation: The Study of Kuye Feche 20/80 Project**

**Lamesgnew Tesfaye**

This study examines the effectiveness of project implementation in the Kuye Feche 20/80 project, focusing on the assessment of barriers to project performance and the effects of project resources management performance, project deliverables, and procurement on project performance. A mixed approach was used, with 190 respondents responding. Key informants were interviewed, and their responses were analyzed using thematic analysis and SPSS 26. Survey data revealed strong agreement on systemic barriers in the project, with resource allocation, unclear objectives, and regulatory compliance as the most severe operational gaps. Resource management practices were perceived as neutral, highlighting weaknesses in initial planning alignment and real-time tracking. Deliverables performance was moderately positive but plagued by material substitutions and labor skill deficiencies, causing 15-20% defects. Procurement management showed stability but suffered from transparency issues and inconsistent penalty enforcement. Regression analysis identified procurement as the dominant predictor of project performance, overshadowing resource management and deliverables/output due to multicollinearity. The study suggests centralized resource dashboards, standardized quality assurance, transparent digital procurement platforms, and collaborative tools to address coordination gaps and improve project performance.

**Key Words:** Resource Management, Project Deliverables, Procurement Management, and Project Performance

## **Assessment on Construction Sport Facilities Project Delays: The Case of Addis Ababa City, Addis Ketema Sub-City Administration**

**Masresha Zerihun**

The problem of delays in the construction industry is a global phenomenon and the construction industry in Ethiopia is no exception. The main purpose of this study is to identify the delay factors and their impact (effect) on project delay. Earlier studies either considered the causes or the effects of project delays, separately. This study takes an integrated approach and attempts to analyze the impact of specific causes on specific effects. A questionnaire survey was conducted to solicit the causes and effects of delay from clients, consultants, community and contractors. About 112 respondents participate in the survey.

The questionnaire design was processed by developing a sample containing 78 attributes & nine group factors from intensive review literature. Moreover, the identified factors were validated by experts on the scope of the study. In addition, a pilot test was also conducted with ten experts from the client, contractor, and consultant of the sport facilities construction project.

To overcome the challenges of the extracted critical delay causing factors in sport facilities construction project, the suggestions are recommended for the key stakeholders of project.

**Keywords:** Addis Ababa City administration Addis Ketema Sub City Sport Facility Addis Ababa City administration Sport commission Delay of sport facilities construction project

## **Procurement Strategies for Mitigating Supply Chain Risks in Ethiopian Real Estate Projects: A Case Study of Ovid Real Estate.**

**Mastewal Gedlu Mekonnen**

This study investigates how procurement strategies can be utilized to mitigate supply chain risks under conditions of economic uncertainty, with a specific focus on the Ethiopian real estate sector using Ovid Real Estate as a case study. Employing a descriptive research design and a mixed- methods approach, the research gathered quantitative data from 38 structured questionnaires and qualitative insights from seven semi-structured interviews. The findings reveal that inflation, foreign exchange shortages, and market price volatility significantly disrupt procurement operations, leading to increased material costs, supplier unreliability, and delays. Common supply chain risks identified include delivery delays, customs clearance issues, and quality inconsistencies. In response to these challenges, Ovid Real Estate implemented procurement strategies such as supplier diversification, early purchasing, flexible contracting, and selective local sourcing. While these strategies enhanced cost efficiency and material quality, timeliness remained a challenge due to external constraints. The study concludes that procurement strategies serve as effective mediators between external risks and procurement performance, highlighting the importance of strategic adaptability within organizations and the need for supportive policy and infrastructural reforms to enhance procurement resilience in volatile economic environments.

**Keywords:** Procurement strategies, Supply chain risks, Economic uncertainty, Real estate, Ethiopia, Risk mitigation, Procurement performance

## **The Effect of Stakeholder Management on Project Success: The Case of Good Neighbors Ethiopia**

**Meklit Teka**

This study examines the effect of stakeholder management on project success at Good Neighbors Ethiopia. Using an explanatory research design and a quantitative approach, data were collected from 112 employees through a structured questionnaire. Statistical analyses were conducted using SPSS 23.0, including multiple linear regression analysis. The results revealed that stakeholder identification, engagement, communication, and impact each have a significant impact on design success. Among these, stakeholder identification had the strongest positive effect, followed by influence and communication, while engagement showed the least impact. These findings suggest that directly relating and prioritizing stakeholders, enabling their influence, and maintaining effective communication are critical to achieving successful design issues. The study recommends that development associations strengthen stakeholder identification processes, enhance communication strategies, empower stakeholder participation in decision-making, and invest in stakeholder operation training. These measures are vital for perfecting design performance and achieving sustainable success.

**Keywords:** Stakeholder Identification, Stakeholder Engagement, Stakeholder Communication, Stakeholder Influence, Project Success

## **Factors Affecting Successful Implementation of Projects in Nongovernmental Organizations: The Case Of Bring Love In For Needy Children.**

**Meron Tekle Abebe**

The main objective of the study was to determine the factors affecting successful implementation of project in NGOs: The case of Bring Love for Needy Children. Local communities, expertise and different researchers might use this study for further study of project implementation and its impact on the community. The researcher used both descriptive and explanatory research designs to achieve the objectives of the study. The thesis employed quantitative research approach to collect, analysis and interpretation the data obtained in the study. The researcher used probability sampling technique and non-probable sampling technique. The project (BLFNC) was selected by purposive Sampling techniques. Then the respondents of the selected project will select by simple random sampling method in order to avoid bias among participants. Totally 90 respondents were participated in this thesis as a respondent. The primary data sources that used for this thesis are staff members of BLFNC and used secondary data sources as well. For this thesis the researcher used project plan and report of bring love for needy children. Even though there are a lot of data collection tools, for this study, the data collection tools were interview, questionnaire, and document analysis. The findings show that most of the respondents indicated that clarity in project scope influences successful project implementation to great extent and indicated strong positive relationship between clarity in project scope and communication of projects. The study recommends the organizations to put clear in project scope, completion time, quality and total cost. The project scope is directly related to time and finance. To achieve the intended goals of the project in BLFNC, the scope should be applicable.

**Keywords:** scope, communication, managerial competency, project implementation **THE**

## **Effect of Project Monitoring and Controlling Practice on Project Performance: In Case Of 5g Network Expansion Program, Ethiotelcom**

**Meskerem Bezu**

Examining the effect of project monitoring practice and project control practice on project performance in the case of 5G network expansion programs in Ethio telecom was the study's main goal. A combination of explanatory and descriptive research designs, along with a quantitative research approach, was used to achieve the study's intended goal. 136 sample respondents were selected using conveyance sampling technique. Primary cross-sectional data were used in the study, and a structured survey questionnaire was used to collect data. The deployed data was analyzed using regression analysis using OLS technique and descriptive statistics. This study employed the most popular reliability test technique, Cronbach's Alpha coefficient, to guarantee the dependability of the deployed data. The Cronbach's Alpha coefficient test result thus verified the validity of the data used in this investigation. Correlation analysis revealed a strong positive relationship between project performance and both project monitoring practice ( $r = 0.731$ ) and project control practice ( $r = 0.512$ ). Regression analysis confirmed that both project monitoring practices and project control practices have statistically significant positive effects on project performance. Therefore, it is suggested that the project management of 5G expansion project of Ethio-telecom should enhance the process for analyzing project data to proactively identify and mitigate potential risks. The project management of 5G expansion project of Ethio-telecom should also implement strategies to address any delays that might hinder meeting the planned completion date.

