

**ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS  
AND ECONOMICS SCHOOL OF COMMERCE**



**AN ASSESSMENT OF FACTORS AFFECTING AGENT  
BANKING PROJECT IMPLEMENTATION: THE CASE OF  
LION INTERNATIONAL BANK S.C**

*A Project Work Submitted To Addis Ababa University School Of Commerce In  
Partial Fulfillment Of The Requirements For The Award Of The Degree Of  
Master Of Arts In Project Management*

**By**

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## DECLARATION

I Zemenay Amare, declare that the study presented in this thesis entailed “*An assessment of factors affecting Agent banking project implementation: The case of Lion International Bank S.C*” is my original work and it has not been presented in any university or institution for academic purpose. Any sources of material used for this thesis have been duly acknowledged. I have conducted the study independently with the guidance and suggestions of the researcher advisor.

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## **Acronyms**

<b>APA</b>	American Psychological Association
<b>LIB</b>	Lion International Bank
<b>NBE</b>	National Bank of Ethiopia
<b>PMBOK</b>	Project Management Body of Knowledge
<b>PMI</b>	Project Management Institute
<b>S.C.</b>	Share Company
<b>SPSS</b>	Statistical Package for Social Science

## **Abstract**

*Technological advancement in telecommunication has enabled organizations such as banks and other micro finance institutions to offer online and better services to their customers. On the other side, new projects are the backbone for the banking industries and provide real value to take advantage of the new business by bending the common way of doing banking operation. However, many organizations fail to capitalize on implementation phase of the project. Thus, the general objective of this study is to asses factors affecting Agent banking project implementation in Lion International Bank S.C. The study also sought to investigate how project planning, team competency, project manager competency, legal and regulatory frameworks, and organization structure influence the implementation of Hello cash project. The total population of the project team members was 30 and census was used to gather the quantitative data through questionnaires. Semi structured interview was also used to gather qualitative information from project manager and project team leaders through purposive sampling technique. Descriptive research design and both qualitative and quantitative approach were used. The quantitative data were analyzed with the use of SPSS version 20 software using statistical tools of frequency, percentage, mean score and standard deviation and supported by qualitative analysis. The results investigated from the selected respondents and review of secondary data demonstrated that, the major factors affecting Agent banking project implementation include lack of proper project planning, lack of effective scope management plan, inexperience project team members, lack of timely tanning, lack of effective communication, duplication of role and responsibilities, lack of effective project management standard, Inadequate functional department support and lack of clear legal and regulatory frameworks regarding Agent banking project implementation. On this basis, the study recommends that Lion International Bank and other commercial banks should focuses on the improvement of project planning practices, hire competent team members and addresses the skill gaps through training, develop effective communication system, develop effective scope management plan and collaboration among departments to make the project implementation practice effective.*

*Keyword: Agent baking project implementation, team competency, Project Manager Competency, legal and regulatory framework and organization structure.*

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Since 1950, people used different types of projects to deliver a change and aimed that improving the quality life of communities. Projects have contributed changes that benefit society and improved living conditions for many people (Chikati, 2015).

According to Robert (2014), project is a series of finite dependent activities whose successful accomplishment results in the delivery of the expected economic value that validated by doing the project. It emerges from unmet needs and to take advantage of unexploited business opportunity and those needs might be to find a solution to a critical business problem. It is undertaking through application and integration project management process of logically related project activities that culminates in the life cycle phases. It involves in initiation, planning, implementing, monitoring and controlling and finally closing activates (PMBOK, 2013).

Thus, Project implementation is one part of project life cycle and it is major part in Project execution process. Since, majority of the project resources and activities are accomplished during this phase, has a great effect on overall effectiveness of the project (Paul & Jeannette, 2006).Implementation phase of the project is a stage that planned concept transform to actual project works. However, managing a project implementation is complex task for any project organization since projects are unique in nature and have encountered different problems. Many projects are rarely implemented exactly according to initial plan and failed during this phase of the project life cycle (PMI, 2013).

Various studies revealed that lack of appropriate project implementation has adverse impact on the performance of the project (Paul & Jeannette, 2006). Implementation has a potential effect on the project fails since schedule delay and cost overrun occurred in this stage of the Project life cycle (Chitram, 2011).Projects should be completed within time frame, budgeted cost and the required quality and lack of appropriate project implementation leads to project delay and excessive costs (Hrebiniak,2005).However, Kerzner (2009) has identified the three major factors from various variables that affect the effective implementation of the projects and includes;

project team competency, project manager competency and organization structure. According to preliminary discussion with LIB and reviewed literature lack of appropriate Legal and regulatory frameworks regarding the Agent Banking project implementation is another factor.

Hence, the researcher opts to assess factors affecting project implementation to be able to respond to both internal and external variables due to existences of the above problems in the implementation process.

### **1.1.1 Background of the project**

The banking industry is an extremely information intensive industry and remains at the forefront of advanced use of information technology. Commercial banks are continually looking for alternative ways of relating to customers, reduce costs, improve efficiencies, and differentiate products and services. One trend in this line is the increasing use of IT-service technologies (Francis, 2014). Agent banking is one of electronic technology based systems that provide financial services to the customers (Wameyo, 2012). It is a new project designed to minimize cost and providing banking services to the unbanked societies because there is no need to set up physical branches to facilitate customers it called as it is branchless banking. According to Porteous (2006), Agent banking described as branchless bank that enable to carry out limited banking transactions via mobile phone. The Bank's service delivery has to be more efficient and capable since the governments of the country have been so far using the Bank as a bone to move and promote the country's economy (Ephraim, 2018).

According to National Bank of Ethiopia (2012) data, "Ethiopian Financial Inclusion Project have developed in 2009 with the goal of increasing financial access using various service delivery channels as permitted under directives number FIS /01/2012 and approved a mobile and agent banking regulatory framework in 2013".

One of Agent Banking project which named as Hello cash launched by Belcash Company to provides financial services to all Ethiopian through their mobile phones. Belcash is the proprietor and provider of the Hello brand and a Netherland based company which is known in providing of its digital business technology platform to businesses (Belcash, 2016). It design automated solution to mobile and agent banking service providers and it's mainly offered to financial institutions.

In 2011, Bleach established and started its local operation in Ethiopia. Belcash Technology has obtained its licenses from ministry of ICT and with a signed agreement with Ethio Telecom to provide service to the Ethiopian market. The Hello says 'Hello' to their customers and offers them essential service with a high level of convenience, quality and affordability (belcash.2016).

Lion international bank launched the Hello cash project in 2015 to take advantage of the stiff competition. The bank also recognized that this new project is most important strategy for expanding formal financial services into the unbanked regions of the country (anbesabank.2017).

One of the reports Dominique Magada (2017) stated that, Ethiopia lags far behind its East African neighbors in the development of telecommunications sector and services, such as mobile money banking. Since, the banking industry is service driven organization, faced various problems when designing and implementing new projects. Various reports stated that, banking industry in Ethiopia is underdeveloped in adoption and use of new technologies .

Agent banking is a new project which assists the bank to conduct banking business on behalf of a financial institution through an agent (NBE, 2012). The introduction of electronic banking system has redefined the way banks operating system and influence strong savings culture by offering a suitable service linked to transaction accounts (Tilahun, 2018). So that, implementation new technologies are the backbone for the banking industries to survive and challenge stiff competition.

## **1.2 Background of the Bank**

Lion International Bank S.C (LIB), Established on October 2006 in accordance with proclamation 84/94 and commercial code of Ethiopia and officially open service for public on January 6, 2007. Currently, there are more than 90 Lion International branches in Ethiopia (Lionbank.2018) and its headquarter located in Addis Ababa. The bank has its own vision, mission and values. The vision of the bank is to be the leading bank in Ethiopia 2035. However the mission of the bank is to provide satisfaction for publics partners and employees needs through service excellence, innovative passionately focused team, sustainable practice and provide diversified banking service to our patrons globally and the values of the bank includes honesty, cooperation, diversity, and social responsibility, satisfaction of customer and satisfaction of employee.

A Lion international bank (LIB) S.C. is a private owned bank and the first bank to operate an agent banking system (anbesabank.com). Lion International Bank S.C in partnership with Belcash has launched Hello Cash product with complete approval of National Bank of Ethiopia in February, 2015(Belcash, 2016).

### **1.3 Statement of the Problem**

Now a day's different financial institution offer a range of financial services to the entire active population of a country. The bank provides technological advancements in order to support the core element of saving. Mobilization of saving is the major element in Ethiopia to accelerate economic growth, greater prosperity and social development (Tilahun, 2018). In 2015, Lion International Bank has introduced Agent banking project to improve its operation system and provide banking services to the unbanked societies.

New projects provide real value to take advantage of the new business, however many organizations are finding implementing projects is difficult and time consuming process (James, 2007). Since, projects are one time and unique product that must be completed by a specific time, within budget, and according to specification, managing a project implementation is a challenging process. Projects are rarely implemented exactly according to initial plan and majorities are failed during this phase of the project life cycle (PMI, 2013). Therefore, Projects to be successfully delivered within the budget, on time and with the customer specification, effective implementation is needed.

As per preliminary discussion with LIB project department workers, the bank faces numerous problems when design and implement new projects. They stated that, projects take a long time in the implementation process and mostly become out of the market before commercialized. As result, the successful project implementation is depends on an extent on careful regulation of the different factors. Therefore, it is important to conduct the research to investigate those factors that affect project implementation.

Even though, several studies have been conducted so far on analysis of factors affecting Project implementation;(Robert 2013,Bwengi 2012, Bisk 2018, 2017and Edwin2015)there are few studies in Ethiopia since modern project management is the recent phenomena for the country and more studies still required to assess the factors in project implementation.

In addition to this, studies that have been done so far on Project implementation in Ethiopia, much of their studies were focused on what causes project delay and cost overrun in general. For instance, Daniel (2017), focused on factors influencing cost overrun in water and sanitation construction project in Addis Ababa and identified the significant factors for cost overrun in AAWSA were poor project and poor resource management.

In the study conducted by Enas (2017), An assessment of the causes of cost overrun and schedule delay on an IT project the case of NBE application virtualization project and identified major causes of schedule delay include poor schedule management, project complexity, additional work, scope change, design related mistakes and delayed decision making process. The study also identified the major causes of cost overrun as poor cost management, complexity of the project, new technology being involved, change in project scope, additional work and rework, incomplete requirements and design.

Belay (2017), studied major causes of project implementation delay in Development Bank of Ethiopia financed projects. Furthermore, these studies have been conducted for specific research objectives, thus due to the nature of projects uniqueness and different operating environment, their finding may not be generalized for other projects. Thus, this study incorporates variables that have not been fully studied in previous studies, assess the contribution of each variable on project implementation and employed mixed approached to assess factors affecting Agent banking project implementation in Lion international bank.

#### **1.4 Research Questions**

The study aims to investigate factors affecting implementation of Agent Banking project through focusing on the following research questions:

- Does the Project planning process influence the implementation of Agent banking project in Lion International Bank S.C
- How does the team competency influence the implementation of Agent banking project in Lion International Bank S.C?
- Does Project manager competency influence the implementation of Agent banking project in Lion International Bank S.C

- How Legal and regulatory framework affect the implementation of Agent banking in Lion International Bank S.C?
- How does the organization structure influence the implementation of Agent banking project in Lion International Bank S.C?

## **1.5 Objectives of the Study**

### **1.5.1 General Objective**

The general objective of this study is to assess factors affecting Agent banking project implementation in Lion international bank S.C.

### **1.5.2 Specific Objectives**

- To assess the influence of Project Planning process on Agent Banking project implementation in Lion International Bank S.C.
- To determine the effect of project team competency on implementation of Agent Banking project in Lion International Bank S.C.
- To identify the influence of project manager competency on Agent banking project implementation in Lion International Bank S.C.
- To find out how Legal framework and regulatory frame works influence the implementation of Agent Banking project in Lion International Bank S.C.
- To examine organization structure influence on implementation of Agent Banking project in Lion International Bank S.C.

## **1.6 Significance of the Study**

Banks should understand the challenging factors associated with project implementation process. Thus, the results and recommendations obtained from this study could serve as an input for the banking sectors. LIB set the vision to be the leading bank in Ethiopia by 2035(LIB, 2018) so that the outcome of this study may also serve as input to come up with more effective project management practice in other project implementation process and point out the issue that need to be addressed in order to have effective project management. The finding of this study may also

be useful for policy makers, practitioners and others who are dealing with project management to direct their efforts in the right path. Moreover, the research will serve as additional referencing material for researches who want to conduct further study in this area and investigations in other related studies.

### **1.7 Scope of the Study**

Currently, many financial sectors deliver different Agent Banking project services like, M-birr, Abaybedeje, Hibir and others. This research focuses on the first agent banking project named as Hello cash. Project is wide in nature and affected by various factors. However, for the sake of this study, only five variables are considered. In addition, other private banks such as Oromia Cooperative Bank, Wegagen Bank and Somali Micro Finance Institute S.C in partnership with Belcash already started Hello cash project and implemented with different degrees of success and challenge (Belcash, 2016). However, Lion international bank is the first among private banks in introducing agent banking in Ethiopia and as the first implementer; lots of problems have been identified. Thus, study was only conducted on Lion International Bank S.C and other Banks project implementation process was not considered.

### **1.8 Limitation of the Study**

The study was limited to in one private bank of Ethiopia and specific project named, Hello cash. Other researches would be required for generalization of the findings to the whole Commercial banks of Ethiopia. On the other side, different authors argued that for analyzing the relationship between one dependent variable and several independent variables inferential analysis of multiple regressions should be applied. However, this research was conducted with a constraint of sample size and it is assumed that conducting a regression analysis was not optimal. Furthermore, Lack of up to date literatures related to the topic was another limitation of the study.

## **1.9 Definitions of the Terms**

**Project;** A project is a one off, non repeated activities or set of tasks, which achieve clearly stated objectives within a time limit (PMBOK 2013).

**Project implementation;** it is the phase in which the plan designed in the prior phases of the project life is put into action (PMBOK 2013).

**Agent,** refer to any third party acting on behalf of a bank or other principal whether pursuant to an agency agreement, service agreement, or other similar arrangement. (Michael and Paul, 2011)

**Agent banking;** is an agent that acts on the behalf of the bank, thus cannot operate on its own name (Christopher, 2010).

**Hello cash;** launched by Belcash Company to provide financial services to all Ethiopian through their mobile phones (Belcash. 2016).

**E-Banking Service,** E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels such as: ATM, online banking, mobile banking (Sammy, 2011)

## **1.10 Organization of the Paper**

The paper organized under five chapters. Chapter one covered background of the study, statement of the problem, research questions, specific and general objectives and significance of the study. Chapter Two discusses the review of relevant literatures and included prior research works on topic area. The third chapter explains the research design, sampling techniques and data analyze techniques. The fourth is about result and discussion and the last chapter presents summary of the finding, conclusion and recommendations.

## CHAPTER TWO

### LITERATURE REVIEW

This chapter presents relevant literature review and prior studies to support the objective of the study. Under this chapter, theoretical background on basic concepts, empirical reviews and conceptual framework of the study also presented.

#### **2.1 Theoretical Literature Review**

##### **2.1.1 Concept and Definition of Project and Project Management**

Project is a temporary endeavor undertaken to create a unique product, service, or result that has a definite beginning and end. It is considered as end when the project objective achieved. The project starts with the charter and end with closing (PMBOK, 2012).

According to PMI definition project are different from other ongoing operation in an organization because projects have a limited life of beginning and an end with defined scope and resource. it is performed by people who work together to create a unique product or service within an established time frame and within established budget to produce identifiable deliverables ( PMI, 2013). It is a complex, sequence, non routine, and one time effort controlled by time, budget, resources, and performance specifications design to meet customer needs

In contrast to non routine and one time effort of project, functional (operational) work is related with the ongoing or routine activates of the company business process (Richman, 2011).Its focuses are on operations and accomplishing the day to day activities of the company.

The above Project definitions can be summarized as it is a temporary endeavor to create a unique product, service or result, a sequence of unique, complex, and connected activities having one goal or purpose and that must be completed by a specific time, within budget, and according to specification and planned undertaking and onetime multitask job that clearly defined starting and ending dates, a specific scope of work to be performed, a budget, and a specified level of performance to be achieved.

### **2.1.2 Project Management**

Project management is the application of knowledge, skills, tools and techniques to project activities to meet project requirements and objectives (PMI, 2002). It includes; Identifying what is needed or to be achieved (requirements), Addressing needs, concerns, and expectations and Balancing competing constraints of scope, quality, schedule, budget, resource and risks. It helps to manage triangle of three project constraints, time, cost and scope (PMI, 2013). In addition, PMI, identified five project life cycles and these are; initiation, planning, execution or implementation, mentoring and controlling and finally closing phase.

Project management is planning, organizing, directing, and controlling of company resources for a relatively short-term objective that has been established to complete specific goals and objectives (PMBOK, 2013). Project management is a technique and tools performed by a people to monitor the work of project activates. It is a process that involves in initiation a new project, planning, identify project requirements, balancing constraints and measure performance.

### **2.1.3 Project Cycle/phases**

Project phase is a collection of logically related project activities that culminates in the completion of one or more deliverables. Process of planning and managing projects follows a logical, continuous cycle. Each phase of the project leads to the next (PMBOK, 2013).

Identify stage is the first and initial stage of the project cycle, includes a needs assessment process to determine the needs and problems in a community. Design phase includes the actual planning and design of a project. Implement stage refers to the implementation of the project, whether it is a single-year or multi-year implementation period. Evaluation of project results occurs at the end of a project and involves determining whether the project's goal and objectives were achieved. Monitoring occurs throughout all stages allowing for small adjustments in the project's planning, design, and implementation in order to ensure the project's success (Chitram, 2011)

According to project management institution (2013), standard project phases includes; Initiation, planning, implementation and closure.

1. Initiation phase,

At this stage the project objective opportunity or problem is identified. Feasibility study is conducted to investigate whether each option addresses the project objective and Resource base investigations are undertaken and alternative forms of projects are explored. Finally, suggested solution is determined and approved and the major deliverables and the participating work groups identified

## 2. Planning phase

At this phase, the project solution is further developed in much detail and the team identifies all the work to be done. The project tasks and resource requirements are identified along with specified strategy. It outlining activates, tasks, dependencies and time frames of the designed project.

## 3. Implementation phase

Project implementation is a phase in which the project vision and all the plans of the project become a reality and financial resources of the project are allocated. The project plan is put into action and the work of the project is performed. Large portion of the project budget is allocated in performing implementation process of the project. Many projects are failed during implementation phase of the project life cycle. Thus, Project implementation is a key and important part of project cycle. This study focused on factors influencing project implementation in the case of Lion International Bank S.C.

## 4. Closing phase

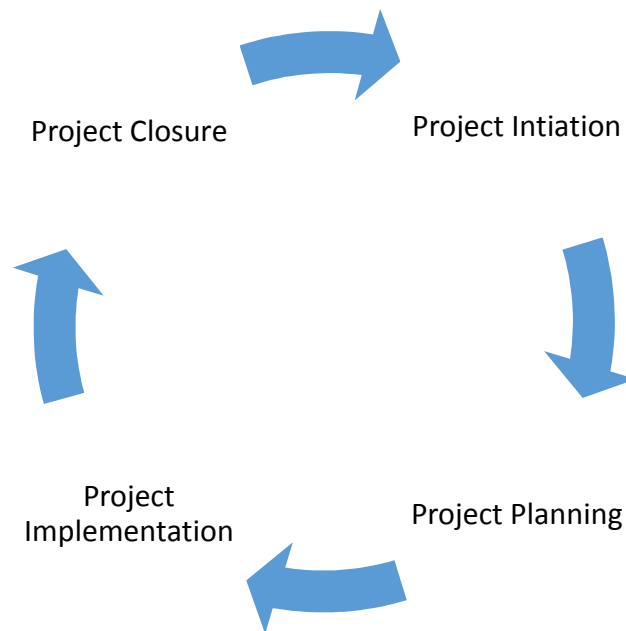
The final phase in the project cycle is project closing, finalizing all activates across all group, formally close the project

From the above perspective, the project cycle can be summarized as;

1. Identification - generation of the initial project idea and preliminary design
2. Preparation - detailed design of the project addressing technical and operational aspects
3. Appraisal - analysis of the project from technical, financial, economic, gender, social, institutional and environmental perspectives
4. Implementation & monitoring - execution of project activities, with on-going checks on progress and feedback

5. Evaluation - periodic review of the project with feedback for next project cycle and assessment of attainment of objective.

**Figure2.1.** The four phase of Project life cycle



Source: Westland (2006. 4)

#### **2.1.4 Project Implementation Steps**

Implementation refers to a cycle of steps taken to deliver activities, outputs, results and impact while managing finances. Project implementation consists of carrying out the activities with the aim of delivering the outputs and monitoring progress compared to the work plan. Project implementation steps involve in; setting up the project implementation, development of the work plan, and implementation of activities and updating the work plan (PMI, 2013).

The first step in Project implementation is setting up the project implementation include establish project team and steering committee project team should be finalized with a project manager and all potions with clear role and responsibilities identified. Next, Development of the work plan, it is the most important element in project implementation and serves to effectively organize the work of the team and for monitoring and reporting purposes. Third, Implementation of activities day to day and month to month implementation of a project involves the implementation of

activities and expenditure of budget and finally updating the work plan and allow the project team to make adjustments while keeping the overall project plan in view (IUCN, 2014).