**Keywords:** Project monitoring practice, project controlling practice, project performance

**Assessment of the Effective Implementation of Health and Safety Management Tools and Techniques to Prevent Work Place Accidents by Contractors of Federal Housing Corporation**

**Miftah Seid Ahmed**

This study aims to evaluate the practices of federal housing corporation contractors in implementing health and safety management tools and techniques in its construction work places. The research focuses on three specific objectives which includes assessing current health and safety management practices, identifying challenges in effective implementation and examining the awareness levels of contractors and workers regarding these tools. A descriptive research design was employed, utilizing survey questionnaires, observational research, and document analysis to collect data from contractors, engineers, workers, and managers. Survey questionnaires provided insights into experiences, attitudes, and behaviors, while observational research captured real-time practices on construction sites. Document analysis of safety manuals and policy documents revealed organizational trends and regulatory compliance.

The findings indicate that while tools such as risk assessments, safety training programs and personal protective equipment and safety audits are in place, significant challenges hinder their effective implementation. Financial constraints, organizational barriers, and varying levels of awareness among workers and contractors were identified as key obstacles. The study underscores the importance of continuous training, regular safety audits, and stricter enforcement of safety protocols to reduce workplace accidents. Addressing these challenges is crucial for improving long-term safety outcomes in the construction industry. This research highlights the critical role of robust health and safety management systems in safeguarding worker well-being and calls for targeted interventions to enhance compliance and awareness

## **The Effect of Construction Safety Management Practice on Employees Performance: The Case of Gift Construction Private Company**

**Mihret Abreham**

This study examines the effect of construction safety management practices on employee performance at Gift Construction Private Company. Using an explanatory research design and a quantitative approach, data were collected from 112 employees through a structured questionnaire. Statistical analyses were conducted using SPSS 23.0, including multiple linear regression analysis. The findings indicate that safety management practices, such as safety and health procedures, organizational safety support, first aid support, and training and awareness, significantly enhance employee performance by reducing workplace accidents and increasing efficiency. Leadership commitment, resource allocation, and systematic safety training were identified as key contributors to a safer work environment, ultimately improving employee productivity. Given that this study focused on a single company, future research is recommended to examine multiple construction firms to provide a broader perspective on the relationship between safety management and employee performance. The study highlights the need for construction companies to implement comprehensive safety policies, regular training programs, and proactive organizational support to create a secure and efficient workplace. These insights offer practical guidance for industry practitioners and policymakers seeking to improve workplace safety and optimize performance outcomes in construction.

**Keywords:** Safety and Health Procedures, Organizational Safety Support, First Aid Support, Training and Awareness, Employee Performance.

## **The Effect of Project Communication Management on Project Performance: A Case of Five Star Elevator Manufacturing Plc**

**Milliyon Atalo**

Effective Project Communication Management (PCM) is crucial for the successful execution of elevator installation projects, impacting key performance metrics such as project completion time, cost control, and quality. This study aims to explain the effects of PCM on the overall performance of elevator installation projects using a quantitative approach. Data were collected through questionnaires and interviews and analyzed using descriptive statistics, Pearson's correlation, and multiple regression techniques. The findings reveal strong positive correlations between communication strategies and project performance. Conflict resolution and Information Flow also significantly impacted performance. However, Feedback Mechanisms and communication plan exhibited an unexpected negative correlation with performance, need improvement on well-structured communication, message coordination and suggesting areas for further investigation. The regression analysis confirmed that conflict resolution and Information Flow are the most significant predictors of project performance. The results emphasize the importance of effective communication in enhancing project performance and suggest areas for improving conflict resolution strategies and feedback mechanisms.

**Keywords:** Stakeholder Engagement, Information Flow, Communication Channels, Conflict Resolution, Project Performance

## **The Role of Innovative Mining on Performance: The Case of Ethiopian Mining Sector.**

**Almaz Debebe Ejigu**

This study investigates the role of innovative mining techniques in enhancing the performance of the mining sector in Southern Ethiopia, with a particular focus on the Gamo Zone in Kamba Woreda. Understanding the implications of technological advancements in enhancing efficiency and productivity is crucial for leveraging Ethiopia's large mineral resources. A concurrent mixed- method approach was employed, integrating a QUAL + quan design. Data were collected from a sample of 55 stakeholders, including miners, government representatives, and industry experts, through structured questionnaires. The collected data were then analyzed using descriptive statistics. The main findings suggest a low adoption rate of technological innovations, with 76.4% of respondents indicating insufficient integration of modern methods into operations. Barriers such as inadequate training, limited financial resources, and insufficient government support were prevalent, with 60.0% of participants identifying these factors as significant impediments.

Additionally, while innovative mining practices have the potential to enhance socio-economic conditions and infrastructure, environmental degradation remains a concern, particularly regarding deforestation and loss of biodiversity (85.5%). To overcome these challenges, stakeholders should prioritize improving training programs, increasing government support through financial incentives, and actively engaging local communities in mining activities. The study highlights the need for a collaborative approach to promoting the effective adoption of innovative mining technologies, ultimately contributing to sustainable development within the Ethiopian mining sector.

**Keywords:** Innovative, Sustainable, Biodiversity, Socio-economic, Degradation, Ethiopia

## **The Effect of Project Communication Management on Project Performance in the Construction Industry: A Case Study of MIDROC Investment Group**

**Robel Wondimagegnehu**

This study assessed the effect of project communication management on project performance in the construction industry, focusing on the MIDROC Investment Group in Addis Ababa, Ethiopia. A mixed methods approach, utilizing a case study research design, was employed. Data were collected from Project Managers, Project Coordinators, Site Supervisors, Stakeholder Engagement Specialists, and Risk Managers at MIDROC Investment Group. Out of 238 distributed questionnaires, 233 were completed, yielding a response rate of 97.90%. Additionally, interviews were conducted with 30 of the 33 planned participants, resulting in a 90.91% response rate. Thematic analysis was performed alongside quantitative data analysis using SPSS version 26. Findings highlight the critical role of effective communication practices and technology integration in enhancing project performance. Furthermore, stakeholder engagement and cultural context may require further exploration, as they did not show a direct impact on performance in this context. The study recommends improving communication practices, investing in digital tools, strengthening stakeholder engagement, and implementing training programs focused on cultural differences and conflict management. Future research should investigate additional effects of project communication management on project performance in the construction industry through longitudinal studies, focus group discussions, and comparative studies.