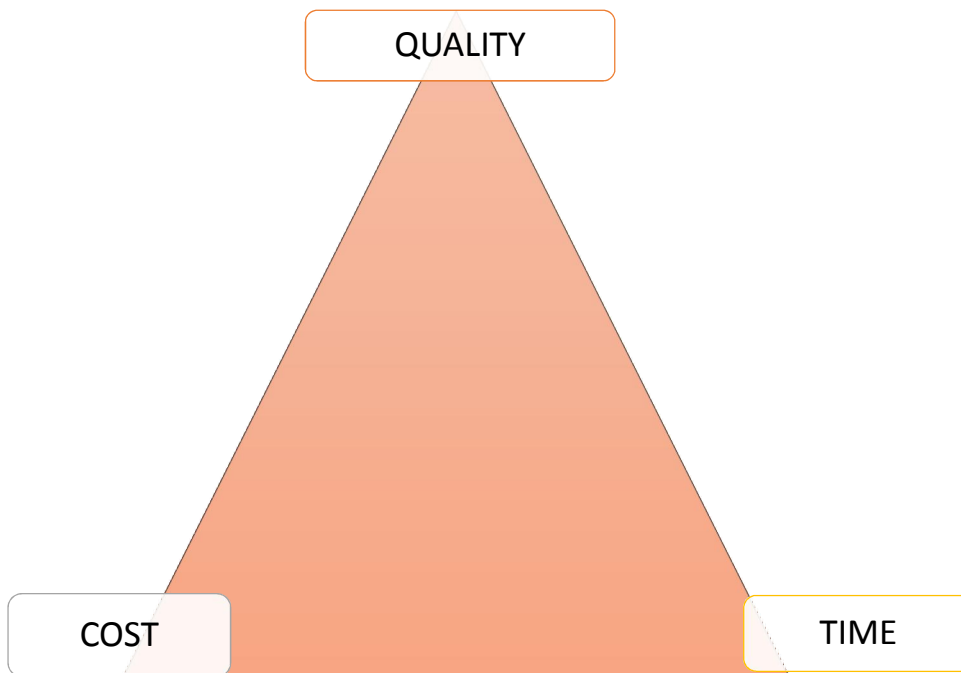
### 2.1.5 Project implementation activates

Project implementation activates include; Build Deliverables, monitor and control, perform time management, perform risk management, perform cost management, perform issue management, perform quality management, perform procurement management, perform change management, perform acceptance management and perform communication management(PMBOK,2013)

### 2.1.6 Indicators of project success and failure

Project success should be measured in terms of completing the project within the constraints of scope, time, cost, and quality, as approved between the project managers and senior management project management plan the document that describes how the project will be executed monitored, and controlled (PMBOK 2012). “The magic triangle of project management” of scope, time and budget are the three primary factors for successfully achieving the project (Litke&Kunow, 2004)

**Figure2.2:** Triangle of Project constraints



Source: Litke &Kunow (2004)

According to Wysocki (2014), identify the project constraint as; scope is the statement that defines the boundaries of the project, quality defined as the acceptable quality of the deliverable from the project, cost is the expected budget to accomplish the project and time of the project is the deadline date within which the project must be completed.

### **2.1.7 Project Implementation Performance**

Implement a project mean carry out tasks to achieve project objective and deliver results and outputs. Project implementation involves in various tasks and coordinates effort of different units and the way of project implemented can have a significant impact on whether success or not (Chitram, 2011).Project is really implemented exactly according to initial plan (PMI, 2008) “While each plan is being executed a series of management processes are undertaken to monitor and control the deliverables begin output by the project” (PMI, 2013). So that, effective management system is needed to be flexible to current needs and changed situations, is needed in order to effectively undertaking the propose project

Project implementation is one part of project phases and involves in putting plan into actions. It consists of the processes used to complete the work defined in the project plan and integrating people and resource to accomplish the project objective (PMBOK, 2013). “Project implementation consists of challenging processes in the project management plan Without effective implementation, no business project can succeed” (Hrebiniak,2005). Project implementation delay may lead to project not to be executing as planned and finally cause to projects failure (PM, 2014).

According to Buys (2015), delay and cost overrun are inherent part of most projects despite much acquired knowledge in project management. Therefore, identifying the reasons of delays and cost overrun in project and their mitigation process is needed to increase the project success. The author also identified as the main cause for delay and cost overrun in project could be as a result of scope change. Scope change in project implementation that were not identified in the original project plan, leading to pressure on the project schedule and budget. Scope change means additional activates that were not identified or included on the original project plan and has contributed to the need for additional work and this in turn lead to the schedule delay and excessive cost.

Bisk(2018), identified top ten factors which affecting project implementation and include, undefined goals, scope changes, inadequate skills for the project, lack of accountability, improper risk management, ambiguous contingency plan , poor communication, impossible deadline, lack of stakeholder engagement and resource deprivation.

Project implementation involves in coordinating people and resources and accomplishes the project requirements (PMBOK, 2013). The major factors from various variables that affect the implementation of the projects can be summarized in factors related to project planning, manager and project team competency, organization structure and various country regulations.

### **1. Project planning Related Factors**

Projects are not always successful and some projects do not meet the schedule; some projects are over budget and some others completely fail (Chitram, 2011). Overrun the project schedule and budget, and as a consequence fail to achieve the organization's financial and strategic objectives, often with sizable increases in costs and with substantial financial losses to the organization. This is due mainly to the failure to properly plan and apply the tools and techniques of modern project planning and scheduling (PMI, 2002).

Panning is primary phases and activities involves in determination of missions, goals and strategies to achieve these predetermined objectives. "Fail to plan is a plan to fail (Roberts C 2014). Planning is the key step in project management cycle and it has a great affect on how the whole life of the project has been conducted. Project planning includes documents and company polices that will be used for implementation process. Planning in general can best be described as the function of selecting the enterprise objectives and establishing the policies, procedures, and programs necessary for achieving them (PMBOK, 2013). It gives bases for implementation, monitoring and evaluation of activities. Planning is concerned with the future. Since, project implementation is conducted based on detail project plan, planning is of the project is a primary task of project management

Project planning involves in identifying and documenting of time, cost, task, quality and requirements which are needed to achieve the project objective. Thus, project planning directly influence of project success (PMBOK, 2013). Change is the primary causes for a project delay that leads to rework and increase the cost and time of the project (Saeed, 2009). According to project management institution guideline, projects are affecting by initial estimation of schedule

and budget. If a project is launched without having an accurate estimate it's bound to experience serious problems during the implementation phase. Having an appropriate planning of cost and budget are essential requirements of any projects. Project planning is a critical success factor for any project. If an effective plan is implemented at the beginning of a project can indicate the project's success. Poor planning has been adduced as a most frequent reason for project failure.

According to Philips (2012), major project planning focus areas include; Budgeting, deciding on the team structure, developing work breakdown structure, scheduling, time estimating, human resource, risk management, quality management and procurement management.

## **2. Project Manager Competency Related Factors**

PMI (2013) identifies project manager as "the person assigned by the performing organization to lead the team that is responsible for achieving the project objectives". The success of a project depends on human factors. Thus, project manager and team member competency have great effect on the success of project implementation. Project managers have different roles in Project and include that, plan, organize, coordinate, control and lead (Brown, 1998)

Project managers face many challenges during project implementation so that he should be capable in developing teamwork, motivation, technology understanding, competency in system design, competency in Planning and procurement and good communication skills are some desirable skills to achieve the project objective (Lockyer&Gordon, 1996). Project manager competency has a direct effect on project outcomes. Project management competency is important at this implementation phase to ensure the project is implemented as planned. Project manager should have the necessary competency to understand the process since project implementation involves several tasks and coordination effort of Project team members.

PMBOK (2013) identified that project manager should have skill in leadership, communication or interpersonal skill, conflict management, creative thinking and motivating the project team towards attainment of the project objective. Project manager support is the most important one throughout implementation process and are the major factors that affect project success and failure.

The success of the completion of the project is measured in the predetermined time, cost and performance requirements. The aim of the project manager is to achieve success in all the different aspects of the project, the manager of a typical project would consider the task well

done if the project is finished on time, according to its specified performance and within its budgeted cost. These three objectives; time, performance and cost are traditionally the basic parameters for measuring project success or failure (Lock, 2007).

### **3. Project Team Competency Related Factors**

Project team is a collection of individuals who perform project activities to achieve stated objective. The team may be composed of different groups with varying skills and characteristics to carry out the work of the project. Improving competencies, team member communication and motivated team can improve project performance (PMBOK, 2013). There are three project team stages. These are, acquire, develop and manage project team.

Acquiring the project team is the first activity in project development process. It is a process of obtaining the project team members to complete the proposed project. Acquiring project team involves decisions with the timing of assigning project team members, securing availability when needed and negotiation for the project team members. Since most of the project team members have other routine tasks; thus, the project manager should have negotiated with the functional or branch manager to secure the availabilities. Project team competency includes their creativity, innovation, problem solving and decision making affect the implementation process (Heerkens, 2002).

Project team development is a critical part in project, since the project success highly depends on human factors. It includes, making align their personal goals and project objective, developing a project team involves in improving competencies and effective team members interaction (Robert, 2014). Project development is all about training the project team members for specialized skills to equip them with required skills to achieve their duties in the project implementation. Project team competency includes, providing training and coaching the team to the site implementation.

According to PMBOK (2013), Project team competency in project implementation includes having the right people with the right skills and at the right time. It also includes that the project staff knows what needs to be done, when and how and motivations to take ownership in the project. There is nothing more important to the success of a project than people who make up the

project team. Managing a project team, involve in giving regular feedback and design an effective evaluation system to increase to increase their performance.

#### **4. Legal and Regulatory Framework Related Factors**

Proclamations and regulations might be major factors when projects introduced at the first time as the case of Hallo cash in LIB. Banks are subject to regulatory laws and directives issued by the National Bank of Ethiopia when introducing implementing a new project. Bank and other financial institutions are public interest entities which should be subjected to different commercial codes (World Bank, 2007). Since, National Bank of Ethiopia is Banks supervisor and the implementation of Agent banking should be approved under directives number FIS /01/2012 and Agent banking regulatory framework in 2013 (NBE, 2013).

Thus, Lack of suitable legal and regulatory framework for the Electronic banking system in Ethiopian can affect the project implementation. Mobile and agency banking services shall be approved only by Ethiopian National Bank Agent banking legal framework and within Ethiopian geographic boundary. Banks can provide mobile banking services through their agents as specified in the directives. It includes, perform cash in and cash out services, transfer funds between different parties, perform various payment services for different organizations(FIS/01/2012) and the directive also specifies that were financial institutions perform Agent banking services through agents;

1. the financial institution/principal shall be fully responsible and liable for all actions and omissions of its agents and this responsibility shall extend to actions of the agents
2. all transactions involving deposit, payment, withdrawal or transfer of cash from or to an account shall be made in a real time basis and financial institutions shall ensure that agents are able to carry out same,
3. agents shall not under any circumstance accept funds from customers in excess of their prepaid balance with banks,
4. banks shall immediately debit or credit agents or customers' accounts upon conduct of any transaction that necessitates decrease or increase the balance of agent or customer and,

5. financial institutions shall automatically debit or credit the agents□ or customers□ account upon conduct of any transaction that necessitates reduction or increase of the account balance of the agent or customer and
6. A bank shall have a mechanism to uniquely identify each of its agents.

### **5. Organization Structure Related Factors**

Organization structures include different organizational departments, workers, and other stakeholders in the organization. According to Aosa (1992), strategy used by an organization is highly influenced by the structure of the organization. it include the how polices and objective are established and how resources are allocated, the how the project team role and responsibility clearly specified, communication flows and whether the organization structure allowed timely and quality decision making.

An organization must be considered its structure and its decision flow processes. It shows that, accountabilities so the organization can achieve its goals and objectives and can be defined as a direction top managements job. Decision-flow processes, however, are the vehicles organization use to integrate results into coherent patterns for developing, implanting and controlling decision-making. Organization structure includes others top management support to provide the necessary resource and material for the project success. During the project implementation there should be a good communication with top management and other concerned parties (German et. al.2012). Organization culture makes this situation even more challenging and can make the whole implementation a disaster (Rad, 2002)

Communication means an exchange of information among two or more parties. It involve in, exchange of information, ideas and directions. It is an important project implementation activities, since miscommunication among the stakeholders leads to project delay and failure. It will take place during all phases of the project. Communication is the most important factor in project implementation process.

Bamberger (2009) stated that, each project should find the most appropriate way to reach effective communication and project objective. communicating with employees concerning issues related to the project implementation is frequently delayed until the changes have already crystallized (Gerry, 2005). Clear, accurate and timely information is crucial to any

project success. To have effective information flow in the project implementation, communication management process is needed. Communication management process is a method by which formal message are identified, created, review and communicated within a project. Project manager should always ensure that, appropriate information at the right time distribute to project stakeholders. According to the following points should be considered (PMP, 2012).