**Keywords:** Project Management, Project Communication Management, Project Communication, Construction Industry

## **Factors Affecting Project Management Success: The Case of Selected Building Construction in Addis Ababa**

**Samrawit Wolday**

The main objective of the research was to assess factors affecting project management success in the case of selected building construction in Addis Ababa. Project Management Triangle, Complexity Profile and Organizational Factors, Project Manager Competence, Project Risk Management, Project Team Competence and Requirements Management were independent variables in the study. The association between factors affecting project management success was examined using both Explanatory and descriptive study methodologies. In this study, qualitative and quantitative research design was employed. 150 questionnaires distributed and 147 were correctly completed and returned, and a stratified random sampling strategy was used in the research for purposeful and random sampling strategy. 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 analysis. The main finding of the study was a narrow focus on traditional constraints, inadequate organizational structures, imbalanced competency development, weak risk management, lack of team competence, poor requirements management, insufficient stakeholder engagement, outdated tools, neglect of cultural and environmental factors, and lack of continuous improvement. The researcher recommends broadening focus beyond the Project Management Triangle, enhancing organizational structure and complexity management, balancing competency development, strengthening risk management practices, investing in team competence, effective requirements management, stakeholder engagement, adopting modern project management tools, considering cultural and environmental factors, and fostering continuous improvement. Further research should explore the impact of local regulations, cultural influences, technological adoption, and sustainability and environmental considerations on project success. These recommendations aim to develop targeted strategies to enhance project performance and outcomes.

**Keywords:** project management success, building construction, independent variables and Project Management

## **The Effects of Project Performance of Contractors In The Case Of Local and Foreign Contractors in Addis Ababa**

**Seblewongel Mekonnen**

This research investigates the impact of project management practices specifically cost management, quality management, risk management, and project planning/scheduling on project performance among local and foreign contractors in Addis Ababa's construction sector. Employing a mixed-methods approach within a cross-sectional explanatory design, the study collected data from 150 professionals across six major contracting firms using structured questionnaires and key informant interviews. Quantitative analysis through SPSS v26 included descriptive statistics, Pearson correlation, and multiple regressions, supported by qualitative insights from managerial interviews. Results indicate that project planning and scheduling is the strongest predictor of project performance ( $\beta = 0.708$ ,  $p < 0.001$ ), with the full model explaining 69.4% of the variance in performance. Despite moderate effectiveness in all domains, significant gaps were found in cost monitoring and schedule-to-scope alignment. Multidisciplinary diagnostics revealed operational interdependence, especially between scheduling and risk management. Case studies highlighted digital integration (e.g., Primavera P6, SAP) as key enablers of performance. The study concludes that integrated and technology-driven project management practices are essential to bridge the performance disparity between local and foreign contractors. Recommendations include standardizing cost control systems, adopting real-time digital scheduling tools, and improving proactive risk and quality management through institutional reforms and IoT-based monitoring. Future research should explore socio-political and stakeholder-related variables contributing to unexplained performance variance.

**Keywords:** Cost Management, Project Planning and Scheduling, Quality Control, and Risk Management.

**The Causes and Consequences of Lateness at Work the Case of Productivity Improvement and Center Of Excellence (PICE), Addis Ababa, Ethiopia**

**Selamawit Teshome**

This research investigates the causes and consequences of lateness at work the case of productivity improvement and center of excellence (PICE). Utilizing a mixed approach design, the study employed a simple random sampling technique to select 166 participants, ensuring a representative sample. Data were collected from both primary sources, through surveys and interviews, and secondary sources, including organizational records and literature reviews. The analysis utilized descriptive (frequency, percentage and mean) and inferential statistics (Correlation and analysis) via SPSS software to identify internal and external factors contributing to lateness. The findings reveal that internal factors, such as personal time management and work-life balance, alongside external factors like traffic conditions and organizational culture, significantly impact punctuality. The study concludes that habitual lateness detrimentally affects individual performance and team cohesion, ultimately hindering organizational productivity. Recommendations include implementing flexible work policies, enhancing time management training, and fostering a supportive work environment to mitigate lateness and improve overall efficiency. This research provides valuable insights for organizations aiming to enhance punctuality and productivity within their workforce.

**Keywords:** Internal Factors, External Factors, Time Management, Work-Life Balance, Organizational Culture, Employee Performance.

## **Assessment of Strategy Implementation Aligned With Project Management Practices on Organizational Performance; the Case of Bank of Abyssinia**

**Suraphel Addis**

The study's goal was to investigate the impact of strategy implementation linked with project management practices on organizational performance in the case of the Bank of Abyssinia. Specific goals included determining whether project management knowledge areas are used in the Bank of Abyssinia's plan implementation processes, to investigate how strategic implementation affects Bank of Abyssinia's performance, identifying the challenges that the Bank of Abyssinia faces in putting plans into action. This study made use of both secondary and primary data. Secondary data was gathered by going through textbooks, publications, financial records, and internal BOA records. Structured questionnaires were used to collect primary data. The total number of participants in the study was 51. To set sample size and collect data from the sample, the purposeful sampling technique was utilized. The acquired data was summarized using descriptive statistics such as percentage and frequency. The descriptive study research design was used in the investigation. The study used descriptive statistics for data analysis and presentation. Data was presented using tables and graphs. According to the findings, strategy implementation matched with project management practices has the biggest impact on BOA performance. Strategy implementation was crucial in enhancing BOA performance through various performance measurement systems. According to the study, in order for an organization to successfully implement its PMP-aligned strategy, it must ensure the existence and alignment of all strategy- supportive parts of the organization as well as project management practices. According to the study, management should work towards effective communication to ensure that strategic issues are communicated at the right time to achieve strategic goals, culture and strategy should be compatible to achieve high performance, and key functions and tasks necessary for successful strategy execution should be highlighted.

## **Challenges Related To Stakeholders' Engagement in Tourism Management in Addis Ababa City**

**Teseme Adugna**

The research titled “Challenges Related to Stakeholders Engagement in Tourism Management in Addis Ababa” underscores the critical need for improved stakeholder engagement in the city's tourism sector. It identifies key challenges such as lack of coordination, inconsistent practices, and inadequate resource allocation. To address this, the research advocates for a comprehensive framework that outlines clear principles, procedures, and responsibilities for stakeholder involvement, including effective identification, prioritization, and communication strategies. This research investigates the complex dynamics of stakeholder engagement in tourism management within Addis Ababa City. By examining current practices, challenges, and opportunities, the study underscores the critical role of effective stakeholder engagement in fostering sustainable tourism development. Key areas of investigation include identifying specific barriers hindering effective engagement, such as limited communication channels, lack of capacity building, and inadequate policy frameworks. The research proposes actionable recommendations to enhance stakeholder involvement, collaboration, and empowerment in the city's tourism sector. Ultimately, the goal is to contribute to the development of a more inclusive, sustainable tourism industry in Addis Ababa. The research provides insights to inform policy decisions and help to create a platform for stakeholders to work together towards a common goal. It helps to create a more inclusive and sustainable tourism sector for the city. The research provides an opportunity to create jobs, generate economic growth, and reduce poverty. In addition, it helps to protect the city's natural resources and promote environmental protection. It helps to promote cultural preservation, as well as support the city's social development.