PMI (2013), defines communication activates in Project implementation and includes; Regular information flow of communications within and outside the project. Regularly keeping the target parties informed important delivery and achievement of the project. Use appropriate communication system for each parties according to their interest and capabilities. Feedback systems include set up and make use of regular feedback to keep the target audience and check that their expectations are being met and finally regular evaluation conducted. Under this, communication performance through feedback and adjust and inform the success and the problems that affect the progress of the project and Prepare for closure; it is the process of showing how the project ends and going during its life time

### **2.1.8 Definition and Concept of Agent and Agent banking**

The revolution of information technology has influenced almost every facet of life, among them is the banking Sector. The introduction of electronic banking has revolutionized and redefined the way banks were operating. Technology is now considered as the main contribution for the organizations' success and their core Competencies (Sammy, 2011)

Financial inclusion remains a key pillar in a formidable economic development and financial growth of a people. The main reason for this is the promise which financial inclusion holds in addressing global poverty, income inequality, under development and welfare. This is what inspired introduction of agency banking non convectional banking transactions offered through alternative business channels have actually overtaken the transactions at the traditional banking halls. The development and utilization of alternative delivery channel on financial services is the consequence of competitive environment in the financial service market (Daniel, 1999).

Agent means an individual involved in a marketable activity and has been contracted by a financial institution to provide the services of the financial institution on its behalf in a manner stated in these directives (NBE, 2012).

According to Bank Negara Malaysia (2015), Agent banking defined as the provision of financial services through agents or third party intermediaries on behalf of the financial institutions. It provides financial services to the unbanked population through engaged agents under a valid agency agreement, rather than a teller or cashier.

Agent banks provide different banking functions such as deposit and withdrawals, loans disbursement and repayment, salary payments, pension payouts, funds transfer and mini statements issuance through shared infrastructures. It is the owner of an outlet who conducts banking transactions on behalf of a bank. In addition, the agents helps the banks in reaching out to new customers through account opening, credit and debit card applications and Cheque book request (Central Bank of Kenya, 2013). it is the provision of financial services to customers by a third party (agent) on behalf of a licensed deposit taking financial institution and/or mobile money operator or principal(Central Bank of Nigeria, 2013).

According to Wameyo (2012), describe agent banking as, it is one of electronic technology based systems that provide financial services to the customers and bring fundamental changes in how companies interact with customers. Agent banking will provide banking services to the bank customers through the engaged agents under a valid agency agreement, rather than a teller or cashier. It is designed to do a number of banking function of the bank and operated by using personal phone.

Agent banking is one of a mobile banking project and non-banking financial industry that allows customer to access limited banking services electronically through bank agents and mobile device including mini markets, supermarkets, grocery store, pharmacies, and gas station. Also, agent banking provides most of operations that are usually function through bank like, Withdrawal and deposit of cash, transfer funds, bill payment and to buy mobile cards and to obtain advices (Abdulkadir ,2015).

Mobile banking defined as the use of a mobile device to deliver banking to deliver banking service to their customers. It helps to perform banking activities which primarily consists of opening and maintaining mobile regular accounts and accepting deposits; furthermore, it includes performing fund transfer or cash in and cash out services using mobile devices (NBE, 2012).

However, projects face different challenges at implementation phase of project stages. PMI (2008), most project fails at implementation stage due to lack of effectively handle project implementation activities. Thus, understanding the factors that affect implementation of the project and ensuring that have solutions to them and increase the success of the desired project.

## **2.2 Empirical Literature Review**

Different related studies are conducted by various researchers in different part of the world. However, few studies have been conducted in Ethiopia on the Agent Banking project Implementation since Agent banking project is the recent phenomena for the country and the project is new area of interest to the researcher.

The study conducted by Edwin (2015), on factors influencing implementation of project, the aim of the study was to establish factors influencing the implementation of project management process and the finding of the study stated that the main factors influencing Project implementation was lack of trained and qualified staff and project manager influences are among the major factors identified under this study.

Bwengi (2012), the research focuses on challenges facing the implementation of Agent Banking strategy in Commercial Banks in Kenya and revealed that lack of well communication about the project before implementation begins and lack of skilled man power are major challenges in the Agent banking strategy implementation.

On the other hand other study identified factors related to Project implementation such as; poor planning, undefined contract, variation of project scope and design, inexperienced management, political pressure, ineffective change control and unrealistic deadline (Wysocki, 2013). According to Umulisa and Noor (2017), on "Assessment of factors affecting implementation of ICT projects in Rwanda" and study found that, that team and manager competency, communication, organization culture and top management support as major problems of Projects Implementation.

Christine (2013), the study objective was to investigate factors affecting successful implementation of projects and explained that project implementation was influenced by several factors key among them lack of availability of financial resources until the end of the project, lake of effective organization structure and lake of qualified staffs. The study by Elonen & Artto

(2003), identify main challenges of implementation projects and these are competencies', unclear roles and responsibilities, inadequate information and inadequate management support.

In the study conducted by Enas (2017), An assessment of the causes of cost overrun and schedule delay on an It project in NBE application virtualization project and identified major causes of schedule delay include poor schedule management, project complexity, additional work, scope change, design related mistakes and delayed decision making process. The study also identified the major causes of cost overrun as poor cost management, complexity of the project, new technology being involved, change in project scope, additional work and rework, incomplete requirements and design.

Daniel (2013) revealed that, that the main challenges on implementation of project are lack of effective exchange of information among stakeholders, within and across project teams and conclude that lack of clear and adequate communication planning can negatively impact on the project.

The finding of Garedachew (2017), on the opportunities and challenges of E-banking in Ethiopia, identifies the main challenge and opportunities of Implementation of E banking system is lack of legal and regulatory framework for the system. The development of legal and regulation frameworks on the electronic banking system within the country indicated in various studies. Legal frameworks and government supports are major significant factors to be considered in the study of (G.A, 2014).

From the studies above, it can be understood that the projects faced various factors at implementation phases and considered as a complex activates for many organizations. Thus identifying its challenge is essential to come up with the solutions. A project is generally considered to be successfully implemented if it comes on schedule , on budget, achieves basically all the goals originally set for it, and is accepted and used by the clients for whom the project intended. Project also considered to be successful if it produces a valuable product which can be operated beneficially for some time after the completion of the project to repay the investment in it (Frimponga, Oluwoyeb & Crawfordc, 2003).

### **2.3 Conceptual Framework**

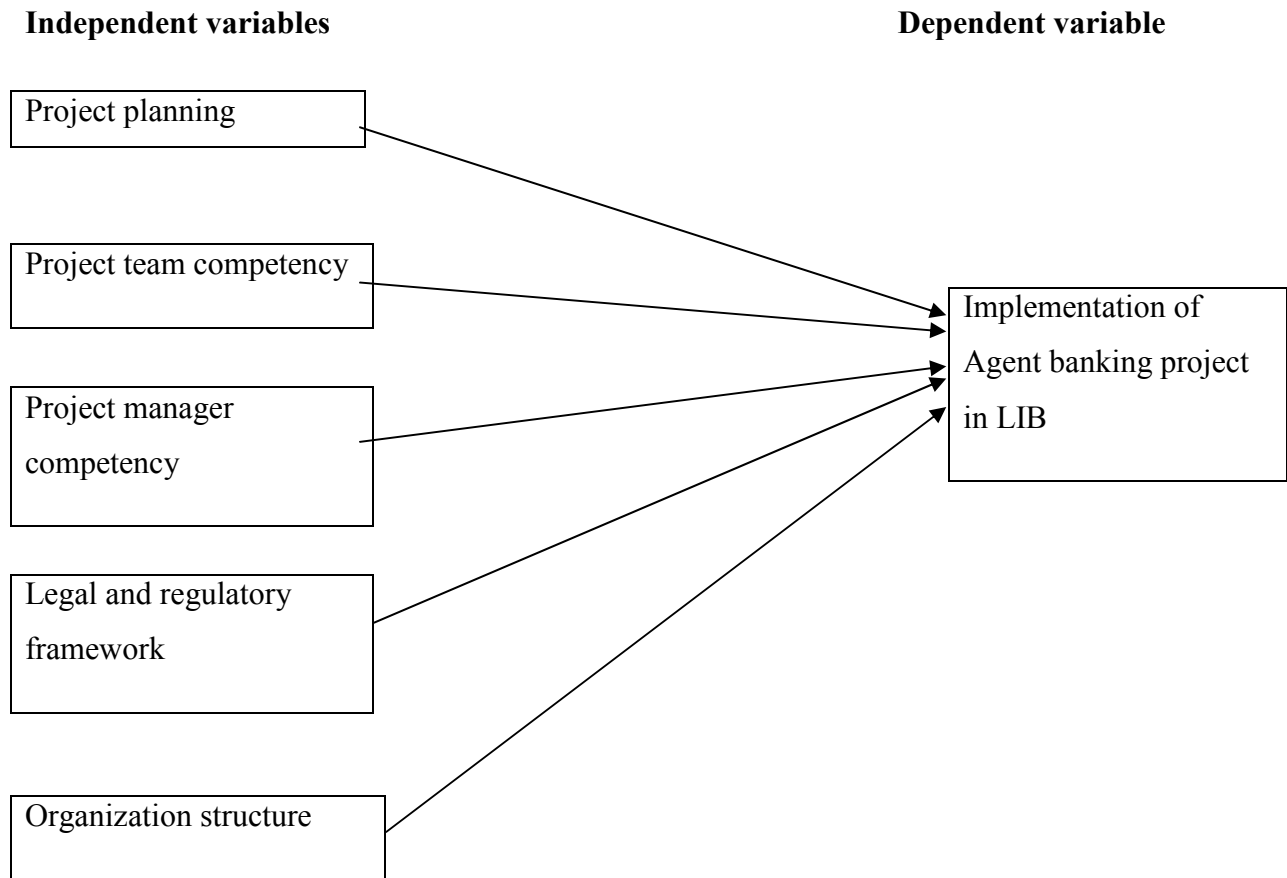
The main objective of this research was to assess factors affecting Agent Banking project implementation in Lion International Bank S.C. From the above literatures and preliminary

dissection with the Hello cash project team members, factors highly related to project implementation of Agent Banking and that are considered as the main independent variables are; project team competency, project manager competency, project planning, legal and regulation framework and organization structure are project independent variables. Agent banking project implementation is dependent variable.

Different literature tried to confirm that project planning aims to examine the initial estimation of schedule, budget, task and quality of the project. Whereas, project team aims to acquire or obtain competent team member which strives to the success of a given project supported by timely training and effective evaluation system. The review tried to cover the competency of the project manager as well in planning, organizing, coordinating, controlling and leading a project. On the other side, organizational structure has also an effect on the successful implementation of a project in a way the decision process flows, support of top management, availability of clear, accurate and timely information to team members and concerned parties. Moreover, legal and regulatory frameworks are tried to be addressed in the literature.

As indicated above, the Project implementation success then can be measured by its completion within a stated time, on budget and within client acceptance quality. The framework is presented below;

**Figure3.3: Conceptual Framework**



Source: PMBOK (2013 and PM2 model) and customized by a researcher.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

This chapter presents the research methodology used in this study and the detailed overview of how the study conducted. This part includes the research design, target population, sampling techniques, data collection process, method of analysis and ethical consideration.

#### **3.1 Area of the Study**

The study population for this research is the Hello cash project team members who are responsible for the project development and implementation for the bank. Though, the Head quarter of LIB is the center for project initiation and implementation strategy, the project teams are selected from different departments and branches. However, the Agent banking solution implementation was carried out at the head office level and the user acceptance and pilot test was done at selected branches. Thus, the research under the title of an assessment factors affecting Agent banking implementation was conducted at the Head quarter of Lion International Bank of S.C specifically at Yeka branch which is found in Addis Ababa city around 22 under Yeka sub city

#### **3.2 Research Approach**

The study employed both qualitative and quantitative methods to provide deep understanding about the problem. In order to accomplish research objective and gather accurate data that could not be obtained by adopting a single method, mixed research approach is more appropriate. The quantitative method was conducted through questionnaire and the qualitative data through semi structure interview.

#### **3.3 Research Design**

According to Zikmund (2003), the research design described as “a master plan that specifies the methods and procedures for collecting and analyzing needed information”. In order to get detail description and relevant information about factors affecting Agent Banking project implementation in Lion International Bank S.C, the study employed descriptive research design. Descriptive research design is a systematic inquiry which concern describes phenomena by

asking particular individual or group about their perception and attitude to obtain relevant information of the event (Kothari, 2004). The design helps to provide richer understanding about the event under the stud. Furthermore, descriptive research design allows the use different data collection techniques. The approach of the study in terms of design was both qualitative and quantitative methods to explore more information about factors affecting Agent banking project implementation and improve the finding of the research by analyzing how of the phenomena that exists which is concern of the study.

### **3.4 Target Population and Sampling methods**

The population for this study is 30 employees of Lion Bank project team members. For the purpose of the study, census and purposive sampling method was employed. Since, it is manageable to assess the whole population of the study, census was used to collect the data from this project team members. However, the project manager and three team leaders were addressed with Semi structured interview as they had key role in the implementation process using purposive sampling technique. “Purposive sampling, Judgmental or selective is a non probability sampling technique in which researcher used his or her own judgment to select members of population to participate study based on objective of the study” (William, 2006).

### **3.5 Types and source of Data**

The data for the study were collected from both primary and secondary source to get in depth information about the factors affecting project implementation. The primary data were collected from Hello Cash project team members through open and closed ended questionnaire and semi structured interview. Secondary data were gathered from books, previous studies, articles, bank web site and different related documents.

### **3.6 Data collection tools/techniques**

Different data collection instruments employed to get detail explanation about the factors affecting Agent banking project implementation. Questionnaire, interview and document review were conducted. Hence, this study used these mixed methods to explore more information about the topic.

## **Questionnaire/survey**

The primary data were collected through open and closed ended self administered questionnaire. A questionnaire allows the researcher to collect data with low cost and it is free from the bias of the interviewer. Furthermore, self administering questionnaires increase the reliability of measurements and avoid variations (Kothari, 2004).The questionnaires included both open and closed ended questions and prepared for 30 Hello cash project team of LIB.

The questionnaire has two sections; the first part deals with background information of the participants such as gender, marital status, age, working experience and level of education. The other part presents the main area of the study and those factors that affect implementation of Agent banking. Closed ended questions were organized in the form of five point Likert scale rating model. Likert scale is a rating scale and best used to measure and evaluate respondent experience on a specific product or service. It gives a deeper insight into what the respondents thinking and how they feel (Sorre, 2010). In this study, an agreement scale questions were formulated in order to rate on a scale that ranges from a strongly disagree to strongly agree.

## **Interviews**

To gather qualitative information on factors affecting Agent banking project implementation, 12 semistructured interview questions were developed for key managerial staffs that are involved in the project implementation processes and comprised the Hello cash project manager and three project team leaders. The researcher used interview schedules together relevant and additional information and crosscheck the reliability of result collected through the questionnaire.

## **Document Review**

Different documents were reviewed based on the general and specific objectives of the study. The secondary data gathered from previous studies, books, articles, bank web site and different related documents.

### **3.7 Data Collection Procedures**

The researcher used three steps for collecting the research data. The first step was document review and preliminary discussions with Hello cash project team members to identify the problem and to get relevant information on factors affecting Agent banking project

implementation. Second, the research questions and objectives were formulated. Third, different data gathering tools were developed. As stated above section, self administration questionnaires and interviews were conducted to the Bank Hello cash project team members.

### **3.8 Method of Data Analysis and Presentation**

Both quantitative and qualitative methods were used to analyze and interpret the collected data. As per collection of questionnaire result, the collected data were analyzed by using descriptive statistics. The data from the closed ended questions were coded and entered into computer software of statistical package for social sciences (SPSS, version 20). Descriptive statistics of frequency, percentage, means and standard deviation as well as tables and figures employed to present analyzed data.

### **3.9 Validity and Reliability**

Validity and Reliability is the most important consideration in conducting one research to assure the quality of research results and for drawing valid conclusion. Reliability refers to the extent to which the methods used for data collection gives consistent findings (Mark, Philip and Adrian, 2009). It is concerned with the consistency or stability of the score obtained from a measure or assessment over time and across settings or conditions (Marczyk et al, 2005). Reliability also expressed as correlation coefficients that state the relationship of two sets of variables (Marczyk et al, 2005).one of the most commonly used scales of reliability is internal consistency. Internal consistency indicates to the degree to which the items that make up the scales are all measure the same underlying attributes (Pallent, 2005).

The most commonly used statistics to measure internal consistency is Cronbach Alpha. It is a test reliability techniques that requires only a singly test administration to provide a unique estimate of the reliability for a given test (Josepha and Rosemary, 2003). So that, Cronbach Alpha test was conducted for each Agreement Liker scale questions using SPSS software to check for the internal consistency of the scales. The research questionnaire includes items that affect project implementation such as Project Planning, Project Team Competency, Project Manager Competency, Legal and Regulatory Frameworks and Organization Structure. Reliability test was conducted for these elements and Cronbach Alpha test scored as follow;

**Table 3.1 Reliability Statistics**

Variables	Cronbach's Alpha	No of Items
Project Planning	.711	6
Project Team Competency	.719	8
Project Manager Competency	.673	5
Legal And Regulatory Framework	.710	3
Organization Structure	.670	7
Implementation Performance	.784	6

Higher alpha coefficients indicate higher scale reliability. Scales with 0.60 Alpha coefficients and above considered as statistically acceptable (George&Mallery, 2003). In addition to this, Scales with a Cronbach's alpha between 0.70 and 0.80 considered having good reliability, an alpha between 0.60 and 0.70 indicates a fair reliability and when the Cronbach's alpha is below 0.60, and the scale has poor reliability (Zikmund et al., 2009). Thus, scores presented in table 3.1 indicates good internal consistency among the items and considered to have good and faire reliability.

Whereas, Validity refers to the degree to which a test measures what it intended to measure (Zikmund, Babin, Carr &Griffin, 2009). Validity is the degree to which results obtained from the analysis actually represent the phenomena under the study and seeks to answer the following question "Does the instrument or measurement approach measure what it is supposed to measure?"(Marczyk et al, 2005). Thus, the researcher used both primary and secondary data sources and gathered through different data collection techniques such as open and closed ended questionnaire and semi structured interview. Furthermore, the researcher adopted a five point likert scale questioner and Pre-test on the questionnaire was conducted to check the questions were understandable and clear enough for the respondents.

### **3.10 Ethical Issue of the Research**

While conducting this study, ethical issues were considered along with each step of the research. The data collection process was conducted with high due care to increase the data reliability and validity. The researcher first asked for the consent of the respondents before the survey or the interview was conducted and explained the objective of the study. The researcher further notified the participants that their anonymity would be kept and assured that the information they provide is confidential and used for academic purposes only.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

This chapter presents analysis of the data on the assessment of factors affecting Agent banking project implementation in Lion International Bank S.C. The chapter has two main sections. The first section contains the background and general information of the respondents and the second section presents the analysis and interpretation of the findings obtained from the respondents using open and close ended questioners and interview. The analysis was conducted using SPSS software version 20.

To collect the data, 30 questionnaires were prepared and distributed to Hello Cash project team members and total 30 (100%) questionnaires were filled and collected. Descriptive statistical analysis was used to present and interpret the data collected through Questionnaires on factors affecting Agent banking project implementation. Semi structured interview was conducted with the project manager and the three Hello cash project team leaders to get in depth knowledge about the topic area. The data obtained through interview were presented together with the quantitative to triangulate the result.

#### **4.1 Demographic Data**

This section presents general background of the respondents and their demographic information. The information used for this study were gender, age, marital status, educational status, service years and job position

*Table 4.1 background and general information out of 30 respondents*

No.	Item	Categories	Frequency	Percentage
1	<b>Gender</b>	Male	26	0.87
		Female	4	0.13
2	<b>Age group</b>	Under 25	3	0.1
		25-35	22	0.73
		36-45	5	0.17
		45-55	-	-
		Above 55	-	-
3	<b>Educational Level</b>	Diploma	-	-
		Degree	25	0.83
		Masters and Above	5	0.17
4	<b>Service years in LIB</b>	Less than three years	-	-
		3 to 5 years	22	0.73
		6 to 10 years	8	0.27
		More than 10 years	-	-
5	<b>Position in the Agent banking project implementation</b>	Alternative channel banking officer	20	0.67
		Project manager	1	0.03
		Customer service officer	6	0.2
		Team Leader	3	0.1

#### **4.1.1 Gender of the respondents**

As shown in the above table 4.1 out of 30 respondents, 87% were Male and 13% were Female. This indicated that the majority of the Hello Cash project team members were Male.

#### **4.1.2 The Age group of respondents**

The data shows that large number of the respondents falls within the range of Age 25-35 which constitutes 73% of the population, while 17% respondents were aged between 36 and 45, 10% were under 25 years old. From this information, majority of the respondent were young.

#### **4.1.3 Educational Level of the respondents**

Regarding the academic qualification of the respondents, 83% were First Degree holders and 17% respondents were Masters and above. According to the data, it implies that the project team members were fairly educated.

#### **4.1.4 Work experience of the respondents**

Concerning respondents' years of experience in the bank, 73% of them have 3 to 5 years of experience while 27% of the respondents have 5 to 10 years of experience. From the analysis, one can draw that most of the staff had experience and considered to have the needed information to address the objective of the study.

#### **4.1.5 Position in project implementation**

Based on the data collected from the questionnaire, Agent banking project team members were organized from different positions of the bank. Among 30 project team members, around 67% were alternative channel banking officers, 20% were customer service officers while the rest 10% were team leaders and project manager. From these, it can be inferred that the project team members can provide valuable information for the objective of the study considering the multi-disciplinary input they can provide to the project.

#### **4.1.6 Factors Affecting Agent Banking Project Implementation**

This section includes variables that are selected to investigate factors affecting project implementation of the LIB. As indicated by Kerzner(2009), the three major variables that affect the effective implementation of projects are; project manager, project team and organization structure. Furthermore based on other literature reviews and pre discussion with LIB project team, project Planning and Legal and a regulatory framework are other factor. Hello Cash Project team members (30 respondents) were asked through Likert scale questionnaire items and their agreements are presented as follow;

#### 4.1.7 Project Planning Related Factors

Table 4.2 Factors related to project planning

Items	Level of Agreement					Mean	Std. division
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
1. Project scope was clearly defined	12	16	2	-	-	1.67	0.606
	40%	53.3%	6.7%	-	-		
2. Project duration and budget were clearly estimated	11	12	5	2	-	1.93	0.907
	36.7%	40%	16.7%	6.7%	-		
3. Estimated budget was enough to complete the project	8	11	4	7	-	2.33	1.124
	26.7%	36.7%	13.3%	23.3%	-		
4. Estimated time was enough to complete the project implementation	-	14	5	10	1	2.93	0.980
	-	46.7%	16.7%	33.3%	3.3%		
5. There was effective scope management plan	8	11	4	7	-	2.33	1.124
	26.7%	36.7%	13.3%	23.3%	-		
6. Project team was involved in project planning process	8	15	2	4	1	1.97	0.718
	26.7%	50%	6.7%	13.3%	3.3%		

Based on the above table 4.2 item number1, team members were asked whether project scope was clearly identified before project implementation started and majority of them; which accounts 53.3% of the respondents disagreed and 40% of the respondents were strongly disagreed while 6.7% of respondents were neutral. The mean value score is 1.67. Based on the

above analysis and interview result conducted with project and team leaders project scope was not clearly defined before the implementation phases started since the project concept was new for the organization, identifying the project scope at the early stage was difficult task.