**Keywords:** - Stakeholder Engagement, Tourism Management, and Sustainable Tourism

## **Assessment of Insurance Projects Quality Management Practice in Ethio Life and General Insurance Share Company**

**Tesfaye Beza**

Quality management in insurance projects involves systematically ensuring that the services and products delivered meet the required standards and satisfy customer needs. The objective of the study is to assess insurance projects quality management practice in Ethio Life and General Insurance Share Company. The study applied descriptive research design. Besides, both quantitative and qualitative research approaches were employed. The data source was generating from questionnaires for primary data and secondary source also was collected from published, non-published and other source. Target population of the study was all 55 staff employees of Ethio life and general insurance s.c. The study used census sampling technique. The assessment of quality management practices at Ethio Life and General Insurance reveals a strong commitment from top management toward ensuring quality and quality management practices in the Share Company reveals a strong commitment to excellence. However the quality management practices at Ethio Life and General Insurance Share Company face several challenges, including inadequate information, technical expertise, government bureaucracy, scope changes, a lack of guidelines, and high employee turnover. Based on this, the study recommend review of applicable quality benchmarks like customer satisfaction and regulatory compliance, top management's involvement shows commitment to quality, they should set clear objectives and allocate resources to achieve them, perform internal audits by staff and external assessments by independent experts, identify performance gaps and uncover blind spots, educate employees on quality management principles.

**Keywords:** Insurance projects quality management practice, project management, Ethio Life and General Insurance

## **The influence of Variable Payment Structures on Employee Motivation, Job Satisfaction, and Performance at Ethio telecom**

**Fikerte Kebebe**

This study investigates the role of variable payment structures in influencing employee motivation, job satisfaction, and performance at Ethio Telecom, focusing on departments where these schemes are applied. The research adopted a quantitative approach, collecting data from 110 employees in the Digital Customer Care and IT Operations divisions at the Addis Ababa headquarters using structured questionnaires. Data analysis was conducted using descriptive and inferential statistics to evaluate the relationships between variable payment structures and the three dependent variables. The findings revealed that variable payment schemes significantly enhance employee motivation, with respondents attributing increased effort and focus to the availability of performance-based incentives. Similarly, variable payments were found to improve job performance, with employees reporting higher achievement rates and sustained productivity. However, the influence on job satisfaction was less pronounced, as concerns around the fairness and transparency of payment processes affected overall satisfaction levels. The study concludes that while variable payment structures are effective in driving positive employee outcomes, their impact can be maximized through improved communication, equitable implementation, and alignment with employee expectations. Recommendations include simplifying and clarifying the criteria for variable payment schemes, incorporating non-monetary rewards such as professional development opportunities, and establishing regular feedback mechanisms to monitor and improve the effectiveness of compensation strategies. Future research could explore the long-term effects of variable payment schemes and examine their interaction with organizational culture and leadership styles to further optimize employee engagement and organizational performance.

**Key word:** variable payment, employee motivation, job satisfaction and performance

## **Assessing the causes of delay in building construction: in the case of Addis Ababa Grade one building Contractors (BC1)**

**Tewodros Beyene**

Construction industry is one of the significant contributors to the economic growth and development of Ethiopia. However problem of delays in the construction sector is a global phenomenon and the construction sector in Ethiopia is no exception. Therefore, the aim of this study was to assess the main causes of construction project delay in building construction of grade one building contractors in Addis Ababa. A questionnaire survey was used for data collection and fifty-six (56) questionnaires were completed and analyzed. Using a simple ordinal scale, based on a 5-point Likert Scale, professionals, contractors and consultants expressed their views on the relative importance of thirty-six (31) pre-selected factors on construction project delays. Feedback from a survey administered to, contractors were analyzed using Relative Importance Index (RII). According to the results, inadequate site management, contractor financial difficulties, inefficient scheduling, and construction errors. From the top 10 delaying factors, causes those are related to consultant and significantly affect the completion time of building construction project are mistake in design document and poor communication with the design engineer. Client related factors those are included in the most frequent factors are slow decision making, improper feasibility study and interference during actual construction work. In Addis Ababa, the primary cause of construction project delays for grade one building contractors is the scarcity of materials, which is the only external issue listed in the top ten delaying factors. Association result shows that Contractor related factors played the major role in delaying construction; the second one is client related factor. Then consultant related factor follows as third factor. The fourth and final factor is external factors. Construction frontline players are recommended to put their efforts on the identified key factors in relation to their magnitudes of influence. By doing so, the causes of project delays in Addis Ababa building construction could be significantly reduced or controlled, which will ultimately lead to the on time and within budget completion of projects.

**Keywords:** Construction delay, clients and contractors, Delay Causes, Top-Ten Delay Factor

## **Assessing Project Management Maturity in the Ethiopia Construction Sector: The Case of Federal Housing Corporation**

**Semeon Shiferaw**

This study assesses the project management maturity levels of the Federal Housing Corporation, specifically aiming to measure and identify the company's actual project management practices. The research focuses on projects undertaken within the organization and employs a five-level project management maturity model developed by PM Solutions. Utilizing a descriptive research design, the study adopts a mixed-methods approach, incorporating both qualitative and quantitative data. The sample comprises 65 respondents from a questionnaire and four project managers interviewed. Non-probability purposive sampling was employed. Survey questionnaires and interviews were developed based on a review of relevant literature to evaluate the project management maturity of the Federal Housing Corporation. Primary data were collected from respondents, supplemented by secondary data from detailed literature. Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). The results indicate that the organization's project management maturity level is 3.66, reflecting a solid performance level while highlighting the need for improvement across various project management knowledge areas to enhance overall maturity.

**Keywords:** Project management, Project management Knowledge areas, and project management maturity

## **Examining the Cost Overrun Factors in Construction Projects: A Case of Construction Projects under Oromia Roads and Logistics Bureau**

**Zelalem Boja Gemmushe**

This study examined the cost overrun factors in construction projects: at Oromia roads and logistics Bureau (ORLB), aiming to identify and address the persistent challenges plaguing the region's infrastructure development. The primary objective was to pinpoint the key drivers of cost overruns to guide stakeholders in implementing effective mitigation strategies and improving future project outcomes. A mixed-methods approach was employed. Initially, a comprehensive literature review identified potential contributing factors. Subsequently, semi-structured interviews were conducted with key personnel at ORLB, including project managers, engineers, and procurement officers, to refine and contextualize the factors relevant to the Oromia region. The collected data were organized using the Statistical Package for the Social Sciences 27 version. A census survey (N=62) of ORLB construction projects completed in the past five years provided quantitative data. This data were analyzed using descriptive and inferential statistics to identify patterns and rank the importance of factors influencing cost overruns, to achieve the study's objectives. The study revealed several significant contributors to cost overruns: inadequate initial planning and feasibility studies, corruption practices in procurement, significant material price fluctuations, limited adoption of modern construction technologies, and contractual issues leading to disputes. These factors collectively impact project budgets, timelines, and overall efficiency. Based on these findings, the study recommends several key actions for ORLB and all stakeholders: Strengthen project planning processes by conducting thorough feasibility studies and risk assessments, Implement robust anti-corruption measures to ensure transparency and accountability in procurement, Develop strategies for mitigating material price volatility through forward contracts and bulk purchasing, Promote the adoption of modern construction technologies to improve efficiency and productivity, Ensure clear, fair, and enforceable contractual agreements to minimize disputes. By prioritizing these recommendations, ORLB can significantly reduce cost overruns, improve project delivery, and enhance the overall effectiveness of road, bridge and transport & logistics infrastructure development in the Oromia region, ultimately contributing to economic growth and improved connectivity. Further research should focus on evaluating the impact of implemented mitigation strategies and exploring the role of effective monitoring and evaluation frameworks.

**Keywords:** Cost Overrun, Construction Projects, Oromia, Ethiopia, Project Management, Cost Estimation, Project Performance

## **Assessing the Impact of In-House and Outsourced Models on IT Project Outcomes: The Case of Commercial Bank of Ethiopia**

**Dawit Shenkutie**

This study assessed how different IT project development approaches affect outcomes at the Commercial Bank of Ethiopia (CBE), where nearly half of new IT projects are outsourced to external vendors. In an environment defined by limited resources and complex internal systems, the decision between in-house development and outsourcing is not simply about cost or speed - it concerns overall effectiveness. To evaluate this, the study applied a descriptive comparative design and collected survey data from staff currently engaged in IT project execution. It measured five key outcome areas: cost, service quality, innovation, deadline adherence, and user satisfaction. The data were analyzed using non-parametric statistical tests, specifically the Mann-Whitney U and Chi-square tests, in order to identify perceived differences between the two development models. The analysis was supported by advanced tools, including Oracle Data Visualizer for interactive insights, Python for data processing, SQL for structured querying, and Excel for organizing and presenting the results. The findings revealed clear variations in how participants perceived cost and satisfaction, suggesting that the success of IT projects may depend less on the development model itself and more on how well it aligns with the bank's internal needs and operational capacity.

**Keywords:** In-house IT Development, IT Project Outsourcing, Project Outcome Evaluation, Commercial Bank of Ethiopia (CBE), Transaction Cost Theory

## **Effect of Project Management on Aircraft Redelivery Project: The Case of Aviation Operator Industry in Ethiopia**

**Yohannes Belay Mekonnen**

The purpose of the study is to investigate the aircraft redelivery project management effects in the aviation operator's business, particularly in the MRO division of Ethiopian Airlines. Standardized lease agreements and their controlling system comply with projected aircraft return circumstances with lessor interest, even if a company (operator) has faith in the functioning of the rented aircraft. Ignoring return requirements might result in serious problems that impact the next lease's thrust and total business revenue. Unsatisfactory returns and redelivery frequently result in poor-quality work, which highlights how crucial it is for project managers to maintain team confidence and trust in members and input. For the lessee and lessor to operate under a mature lease arrangement, a well-executed redelivery project plan is essential. This research was conducted using data collected from Ethiopian Airlines employees through an explanatory survey design. A questionnaire was distributed to 320 employees, with 258 responses (80.625%) returned and analyzed using descriptive and inferential statistical methods. Stratified random sampling techniques were employed to select sample elements from the employees who participated in the aircraft redelivery project. The study utilized a five-point Likert scale to measure variables such as project team performance feedback and causes of redelivery delay as motivational factors affecting aircraft redelivery projects and aircraft lease management and used rating questionnaires as aircraft type, aircraft age, challenges for on-time and on-budget, and engine-related complications, and the redelivery process typically begins. Data analysis was performed using SPSS. The results revealed that aircraft type, aircraft age, project team performance feedback, engine-related complications, and challenges for on-time and on-budget are key factors influencing leased aircraft return conditions at Ethiopian Airlines MRO. The study recommends enhancing the aircraft type and aircraft age, strengthening team feedback and performance mechanisms, revising engine-related complications, and reducing the overall challenge regarding the time and cost evaluation system.

**Keywords:** lease management, team performance, engine related complication, lessor, lessee, lease agreement, cause of redelivery delays.

## **Effect of Knowledge Management on Organizational Performance: The Case of Construction Projects under Care Ethiopia**

**Birhan Yasin**

In today's knowledge-based economy, organizations are expected to manage their knowledge in scientific and well-organized way in order to sustain their competitive advantages since knowledge-based view theory identified knowledge as what organizations dominate in their business life. The purpose of study was aimed to examine the practices of KM and its effects on organizational performance of CARE ETHIOPIA. To achieve the purpose, the study employed explanatory and descriptive research design by focusing on all staffs of CARE with a sample of 110 staffs. Quantitative and qualitative data collected through questionnaire and interview was analyzed in descriptive and inferential statistics and SPSS 27 versions was used for descriptive analysis while regression was used inferential statistics. The findings of the study established as there is a great gap in practicing KM (knowledge acquisition, sharing and application), there is no KM policies and procedures, knowledge sharing and knowledge application have a significant direct effect on organizational performance and intellectual capital has a significant mediating effect on performance. The management of the company can use these findings to develop KM policies and procedures, facilitate KM practices by using various mechanisms and the company should establish a system of reward management to motivate staffs as well as it should have a mechanism to retain the knowledge from staffs that leave the company.

**Keywords:** Knowledge Management, Knowledge Acquisition, Knowledge Sharing, Knowledge Application, performance

## **The Challenges and Opportunities of Implementing Tele birr Project. In Case of Ethiotelecom**

**Hana Zewde**

This study aimed to assess the challenges and opportunities in implementing telebirr project in giving due attention to available opportunities which drive implementation process and challenges which can influence the implementation process of mobile money. The study applied descriptive research design, and it used questionnaires and semi structured interviews as instruments to collect primary data, while secondary data were reviewed from various literatures. The result of the study implies that Ethiotelecom implemented telebirr in the right project management methods, staged and practiced at the perfect time. The study also demonstrates opportunities that drive implementation of tele birr like: the market is endowed with huge potential of untapped and unbanked population, increase in the number of Smartphone, internet and mobile payment users, Inventive mobile payment application, it reduces risks of traditional payment system, The existence of few local and upcoming international mobile wallet service providers and government policy and incentive to widen mobile money usage. The study identified significant challenges for implementation of tele birr like: lack of adequate telecommunication infrastructure in rural areas, Low level of internet penetration, Fraud risk and low trust of mobile money by customers made the technology acceptance low, Low level of ICT literacy rate and low perception of customer, lack of aggressive advertising and awareness creation by the company, Repetitive data network failure, data network interruption and requirements of little mobile device knowledge.