According to project team member's response on item number 2, project duration and budget were clearly estimated, 40% of the respondents disagree, 36.7% strongly disagree, 16.7% neutral and the remaining 6.67% of respondents were agreed with the idea. From this analysis, majority of the respondents disagreed with the statement and the computed mean 1.93 also supports the analysis. The result shows that the project duration and budget was not clearly estimated. However, PME (2014) advocated that since projects are affected by initial estimation of schedule and budget having an appropriate planning of cost and budget are essential requirements of any projects.

The result of the study on item number 3, the respondents also asked if estimated budget was enough to complete the project. Thus, 26.7% of them were strongly disagreed, 36.7% disagree, 13.3% were neutral and 23.3% were agreed with item. The item has a mean value 2.33. Majority of responses of the respondents disagree with statement. From the analysis and mean result show that, the estimated budget was not enough to complete the project and the collected interview results also supported the result.

Regarding item number 4, majority of respondents 46.7% disagree with the statement of the estimated time was enough to complete the project, 16.7% were neutral, 33.3% agree with statement and 3.3 % of the respondent were strongly disagree. The computed mean scored 2.93. This implies that, the estimated time was not enough to conduct the project implementation process. The interview conducted with the project manager and team leaders indicated that, identifying the requirements or dependencies at early stage was difficult as a result estimate the total budget and the duration of the project become difficult task. Since majority of the task accomplished at this stage, large portion of the project budget should be allocated in performing implementation process of the project (PMI, 2013).

The team member also asked if effective scope management plan developed during implementation process project and large number of respondents 36.7% disagreed and 26.7% were strongly disagreed with the statement. On the other hand 13.3 % were neutral about the statement and 23.3% were agreed on the statement. The computed mean value is 2.33. The mean

and the above analysis indicated that effective scope management was not developed during project implementation process. Both Project manager and team leaders agreed with statement that effective scope management plan was not developed during the project implementation process. This analysis contradicted the idea of PMI that effective change management plan is needed to minimize scope change and cost overrun.

Based on the above table 4.2 item number6, the project team members were asked whether the project team involved in project planning process or not and 26.7% strongly disagree, 50%disagreed with the statement. The remaining, 6.7%neutral about it, 13.3% agreed and 3.3% strongly agreed with the statement of project planning was involved in the planning process. The computed mean value is1.97. Based on the above analysis and interview result conducted with project and team leaders, project team members were not involved in planning process. From the data collected from the interview, only project manager and top management body of the bank involved in the project planning process.

From literature reviews, it has been understood that Project planning directly influence of project success because of Projects has a limited life of beginning and end with defined scope and resource. Some projects do not meet the schedule and some projects are over or under budget due mainly to the failure to properly plan and apply the tools and techniques of modern project planning (PMBOK, 2013).

The project team members should identify all the requirements in the project so that the scope of the project is clearly defined and these also help to make a good budget and schedule for the project. However in this study, overall project planning was poorly executed and Realistic project duration and budget were not assigned for the project. From the interview conducted with Project manager and project team leaders, the project idea was new and knows little about the product until actual project work started. Consequently, the project had encountered lot of difficulty related to project scope, time and cost changes. According to Robert (2014), planning is one of key factors that affect the success of any project “fail to plan is a plan to fail”.

#### 4.1.8 Project Team Competency Related Factors

Table 4.3 Factors related to Project Team competency

Items	Level of Agreement					Mean	Std. division
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
7. Project team members had prior experience	8	18	-	4	-	2	0.910
	26.7%	60%	-	13.3%	-		
8. Project team members were selected based on their qualification and experience	12	16	2	-	-	1.67	0.606
	40%	53.3%	6.7%	-	-		
9. There was an effective and timely training for the team members	9	13	3	3	2	1.80	0.610
	30%	43.3%	10%	10%	6.67%		
10. Roles and responsibilities of project team members were clearly communicated	12	16	2	-	-	1.67	0.606
	40%	53.3%	6.7%	-	-		
11. There was high support from the project manager	-	7	5	11	7	3.60	1.102
	-	23.3%	16.7%	36.7%	23.3%		

12. The performance of Project team member was regularly evaluated	-	4	-	15	11	4.23	0.679
	-	13.3%		50%	36.7%		
13. Project team members devoted their full time only for the project	13	13	2	2	-	1.63	0.615
	43.3%	43.3%	6.7%	6.7%	-		
14. project team members were available until the end of project implementation	9	19	2	-	-	1.77	0.568
	30%	63.3%	6.7%	-	-		

According to the above table, for the question of Project team members had prior experience in project implementation, majority of the respondents were disagreed which accounted for 60% of the population, 26% of the respondents strongly disagreed and 13.3% of them agreed. The mean value for this item score 2 and which supports that the project team members had no prior experience in project implementation. It has been also found from the interview result that the project team members were selected arbitrarily from branches and they had no prior experience in other related project works.

In related question number 8, most of respondents 53.3% were disagreed with the statement of project team members selected based on their qualification and experiences in project implementation and 40 % of respondents also strongly disagreed while 6.7% were neutral about the statement. The mean result shows 1.67. This indicates, project team members were not selected based on their qualification and experience.

In addition to these, the project teams were asked to express their level of agreement whether effective and timely training was available for them. The study result shows that, 30% of the respondents were strongly disagreed and 43.3% of the respondents were under the level of disagreement. However, 10% respondents agreed with the statement, 3% strongly agreed and 6.67% were neutral. The question has a mean value 2. This indicates that the organization did not

provide effective and timely training for team members. However, the above three analysis not supported by PMBOK (2013), since, that project team members should possess sufficient technical knowledge and skill to perform their jobs.

According to question 10, most of the respondents 53.3% disagreed with the statement: roles and responsibilities of project team members were clearly communicated and 40% strongly disagreed, while the rest of the population, 6.7% of them were neutral. The computed mean value is 1.67 also indicates that roles and responsibilities of the team members were not clearly communicated. For the item number 11, the respondents were also asked if they received high support from the project manager, 23.3% disagreed and 16.7% were neutral. However majority of them, which is 36.7% of the respondents agreed with the statement and 23.3% also strongly agreed. The mean value scored 3.60. This result indicated that there was high support and regular meeting with the project manager. This result is supported by German et.al (2012), during the project implementation there should be a good project manager support.

For the question number 12, 13.3% of the respondents were disagreed while 50% agreed and 36.7% strongly agreed with the statement: The team members' performance was regularly evaluated. The computed mean value is 4.23. From this analysis majority of respondent agreed with the statement of the team member performance was regularly evaluated. This finding is supported by Lutchman (2011) as well, Managing a project team involve in giving regular feedback and design an effective evaluation system to increase to their performance. However, from the interview result, it was observed that even if the performance of project team member was regularly evaluated, there was a failure in identifying the team skills and the evaluation process was left on the paper.

The team members also asked if the project team members devoted their full time only for the project implementation process and majority respondents 43.3% were disagreed with the statement, 43.3% strongly disagree. However, 6.7% neutral about it and 6.7% of respondents agree with the statement. The computed mean scored 1.63. The analysis and the mean value indicated that project team members were not spent their full time for only project implementation process. The interview held with the project manager and team leaders, most of project members were temporarily organized from branches and assigned by multiple responsibilities.

Generally, the above table 4.3 includes results and analysis of factors related to project team competency. As indicated by Bisk (2018), since project is a unique in nature, it requires skilled project team members and by identifying the needed competencies to complete the project and by assessing the availability worker skills the project manager will recommend training or hiring additional staff in order to fill the gap among project team members.

The assessment information gathered through interview with project manager and project team leaders revealed that, majority of the project team members were selected from branches based on their availability without assessing their qualification and experiences in project implementation. The interview result indicated that, the process of project team organization was undertaken by other top management body. Since, project activities were not clearly estimated at planning stage, formulating clear job description for each team member was also difficult task. Duplication role was encountered in implementation process because of this training the staff for special skill was not conducted.

#### 4.1.9 Project Manager Competency Related Factors

Table 4.4 Factors related to Project Manager Competency

Items	Level of Agreement					Mean	Std. division
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
15. Project manager had the needed qualifications and experience to manage the project implementation	-	3	6	14	7	3.83	0.913
	-	10%	20%	46.7%	23.3%		
16. The project manager was independent in managing the project implementation	5	13	9	3		2.33	0.884
	16.7%	43.3%	30%	10%			

17. Project manager was dedicated his/her full time in only managing project implementation			4	14	12	4.27	0.691
			13.3%	46.7%	40%		
18. Project manager had regular meeting with the team members		3	6	15	6	3.80	0.887
		10%	20%	50%	20%		
19. Project manager had key interpersonal skills for managing project implementation		3	3	7	17	4.27	1.015
		10%	10%	23.3%	56.7%		

From the above table, item number 15, 46.7% of the respondents agreed and 23.3% strongly agreed with the statement: Project manager had the needed qualifications and experience to manage the project implementation. Furthermore, 10% of the respondents disagreed and 20% of them were neutral. The mean scored 3.83. Based on the above analysis and the mean value, the project manager had the needed qualification and experiences to manage the project implementation.

As indicated by Brown (1998), the finding is highly supported by the statement: the success of a project depends on human factors. Thus, project manager and team member competency have great effect on the success of project implementation. From the interview result and researcher observation, the organization has a separate project office but only comprised a few permanent project team members: project manager, project team leaders and planning officer. Other was temporal team members organized from branches for the aim of achieving the project objective and when the project ends they return to their routine activities.

Regarding the question if the project manager was independent in managing the project implementation, most of the respondents, which accounted 43.3% disagreed with the statement and 16.7% strongly agreed. However, 10% of the respondents agreed with the idea and 30% of

the respondents were neutral. The mean scored 2.33. The analysis and the mean value showed that the project manager was not independent in managing the project. The interview held with the project manager and the team leaders, functional area played a dominant role in the project implementation process. The project manager's role was only coordinating the work activities. Hello cash project was executed under high control of functional manager. The branch gives high priorities for day to day bank operations and project manager needs permission from the functional manager to fulfill the project requirements.

However, according to Bisk (2018), in order to run a project efficiently and effectively, management must provide sufficient resources. Project manager should have full line authority over the resources since project manager is the focal person for building the project team.

On item number 17, majority of the respondents: 46.7% agreed on 'the Project manager was dedicated his/her full time in only managing project implementation process' and 40% of the respondents strongly agreed with the statement. The remaining 13.3% were neutral. The computed mean hold 4.27. The analysis and the mean value indicated that, the project manager was dedicated his full time in managing the project implementation.

When the respondent asked if the project manager had regular meeting with the team members, 10% of the respondents were disagreed and 20% were neutral. However, most of the respondents; 50% agreed and 20% strongly agreed and has the mean value of 3.80.

Moreover, 56.7% of the respondents strongly agreed that the project manager had key interpersonal skills for managing project implementation and 23.3% of respondents also agreed with the statement while 10% disagreed and 10% were neutral. The computed mean value indicates 4.27. The analysis implies that the project manager had key interpersonal skills for managing the project implementation. This finding are also supported by Lockyer & Gordon (1996), the project manager should be capable in developing teamwork, motivation, technology understanding, in planning and good communication to achieve the project objective.