**Keywords:** Mobile Money, telebirr, Challenges, Opportunities

## **Assessment of Challenges and Opportunities of Interest Free Banking in Ethiopia In The Case Of Bank of Abyssinia, Addis Ababa City Administration**

**Tomas Abate Tsegaw**

The aim of this research was to analyze the challenges and opportunities of interest-free banking in the context of Bank of Abyssinia S.C. the study approach of the study was a mixed based study approach and the study design for the study was descriptive based study design. The population of this study included directors, managers, and officers, of Bank of Abyssinia

S.C those have a direct relation with interest free banking service. A descriptive study was done on respondents from of Bank of Abyssinia S.C by distributing structured questionnaires to the study participant of Bank of Abyssinia S.C who had direct contact to interest-free banking service; conducted by collected data from 109 respondents at Bank of Abyssinia. The findings showed that lack of awareness among potential customers on interest-free banking services, and a shortage of trained professional to operate were the primary challenges of interest-free banking. On the other hand, opportunities like untapped market on interest-free banking may be taken as an advantage or opportunity to its products and services, which would specialize in providing interest-free banking products and services using customer happiness as a specialism.

**Keyword:** Interest free banking, opportunities, challenges, descriptive, Bank of Abyssinia

## **Integrated Quality and Process Improvement Strategies in Manufacturing Crown Corks: The Case of Peniel Industry PLC**

**Tsegaw Hailemariam**

This research examines Integrated Quality and Process Improvement Strategies in Manufacturing Crown Corks to enhance operational efficiency and product quality case study at Peniel Industry PLC, a crown cork manufacturing company in Ethiopia. The research employs a descriptive and explanatory research design, utilizing both quantitative and qualitative approaches. A structured survey questionnaire was distributed to employees, and interviews and direct observations were conducted to gather qualitative insights. Production records provided empirical data to assess defect rates, machine downtimes, and material waste. A stratified sampling technique was used to select employees from production and quality assurance departments, ensuring relevant expertise in the study. Findings indicate that high defect rates, inefficient machine utilization, and excessive material waste hinder the company's compliance with international quality standards such as ISO 9001. Statistical analysis, including correlation and regression, reveals that organizational readiness, structured implementation frameworks, and employee engagement are key determinants of successful Lean and Six Sigma adoption. The study concludes that integrating these methodologies can significantly reduce production inefficiencies, enhance product consistency, and improve customer satisfaction, thereby strengthening Peniel's market competitiveness. This research provides practical recommendations for manufacturing firms seeking continuous improvement through systematic quality and efficiency strategies.

**Keywords:** Lean Manufacturing, Six Sigma, Quality Improvement, Operational Efficiency, Crown Cork Manufacturing, Ethiopia, ISO 9001.

## **Implementation of Project Portfolio Management and Its Challenges: The Case of Ethio Telecom Wireless Network Program of Addis Ababa**

**Tsion Alemu**

Project Portfolio Management (PPM) is a systematic, tool-enabled approach designed to enhance the selection, prioritization, and oversight of an organization's projects (Markhofer, 2013). A substantial body of research highlights the strategic value of PPM in improving resource efficiency, eliminating duplication of efforts, strengthening risk management, and reducing project-related costs. Despite these recognized advantages, many organizations encounter considerable difficulties in implementing PPM effectively. As Markhofer (2013) observes, although PPM holds significant promise, its adoption often proves challenging, with many initiatives falling short of expectations. This study was driven by the observed disconnect between the theoretical benefits of PPM and the real-world obstacles faced during its execution. The research investigated the implementation practices and challenges associated with PPM within a specific organizational context. Ethio Telecom was selected as the case study, focusing on its portfolio of four interrelated projects. Data were collected from key personnel involved in portfolio management through a combination of census and purposive sampling methods. Both structured and unstructured instruments were employed, including open- and close-ended questionnaires and informal interviews with portfolio managers. The study applied qualitative descriptive techniques and quantitative analysis, utilizing SPSS version 26 to compute mean values, standard deviations, and percentage distributions. Results indicated a strong linkage between the maturity level of PPM processes and the organization's ability to navigate implementation challenges. In particular, organizations with higher PPM maturity demonstrated improved capacity to address obstacles and realize the strategic benefits of PPM. This involves implementing robust governance structures, standardizing tools and practices, and providing ongoing training for relevant personnel. Aligning projects with strategic goals and promoting a collaborative, transparent organizational culture are also crucial. Additionally, adopting a phased, context-sensitive implementation strategy can reduce resistance and improve stakeholder engagement. Future research should investigate sector-specific best practices and examine the long-term effects of PPM maturity on organizational outcomes.

**Keywords:** Project Portfolio Management, Project Management Institute, Telecom Expansion Program, Work Breakdown Structure, Key Performance Indicator, Internal Rate of Return

## **The Effectiveness of Project Monitoring and Evaluation: The Case of Cooperative Bank of Oromia Projects**

**Tsion Getnet Degu**

This paper focuses on assessing the effectiveness of monitoring and evaluation in CBO projects. The main objective of the research is to examine and assess the effectiveness of the practice of monitoring and evaluation and to identify areas that need greater attention while monitoring and evaluation of projects in CBO. Descriptive research design is used and both qualitative and quantitative methods are applied purposive sampling technique is used to determine sample and sample size. The researcher made an attempt to evaluate the planning for monitoring and evaluation, the execution of the process, and the difficulties encountered when implementing the M&E system into practice. Planning for monitoring and evaluation is done well, with the exception of the lack of a dedicated budget for these activities. The finances, activities, and schedule are reviewed at least once a month as part of the M&E process. The absence of the proper performance indicators, a lack of knowledge, inaccurate data collecting, improper preparation of data gathering, and a failure to process and evaluate data are the top five M&E problems. According to the report, each project should have its own budget designated for tracking and assessment. Due of issues with design and ideas, the monitoring and evaluation plan a committee with the capacity to assess and amend the plan should be established, and suggestions should be shared. Acceptable performance indicators and an acceptable evaluation design should be included in the strategy. Experts with technical expertise and experience should also be given the monitoring and evaluation strategy. These professionals will be proficient in gathering, processing, and evaluating data. This report also recommends more research be done.

**Keywords:** monitoring and evaluation, project management, challenges, performance indicators and financial institutions.

## **Assessment of Determinants of Quality Improvement Project Implementation in Selected Hospitals, Addis Ababa City Administration**

**Wessen Nega**

This study examined the implementation status and determinants of quality improvement (QI) projects in selected hospitals within Addis Ababa City Administration. A descriptive cross- sectional design was employed from November 20 to December 20, 2024, involving 104 participants from 10 hospitals selected through purposive sampling. Data were analyzed using SPSS Version 27 and MAXQDA 2020, with multivariate logistic regression identifying factors significantly associated with QI outcomes at a 95% confidence interval and a p-value threshold of

0.05. The findings revealed that adequacy of resources (AOR: 0.04, CI: 1.04–8.64, P=0.042), effective communication channels (AOR: 0.022, CI: 1.20–10.44), and a culture of continuous improvement (AOR: 0.003, CI: 1.69–12.72) were pivotal for successful implementation. Qualitative analysis highlighted barriers such as limited leadership engagement, resource constraints, and insufficient QI training. The study concludes that a multifaceted approach emphasizing strong leadership, organizational culture, resource adequacy, and staff capacity building is essential for sustaining QI initiatives. Targeted strategies, including leadership development programs and improved resource allocation, are recommended for policymakers and healthcare administrators to enhance QI efforts in healthcare settings.

**Keywords:** Quality Improvement, Healthcare Management, Hospital Performance, Leadership Engagement, Resource Allocation, Patient Outcomes

## **Project Risk Management Practices and Impacts on Project Performance of Road Construction Projects: The Case of Viva Engineering Plc Road Construction Projects**

**Ybelta Kere**

Risk management is one of the nine key knowledge areas highlighted by the Project Management Institute (PMI). It involves anticipating unforeseen circumstances that may arise beyond the project manager's control at the project's outset. The construction industry is naturally laden with risks that can threaten the success of projects, especially in road construction initiatives carried out by private firms. The research was done at private firm called Viva Engineering PLC, a grade one engineering company, to assess existing project risk management practices at its two road construction projects. The study used a mixed-methods approach, integrating qualitative and quantitative research techniques with concurrent design research methods. In conducting the study, primary and secondary data are collected using structured survey questionnaires, interviews and other published materials. Census sampling technique was used, sample of 20 participants from the total population of 20 found 18 from two projects and two from the head quarter. Descriptive statistics were used to analyze the data gathered. The findings of the paper revealed that though Viva engineering PLC has a company policy to guide and direct managing risks the existing practice is way far from the standard stipulated in the company guidelines and procedures and to the industry level. Both the quantitative and qualitative analysis findings shows that the company lacks proper risk management in all risk management process from risk identification, analysis, risk response planning to risk control and monitoring stage. The study finds also financial, socio-political, construction, right of way, and material risks are the top risks of high probable occurrence and high impact on the project quality, cost and completion time. The study suggests and recommends that, in order to bring the gaps on project risk management practices and improve its performance in future projects, the company should build a company culture that considers risk management practices, gives attention to risk management by assigning a risk management department at the head office level and a responsible team at the project, allocating fair resources both financially and man power and create awareness, give trainings, etc.

**Keywords:** Construction project, Risk, Project Risk Management, Risk identification, Risk analysis and Risk response.

## **Evaluating the Influence of Technology on Project Development and Administration in Ethiopia**

**Yosef Asefa**

This study evaluates the influence of technology on project development and administration in Ethiopia, focusing on the integration of technological tools within various project management practices. Utilizing a mixed-method approach, the researcher collected data from 156 respondents through structured questionnaires and interviews. The findings reveal a significant gender imbalance in the project workforce, with 63% of participants being male. Notably, 46.4% of respondents reported not using any technology, highlighting barriers such as inadequate training and infrastructure. Despite a general satisfaction with available technologies (65.4%), a substantial portion of respondents (62.8%) have not received necessary training, indicating that satisfaction does not equate to optimal usage. Analysis of project outcomes showed that most projects (51.3%) were completed within budget, yet only 43.6% of deliverables were rated as satisfactory, suggesting room for improvement in quality management. Correlation and regression analyses demonstrated strong positive relationships between technology utilization and key performance indicators, including budget adherence and communication efficiency. The results indicate that technology explains 76.0% of the variance in project success. The study concludes that while technology has the potential to enhance project outcomes, significant challenges related to training, infrastructure, and stakeholder engagement remain. Recommendations include implementing targeted training programs, investing in technological infrastructure, and promoting diversity within project teams to foster a more effective project management environment.

**Keywords:** Project development, Project Administration, Technology

## **Factors Influencing the Success of ICT Projects at Commercial Bank of Ethiopia**

**Zekaryas Geremew**

Effective ICT project implementation is essential to achieve the enhancement of operational efficiency and service delivery in the banking sector. The study examined factors influencing ICT project success at the Commercial Bank of Ethiopia (CBE), measured across four key success criteria: Time, Budget, Scope, and Quality. Using an explanatory research design and a quantitative approach, structured questionnaires were distributed to 130 employees involved in ICT projects from the bank's Project Management Office, and 98 valid responses were collected. Statistical analyses, including descriptive statistics, correlation, and multiple regressions were performed using SPSS. The study categorized CSFs into five groups: organizational, project management, technical, human, and external factors. The research identified project management practices ( $\beta=0.41$ ) and human factors ( $\beta=0.29$ ) as the most significant predictors of success, while organizational and technical factors showed moderate impact, and external factors such as vendor support and regulatory compliance showed limited statistical significance. The model explained 62.9% of the variance in project success (Adjusted  $R^2 = 0.629$ ). The study concludes that internal capabilities particularly structured planning, stakeholder engagement, effective communication, and skilled project teams are key to achieving ICT project success at CBE. Based on the findings, the research recommends enhancing project governance, investing in capacity building, and strengthened internal coordination mechanisms. These insights contribute to practical project management applications in Ethiopia's banking sector, offering practical implications for improving ICT implementation success rates in similar institutional contexts.

**Keywords:** ICT projects, Critical Success Factors (CSFs), Project Management, Banking Sector, Commercial Bank of Ethiopia, Regression Analysis

# **Quality and Productivity Management**

**The Practice and Challenges of Service Delivery Addis Ketema Labor and Skill Office,  
Addis Ababa City Administration Ethiopia**

**Senetayehu Girma Legese**

This study assesses the service delivery practices and challenges faced by the ADDIS KETEMA LABOR AND SKILLOFFICE in Addis Ababa, Ethiopia. As a crucial institution for facilitating employment and skill development, the office plays a significant role in addressing local unemployment and enhancing workforce skills. Despite its importance, the office encounters numerous challenges, including limited resources, bureaucratic inefficiencies, and inadequate stakeholder engagement, which hinders effective service delivery. Employing a mixed-methods approach, this research gathers both quantitative and qualitative data to evaluate current practices, identify barriers, and explore service user perceptions. The findings reveal that resource constraints significantly impact program effectiveness, while user dissatisfaction highlights the need for improved service quality and responsiveness to community needs. This study provides a comprehensive analysis of data collected from a survey of 138 questionnaires distributed among employees, achieving a response rate of 91%. The demographic profile of respondents reveals a significant representation of younger individuals, predominantly male, with the majority holding diploma-level education. The analysis delves into the relationship between service delivery and client satisfaction, employing descriptive statistics and inferential analysis. Key findings indicate that service accessibility, staff competence, service quality, and effective communication significantly influence client satisfaction. The chapter also assesses challenges in service delivery, highlighting issues such as inconsistent service quality and inadequate staff training. Inferential analysis, including regression and ANOVA tests, confirms a strong correlation between service delivery variables and client satisfaction, with an R-square value of 0.985, indicating that 98.5% of the variation in client satisfaction can be explained by the studied variables. The results underscore the importance of effective service delivery in enhancing client satisfaction and suggest areas for improvement to foster better organizational performance. The study aims to provide actionable recommendations for enhancing service delivery at the ADDIS KETEMA LABOR AND SKILL OFFICE, ultimately contributing to better governance and improved socio-economic outcomes for the local population. By addressing these challenges, the office can better fulfill its mandate and support the community's development effectively.