#### 4.1.10 Legal and Regulatory Framework Related Factors

Table 4.5 Factors Related to legal and Regulatory Framework

Items	Level of Agreement					Mean	Std. division
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
20. There was lack of clear legal and regulatory framework regarding Agent banking implementation	-	-	4	18	8	4.13	0.629
			13.3%	60%	26.7%		
21. There was lack of sufficient support from regulatory bodies	-	3	6	13	8	3.87	0.937
	-	10%	20%	43.3%	26.7%		
22. Lack of clear regulatory guidelines on Agent banking had impact on implementation of the project	-	-	3	6	21	4.60	0.675
	-	-	10%	20%	70%		

For the first item in table 4.5, most of the respondents; 60% of them agreed and 26.7% of the respondents strongly agreed with the statement: there was lack of clear legal and regulatory frameworks regarding Agent banking project implementation. However, 13.3% were neutral about it and mean value scored 4.13. For the second item, the respondents were asked if there was lack of sufficient support from regulatory bodies, 43.3% of respondents agreed and 8%strongly agreed. While the remaining 10% agreed, 20% neither agree nor disagree on the statement and the mean value 3.87. In addition, 70% of the respondents strongly agreed, 20%agreed and 10% were neutral with the point ‘lack of clear regulatory guidelines on Agent banking had impact on implementation of the project’. The computed mean value of this item is 4.60.From the above

three analysis and the mean values, it can be understood that there was lack of clear legal and regularity framework about the Agent banking and lack of sufficient support form regulatory bodies.

As indicated on theoretical part of this study, proclamations and regulations are major factors when the projects are introduced at the first time as the case of Hello cash project. Bank and other financial institutions are public interest entities which should be subjected to different commercial codes (World Bank, 2007). In the Interview conducted with project manager and team leaders, clear legal and regulatory frameworks for the electronic banking system were not identified in detail. In addition, regulatory body support was minimal. The interview indicated that, lack of clear legal and regulatory frameworks had great impact on project delay. The respondents also agreed that it was the main factor for project implementation not to be conducted as planned.

#### 4.1.11 Organization Structure Related Factors

*Table 4.6 Factors Related to Organization Structure*

Items	Level of Agreement					Mean	Std. division
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
23. There was a clear project standard, methodology, tools and procedures to manage the project	10	15	3	2	-	1.77	0.626
	33.3%	50%	10%	6.67%	-		
24. There was an effective decision making practice during implementation process of the project	10	13	-	3	4	2.03	0.999
	33.3%	43.3%	-	10%	13.3%		

25. There was a continuous support from functional departments of the bank	10	16	2	2		1.67	0.606
	33.3%	53.3%	6.67%	6.67%			
26. There was adequate support from top management	-	3	6	14	7	3.83	0.913
	-	10%	20%	46.7%	23.3%		
27. There was a clear structure of selecting a project team members	9	19	2	-	-	1.77	0.568
	30%	63.3%	6.67%	-	-		
28. There was an effective communication channel within the project team	5	13	4	6	2	2.37	0.928
	16.7%	43.3%	13.3%	20%	6.67%		
29. There was regular project status report to the concerned parties	10	16	-	4	-	1.93	0.944
	33.3%	53.3%	-	13.3%	-		

Based on the above table, item numbers 23, shows that 33.3% of the respondents strongly disagreed and 50% of the respondents disagreed with the statement that there was a clear project standard, methodology, tools and procedures to manage the project. On the other side, 6.67% of the respondents agreed and the remaining 10% were neutral. Based on the responses of respondents, the mean score 1.77. The analysis implies that, the organization lacks a clear project standard, methodology, tools and procedure to manage the project.

The respondents were also asked whether effective decision making practice developed during implementation process and 43.3% of the respondents were under the level of disagreement and 33.3% strongly disagree. While 10% of respondents agreed and 13.3% of the respondents strongly agreed with the statement. The question also has a mean score of 2.03.

Based on the above table 4.6, the respondents asked if there was continuous support from functional departments of the bank and 33.3% of the respondents strongly disagreed majority of which accounted for 53.3% of the population were agreed. However, 6.67% were neutral and 6.67% agreed with the item. Based on the data, the functional department support was inadequate or minimal. The mean value 1.67 also supported the analysis.

The respondents also asked if there was adequate support from top management, 10% of the respondents disagreed with the statement and 20% were neutral. However, 46.7% of the respondents agreed and 23.3% of the respondents were strongly agreed. Thus, majority of the respondents supported the idea of adequate support from top management. The mean value of the item is 3.83. However, the interview conducted with the project and the team leaders stated that top management support was ineffective in providing the necessary resources and authority for project success.

Most 63.3% of respondents disagreed on the statement that there was a clear structure of selecting a project team members and the remaining 30% strongly disagreed and 6.67% were neutral with the statement. The mean value is 1.77. Based on the above data and mean result, there was lack of a clear structure for selecting a project team members. The information gathered through interview with project manager and the team leaders also prevailed that only project manager and project team leaders selected based on formal procedure and the other was selected arbitrarily from branches.

In the table 4.6 above, item number 28 shows that 16.7% of the respondents were strongly disagreed and 43.3% of respondents disagreed on the idea that there was an effective communication channel within the project team, while 13.3% were neutral, 20% agreed and 6.67% strongly agreed. The mean value is 2.37.

In addition, the respondents also asked their level of agreement whether project status report was regularly communicated to the concerned parties or not. As indicated on the table 4.6, most of

the respondents; 53.3% disagreed and 33.3%stronglydisagreed and the remaining 13.3%agreed.The mean value is 1.93. From the above two analysis, it has been understood that, the communication flow among the project team was not effective. In addition, the project status was not regularly communicated to the concerned parties. From the interview result, the project status reports were prepared regularly but not properly communicated to concerned parties.

According to Aosa (1992), strategy used by an organization is highly influenced by the structure of the organization. In this case, based on the above findings and the interview result, the organization structure was not optimal as there was lack of clear project standard and tools in selecting project team members and effective communication channel among the concerned parties. The project implementation process also lacks effective decision making practices since majority of the team members were not involved in project related decisions. In addition, there was inadequate functional department supports.

#### 4.1.12 Project implementation performance

Table 4.7Project Implementation Performance

Items	Level of Agreement					Mean	Std. division
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
30. Project was implemented as designed scope	8	13	6	3	-	2.13	0.937
	26.7%	43.3%	20%	10%	-		
31. Project objective was aligned with the bank strategies	-	2	4	16	8	3.13	1.042
	-	6.67%	13.3%	53.3%	26.7%		
32. Project was implemented within the required quality	8	11	4	7	-	2.33	1.124
	26.7%	36.7%	13.3%	23.3%	-		

33. Project was implemented according to the planned resources	-	14	5	10	1	2.33	0.980
	-	46.7%	16.7%	33.3%	3.3%		
34. Project ended as per scheduled	8	11	4	7	-	2.33	1.124
	26.7%	36.7%	13.3%	23.3%	-		
35. Project ended as per budgeted	8	13	6	3		2.13	0.937
	26.7%	43.3%	20%	10%			

For the first item in table 4.7, 26.7% strongly disagreed and 43.3% of the respondents disagreed with the point of project implemented as designed scope, whereas 20% were neutral and 10% agreed on the statement and it holds the mean score of 2.13. Interview held with project and team leaders indicated that since the project concept was new to the organization, it was difficult to manage the scope of the project at the early stage. In addition to this, the project manager and others top management staffs were only involved in planning process. Because of this, project scope was not easily understood by other the project team members.

The item 31 in the above table, the respondents were asked about their level of agreement whether the project objective was aligned with the bank's short and long term strategies or not and 6.7% disagreed and 13.3% were neutral. However majority of the respondents accounted for 53.3% of the population agreed and 26.7% of respondents strongly agreed with the question. The mean score is 3.13. From the above analysis and mean value, the project objective was strongly aligned with the bank short and long term strategies. From interview result, Agent banking service from among other ordinary banking activities has a great impact on mobilization of saving habit through the country by saving resources and time.

This idea is supported by Francis (2014), since the banking industry is an extremely information intensive and remains at the forefront of advanced use of information technology. LIB also continually looking for alternative ways of relating to customers, reduce costs, improve

efficiencies, and differentiate products and services. Agent banking project is a project that minimizes cost to provide banking services to the unbanked societies because there is no need to set up physical branches to facilitate customers.

The respondents also asked if the Project implemented within the required quality and most of them, which is 36.7% disagreed and 26.7% strongly disagreed with the statement. However, 13.3% remained neutral and 23.3% agreed with the idea. As shown in the analysis part, project was not ended as per designed quality.

In addition, 46.7% disagreed and 16.7% were neutral with the statement 'project was implemented within the planned resources'. On the other side, the remaining 33.3% agreed and 3.3% strongly agreed with the statement. The mean value indicates 2.93. Based on the above analysis and interview result, there was poor project resource management in Agent banking project implementation process.

When the respondents asked if the project ended as per scheduled and budgeted 26.7% and 26.7% strongly disagreed, 36.7% and 43.3% disagreed, and 13.3% and 20% were neutral, 23.3% and 10% agreed respectively. Then computed mean value score 2.33 and 2.13 respectively. From the above two questions, majority of the respondents disagreed with the statement of project ended as scheduled and budgeted.

As indicated by Saeed (2009), change is the primary cause for project delay that leads to rework and incurred additional cost. In this case, the project scope, budget and schedule were not clearly estimated at the beginning of the project since the activities and requirements were not clearly known. Initial estimation error of the project has negatively affected the project success. According to PME (2014), projects are affected by initial estimation of schedule and budget. If a project is launched without having an accurate estimate, it's bound to experience serious problems during the implementation phase.

The information gathered through interview indicated that, the project scope of this project was regularly reviewed and new requirements were included throughout the project period hence the organization was not developed an effective scope management plan. This turn leads to additional work and excessive cost.

The project scope change has contributed to the need for additional work as new activities were identified. As a result there was a need to accommodate the newly required activities in to the project and additional cost and schedule had to be undertaken (Buys, 2015). In addition, lack of project team involvement in initial project planning adversely affected the project progress hence their involvement improved the accuracy and the speed of project implementation process.

Finally, in the open ended questions and the interview section, the respondents were asked if any other factors encountered during the implementation process and what measures was taken to solve the identified problems. Some problems identified by the respondents are, lack of coordinating among departments, failure to perform tasks based on action plan, lack of effective change management plan, delay of project approval by National Bank of Ethiopia, unavailability of the team members when they are needed and network failures during pilot implementation.

The respondents also stated that, different meeting were conducted with management of the bank to minimize the project changes and whenever change is observed, it used to be treated with formal change management plan. Awareness creation was also conducted regarding the project among the parties to minimize resistance.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 SUMMARY OF MAJOR FINDINGS**

The major purpose of the study was to identify factors affecting Agent Banking project implementation in Lion International Bank of S.C. Theoretical and empirical studies were reviewed to get in depth knowledge about the topic area. The study applied descriptive research design and used both questionnaires and semi structured interview to gather the research data. The collected data were analyzed using descriptive statistical tools such as standard deviation, mean, frequencies and percentage by using SPSS version 20. The researcher used those methods and techniques in order to address the research objective and questions. The findings of the research work were discussed in detail in previous chapter. This chapter summarizes the overall finding of the study.

Based on the analysis of the questionnaires and the interview results on factors affecting Agent banking project implementation, top management of the bank and the project manager were involved in the determination of project cost, time and requirements whereas the rest of the team members joined the group on the actual implementation of the project. The study has found that overall project planning was poorly executed and realistic project duration and budget were not assigned for the project. Furthermore, effective scope management plan was not developed during the implementation process. Because of this, frequent scope changes encountered during the phase and lead to project delay and excessive cost.