**Keyword:** service delivery practice, challenges, Client Satisfaction, Workforce Skills,

## **Evaluating Statistical Process Control Tools: The Case of Belayab Cable Manufacturing Plc**

**Tewabe Zerfu Mekonen**

This study aims to evaluate the application and effectiveness of Statistical Process Control (SPC) tools in enhancing quality and operational efficiency at Belayab Cable Manufacturing PLC, a key player in Ethiopia's cable production industry. As global competition and customer expectations continue to rise, manufacturers are increasingly turning to SPC as a data-driven approach to monitor, control, and improve production processes. Using a descriptive research design, this study employed both quantitative and qualitative data collection methods, including structured questionnaires and interviews with quality control personnel, supervisors, and production staff. The research focused on identifying which SPC tools are currently in use—such as control charts, histograms, Pareto diagrams, and cause-and-effect diagrams—and assessing their impact on reducing process variability and improving product quality.

Findings reveal that while awareness of SPC concepts is moderately high among employees, the practical application of these tools is inconsistent and often limited to basic control charts. Factors such as inadequate training, lack of management commitment, and insufficient data infrastructure were found to hinder full-scale implementation. Nonetheless, statistical analysis indicates a positive correlation between the use of SPC tools and improvements in defect rates, process stability, and customer satisfaction. The study recommends enhancing employee training programs, integrating SPC into daily production monitoring, and adopting a more strategic approach to quality management. These steps are expected to maximize the benefits of SPC and drive continuous improvement in the manufacturing process.

**Key words:** Statistical Process Control Tools and Manufacturing Industries

## **The Effect of Organizational Culture on the Quality of Construction Projects: The Case of Elmi Olindo Contractors P.L.C., Addis Ababa.**

**Girum Tesfa Hailemichael**

This study investigates the effect of Organizational culture on the Quality of construction projects, focusing on four key dimensions: leadership, communication, training and human resource development, and shared organizational values and norms. The research centers on Elmi Olido contractors P.L.C., recognizing the vital role of construction quality in ensuring project success and client satisfaction. A quantitative research approach was employed, using structured questionnaires to collect data from 157 engineering and administrative staff, randomly selected from a total population of 258. Data were analyzed using SPSS version 26 through descriptive statistics, correlation, and multiple regression analysis.

The results show that most of organizational culture components have a significant and positive influence on construction quality. Effective leadership enhances motivation and accountability; clear communication reduces errors and improves coordination; and continuous training strengthens technical skills and adaptability. The study concludes that a strong organizational culture secured in human centered practices is essential for delivering high quality construction products. It recommends strengthening leadership capabilities, encouraging open and transparent communication, and cultivating a learning oriented workplace to boost performance and competitiveness in the construction sector.

**Keywords:** Organizational Culture, Construction Quality, Leadership, Communication, Training and human resource development, Shared organizational value and Norms

## **The Influence of Wastes on Operational Performance: The Case of Wonji/Shoa Sugar Factory**

**Habtamu Hailu**

This study investigates the influence of waste on the operational performance of the Wonji/Shoa Sugar Factory, driven by the problem of inadequate waste management which leads to production inefficiencies, increased costs, environmental hazards, and safety risks. A mixed research approach employing descriptive and explanatory research designs was used to explore this issue. The study targeted a population of 2,145 employees, from which a sample size of 338 respondents was determined using Yamane's formula. Data were collected through questionnaires and structured interviews with managers, and analyzed using SPSS version 24, employing descriptive statistics, correlation, and regression analysis to identify relationships between waste practices and operational outcomes. The findings revealed that poor waste management practices, particularly in reduction, reuse, recycling, collection, and disposal, negatively impact factory productivity, compliance, and efficiency. Regression analysis confirmed statistically significant relationships between waste management dimensions and operational performance indicators. The study concludes that effective waste handling is essential for improving productivity, operational sustainability, and regulatory compliance. It recommends that the factory adopt integrated waste management strategies, enhance employee training, and implement lean manufacturing practices to mitigate waste-related challenges and optimize operational performance.

**Keywords:** Waste Management, Operational Performance, ISO 14001, sustainability, Wonji/Shoa Sugar Factory, Sugar Industry

## **The Impact of Kaizen Implementation across Manufacturing Industries: The Case of Selected Organizations at MIDROC Investment Group, Manufacturing Clusters.**

**Robel Solomon**

This study explores the implementation of Kaizen principles and their role in fostering continuous improvement within the manufacturing cluster of MIDROC Investment Group, focusing on Horizon Addis TYRE Manufacturing P.L.C. (HATMPLC) and Pharma cure Pharmaceutical Manufacturing P.L.C. Kaizen, known for enhancing operational efficiency and minimizing waste, holds significant potential for the manufacturing sector. However, its adoption in Ethiopia faces various challenges. The study identifies key factors influencing successful Kaizen implementation, including leadership commitment, robust measurement and evaluation systems, and employee involvement. A mixed-methods research design was employed, combining quantitative and qualitative approaches. Quantitative data were collected through structured questionnaires administered to employees across different departments. Qualitative data were gathered through semi-structured interviews and focus group discussions with managers and team leaders. Descriptive statistics, correlation analysis, and multiple regression techniques were used to analyze the quantitative data, while thematic analysis was applied to the qualitative findings. The results revealed moderate levels of Kaizen implementation, with a mean score of 3.92 across departments. Correlation analysis showed a strong positive relationship between Kaizen implementation and performance measurement ( $r = 0.830, p < 0.01$ ), while regression analysis highlighted the significant roles of leadership commitment ( $B = 1.229, p < 0.001$ ) and employee involvement ( $B = -0.892, p = 0.003$ ). Qualitative findings further emphasized challenges such as resistance to change and limited training. The study concludes that successful Kaizen implementation requires strong leadership, effective evaluation systems, and active employee engagement. Recommendations include targeted training programs, enhanced communication strategies, and the establishment of clear performance metrics. This research provides practical insights for policymakers and practitioners seeking to improve manufacturing competitiveness in Ethiopia.

**Keywords:** Kaizen, Leadership, Employee, Performance, Manufacturing, Efficiency, MIDROC



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