The result shows that, the project team members were selected from branches based on their availability without assessing their qualification and experiences in project implementation. The process of project team organization was also undertaken by other top management organs. On the other hand, an effective and timely training for the project team was not employed since the project activities were not clearly estimated at planning stage. Formulating clear job description and providing training to the team for special skill was difficult task. Majority of project members were temporarily organized from branches and as they were not officially released from their routine task, most of the team members were obliged to have multiple responsibilities.

In addition to this, the interview result stated that even if the performance of project team member was regularly evaluated there was a failure in identifying skill gaps of the team.

The project team members were also asked whether the project manager had the needed qualification and key interpersonal skills. Majority of them agreed that the project manager had expected qualifications. However, the project manager was not independent in selecting project team members and giving key project implementation decisions. The study result showed that, the functional area played a dominant role in the project implementation process. The project manager role was only coordinating the work activities. Hello cash project was executed under high control of functional manager.

Regarding the effect of legal and regulatory framework, majority of the respondents agreed that there was lack of a clear legal and regulatory framework and support concerned Agent banking implementation. Since the project idea was new for the country, there was delay of project approval by National Bank of Ethiopia.

The study also showed that, the organization structure was not optimal as there were lack of functional department support, lack of clear standards to manage the project, lack of effective decision practices and lack of effective communication channel among the concerned parties. The majority of respondents revealed that, there was continuous support from top management. However, the interview result depicted that top management support was ineffective in providing the necessary resources and authority for project success. The project implementation process was conducted with normal operation of the bank. Furthermore, the project team selecting process was not effective since only project manager and project team leaders selected based on formal procedure and the other was selected by chance from branches.

Generally, the study indicated that the project objective was strongly aligned with the bank strategies. However, due to existence of the above problems, the project was not ended as scheduled and budgeted and the overall project implementation practice of the bank has been found ineffective.

## 5.2 Conclusions of the study

The main objective of this study was to assess factors affecting Agent banking project implementation in LIB and to examine the effect of project planning, project team competency, project manager competency, legal and regulatory frameworks and organization structure on the Agent banking project implementation. Based on data analysis and finding of the study, different challenges were identified and the researcher concluded that;

- A) Regarding factors related to project planning, as stated above, Agent banking project implementation lack detail planning and the way scope management planning was ineffective. Failure of estimation of duration and budget of the project was a challenge in the project planning process. Furthermore, Project team members were not involved in planning process. Consequently, the project had encountered a number of difficulties related to project scope, time and cost changes.
- B) The findings revealed that, project team members were not selected based on their qualification and experience. Lack of timely training and undefined roles and responsibilities were also another factors. Project team members were not devoted their full time only for the project implementation rather assigned by multiple responsibilities under the control of project and functional managers. There was regular performance evaluation by project and team leaders but not effective in identifying the skill gaps.
- C) The other factors identified in the Agent banking project implementation was factors related to project manager competency. From various literature of the study, it has been understood that project manager plays an important role in execution of the project. However, the study result showed that, the project manager was not independent in managing the project.
- D) In addition to the above factors, legal and regulatory framework was the other major factor in the implementation process. As it has been stated, LIB was the first bank in introducing the Agent banking project for the country. The project experienced approval delay by National Bank of Ethiopia. As a result, lack of clear legal regulatory guideline regarding the project had a negative impact on the implementation process.
- E) Organization structure was the other variable that has been identified on the specific objective of the study. The study indicated that the organization structure of the bank affected

the project implementation process. Lack of clear project standard and methodology to manage the project, lack of clear structure of selecting the project team members, duplication of roles and responsibilities of the team members, inadequate functional support were some factors that has been identified by the respondents.

- F) Based on the mean value and the interview result held with project manager and project team leaders, Project planning and Legal and regulatory framework had significant adverse effect on the Hello cash project implementation.

### **5.3 Recommendations**

From literature review of the study, it has been understood that failure to properly plan and apply the tools and techniques of modern project planning leads to project Implementation delay and additional cost. Therefore, project team members should focuses on effective planning. So that, changes and other factors are kept at a minimal

Project team is the most valuable asset in effective implementation of the project. Thus the study recommends that, the project team members should be participates in project related decisions right from project planning to project evaluation and have identified all the requirements in the project. So that the scope of the project is clearly defined and this in turn would have contributed in making a good budget and schedule for the project. In addition, they can provide valuable information that can be used as input for decision making process.

The project success highly depends on human factors. Lack of trained and qualified staff is main factor that influence Project implementation process. To make the project implementation practice effective, the study suggests that project should comprise qualified and competent team members and delegate tasks to skillful people. In addition, the organization should also involve in improving project team competencies by providing timely and regular training for the team.

The organization should develop an effective mechanism in identification rules and responsibilities of the team members. While in implementation process, duties should be assigned to all members according to their job descriptions and ability to execute them.

From the finding of the study it was found that, there was not adequate functional departments support for project implementation. However, the project manager and functional managers

should work together to achieve the required objective. Since, project success is depending on collaboration effort of all stakeholders.

The organization should develop clear project standard and procedure in selecting project team members and should eliminate duplication of roles and at the same time speed up the process of decision making.

To improve the lowest mean score, Project manager should be free from any influence in selecting and developing the team members to deliver the project on time and within the budget and to make quite project related decisions.

It is suggested that, an effective communication strategies should be developed to all participants especially at lower level since majority of the project tasks accomplished at this level. Furthermore, Project implementation should be considered as a collective responsibility of every member of the organization.

#### **5.4 Suggestions for further study**

This research is conducted on an assessment of factors affecting Agent banking project implementation in LIB. The study centered on key factors in Private Bank. To allow for generalization, this study recommends that similar researches should be conducted in government owned banking industries. Project is wide in nature and affected by various factors Researchers are also recommended to identify other variables that affect project implementation process.

Different authors argued that for analyzing the relationship between one dependent variable and several independent variables multiple regressions analysis should be applied. Hence, multiple regression analysis helps to check the relationship between dependent and independent variables. However, this research was conducted with a constraint of sample size and it is assumed that conducting a regression analysis was not optimal. Therefore, the researcher suggests further studies on project implementation factors to be supported by inferential analysis.

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**Appendix I: Questionnaire**  
**Addis Ababa University School of Commerce**  
**Project Management Graduate Program**

Dear respondent, this questionnaire is prepared to collect relevant information on the Factors Affecting Agent Banking project implementation in Lion International Bank S.C. The information collected from this questionnaire and result of the study will only be used as input for the partial fulfillment of Master of degree in the department of Project Management at Addis Ababa University School of Commerce. Thus, you're honest and accurate response to the questionnaire will be highly valued and will be kept confidentially.

Note;

General guideline

- There is no need of writing your name on the questionnaire;
- For part I circle the answer of your choice and for Part II, use a tick mark (√) in the appropriate box
- Please write a brief answer for open ended questions in the space provided.

For any information and comment; please contact me through the following address:-

ZemenayAmare

Phone number: +251 910 29 61 78

Email; amarezemenay08@gmail.com

I would like to thank you in advance for your cooperation and valuable time to fill the questionnaire.

## **Part I.**

### Personal Information

#### 1. Gender

1. Male

2. Female

#### 2. Age

1. Under 25

2. 25-35

5. Above 56

3. 36-45

4. 46-55

#### 3. Educational Background

1. Diploma

2. Degree

3. Masters and Above

#### 4. Service years in the organization

1. Less than three years

2. 3 to 5 years

3. 6 to 10 years

4. More than 10 years

#### 5. Your position in the Agent Banking Implementation

1. Alternative channel banking officer

2. Project Manager

3. Customer service officer

4. Team leader

## **Part II**

This part consists of Questions Related to the five Agent Banking Implementation factors which are Project Planning, Project Team Competency, Project Manager Competency, Legal and Regulatory Frameworks and Organization Structure. Please indicate your degree of agreement and disagreement with the following rating scales:-1,Strongly Disagree 2 ,Disagree 3,Neutral 4, Agree 5, Strongly Agree

No.	ITEMS	Strongly Disagree(1)	Disagree(2)	Neutral(3)	Agree(4)	Strongly agree(5)
<b>PROJECT PLANNING</b>						
1	Project scope was clearly defined before the phase of project implementation					
2	Project duration and budget were clearly estimated before the project implementation started					
3	The estimated budget was enough to complete the project					
4	The estimated time was enough to complete the project					
5	There was an effective scope management plan					
6	Project team was involved in project planning process					
<b>PROJECT TEAM COMPETANCY</b>						
7	Project team members had prior experienced in project implementation					

8	Project team members were selected based on their qualification and experience in project implementation					
9	There was an effective and timely training for team members					
10	Roles and responsibilities of each project team members were clearly communicated					
11	There was high support and regular meeting with/from project manager					
12	The performance of Project team member was regularly evaluated					
13	Project team members devoted their full time only for the project implementation					
14	project team members were available until the end of project implementation					

**PROJECT MANAGER COMPETANCY**

15	Project manager had the needed qualifications and experience to manage the					
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	project implementation.					
16	The project manager was independent in managing the project implementation					
17	Project manager was dedicated his/her full time in only managing project implementation					
18	Project manager had regular meeting with the team members					
19	Project manager had key interpersonal skills for managing project implementation					
<b>LEGAL AND REGULATORY FRAMEWORK</b>						
20	There was lack of clear legal and regulatory framework regarding Agent banking implementation					
21	There was lack of sufficient support from regulatory bodies					
22	Lack of clear regulatory guidelines on Agent banking had impact on implementation of the project					

<b>ORGANIZATION STRUCTURE</b>						
23	There was a clear project standard, methodology, tools and procedures to manage the project					
24	There was an effective decision making practice during implementation process of the project					
25	There was a continuous support from functional departments of the bank					
26	There was adequate support from top management					
27	There was a clear structure of selecting a project team members					
28	There was an effective communication channel within the project team					
29	There was regular project status report to the concerned parties					
<b>IMPLEMENTATION PERFORMANCE</b>						
30	Project was implemented as designed scope					

31	The Project objective was aligned with the bank short and long term strategies					
32	Project was implemented within the required quality					
33	project was implemented according to the planned resources					
34	Project ended as per scheduled					
35	Project ended as per budgeted					

1. What were major challenges you think existed during this project implementation?

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2. How do you handle these challenges?

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3. Please state any other comments regarding Agent Banking Implementation process

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**Appendix 2: Interview**  
**Addis Ababa University School of Commerce**  
**Project Management Graduate Program**

Dear respondent, this interview questions is prepared for collecting relevant information on the Factors Affecting Agent Banking Project Implementation In Lion International Bank S.C. The information you provide will only be used as input for the partial fulfillment of Master of degree in the department of Project Management at Addis Ababa University School of Commerce. Thus, you're honest and accurate response to the questions will be highly valued and will be kept confidentially. I would like to thank you in advance for your cooperation.

1. How was the project planned overall? Who was involved?
2. How was the cost and time of the project determined?
3. Was the staff fully equipped with the necessary knowledge, skill and equipment to undertake this project? How was the team selection process?
4. How do you describe the importance of Project for the Bank strategies?
5. How was the decision making practice?
6. Did other bank interdepartments support the project implementation?
7. How did you communicate the progress of the project?
8. How was the project change managed?
9. How often did you supervise and monitor the work of the project tem?
10. How do you describe the effectiveness of structure of project management practice for implementing project as planned?
11. What were major challenges you think existed during this project implementation
12. How do you handle these challenges?