ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

SCHOOL OF COMMERCE

ASSESSMENT OF PROJECT QUALITY MANAGEMENT PRACTICES AT BANK OF ABYSSINIA

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GSR/8697/12

A Project Work Submitted To Addis Ababa University College of Business and Economics School of Commerce in Partial Fulfillment of the A Requirements for the Degree of Master of Arts in Project Management (MAPM)

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August, 2021

Addis Ababa, Ethiopia

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"**Assessment of Project Quality Management Practices At Bank of Abyssinia"**

By

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Declaration

I officially confirm that the research proposed in this paper, titled "**Assessment of Project Quality Management Practices at Bank of Abyssinia,**" was conducted by Kidist Michael. It had never been seen or forwarded somewhere else.

Dr. Abdurazak	**Signature**

Acknowledgement

First and foremost, I'd like to thank Almighty GOD for strengthening me. Next, I'd like to thank all of my friends for their ongoing encouragement and feedback. I'd like to thank everyone at BOA for their kindness and assistance. Last but not least, I would like to give special thanks to my family for their limitless and unconditional help and affection.

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Acronyms

QM – Quality management

PM – Project management

PMI – Project management institution

TQM – Total quality management

BOA- Bankof Abyssinia

PMBOK – Project management body of knowledge

ISO – International Standards Organization

PDCA – Plan, Do, Check and Act

ERP- Enterprise Resource Planning

BOA- Bank of Abyssinia

Abstract

The primary goal of the research is to investigate project quality management practices in Bank of Abyssinia , identify potential gaps, and offer suggestions to fill those gaps. To achieve these objectives, census data was collected. A survey of 51 people was conducted, with49 (96 percent) of project staff and team members responding. The gathered data were analyzed using descriptive statistics, with a focus on frequency, percentage, and mean value, and was produced using the statistical program for the social sciences (SPSS) version 20. The reliability and validity of the data have also been considered. According to the findings of this study, there is no separate project quality management process that includes Plan Quality Management, Manage Quality, and Control Quality. They do it inadvertently by trying to integrate with other activities. The study also identifies other gaps in their project quality management process, such as a lack of responsibility, understanding, and skill among various stakeholders, as well as miscommunication among them.

Key words: Project quality management, Plan Quality Management, Manage Quality, Control Quality

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Projects are conducted in order to achieve goals through delivering outcomes. The achievement of project goals results in any one of the the following deliverables: a unique product, a unique service or capability to provide a service, a unique outcome, or a unique combination of one or more of these.

According to Wysocki (2014), projects emerge from issues or possibilities. Banks generate a lot of possibilities as a result of the rivalry they face, as well as issues that develop throughout the execution of their current services. As a result, banks place a high value on projects. In today's world, banks refocus on their products and promote customer-centric service delivery techniques.

Banking institutions were exposed to competitive environment and rising client expectations in recent years. Globalization, technological advancements, and changes in government rules have all contributed to the competitiveness. Quality management is a tool that banks can employ to acquire a competitive advantage.

The banking and finance industry is evolving due to new rivalry, deregulation, and reregulation, as well as technological advancements (McLeod 1992). This rapid expansion is prompting all organizations to rethink how they do business. Banks must evolve fast and in ways that meet and surpass customer requirements if they are to become venture capitalists. Senior leaders are essential to excellence and emphasize the importance of high-quality service all across the company. Quality service, according to several experts, is not a one-time event or program, but rather a constant path that could be enhanced (Bank Marketing 1988).

Among the most significant functions of the whole notion of project management is project quality management. Project quality management can be more accurately defined as a

component of the project management process that ensures project completion without deviating from previously established criteria. It implies that during each stage of the project management, a careful consideration must be given to project quality management to ensure that the client receives exactly what they requested as an end result (Gvozdenovic et al.).

1.2 Background of the organization

Banking in Ethiopia

According to Mauri, Arnaldo(2010) the majority of recent professional economic literature shows the importance of economic growth, which are contained in both financial institutions and financial technologies, in fostering and accelerating economic progress. In the first decades of the twenty-first century, Ethiopia introduced fundamental innovations and practical procedures that aided economic development, including in the banking sector. Ethiopian banking history dates back to 1905, when the Bank of Abyssinia became the country's first bank. The second serious incident was HaileSellassie's decision to nationalize issuing banking with the establishment of the Bank of Ethiopia. The third significant event was Italian colonialism in 1936, when, following the winding - up of the Bank of Ethiopia, a broad banking network, encompassing all Italian belongings in the Horn of Africa and intimately associated to the cosmopolitan financial system, was established.

Bank of Abyssinia's founding members saw a need for a bank that provides complete commercial banking services in an era when commercial banking services were in their infancy and were on their way to altering various areas of the economy. As a result, the Bank of Abyssinia (BOA) was established in 1996 with zealous initiative and resolve.

The word Abyssinia conjures up images of courage and spirit, which are two of BOA's most important characteristics. Its identity is defined by a spirit of hope, optimism, and belief, as exemplified by its logo, the AdeyAbaba. AdeyAbaba heralds the dawning of a new era. All of the clients with whom BOA interacts get a sense of this. Working with and through BOA ensures long-term prosperity by partnering with a bank that represents dedication and perseverance.

1.3 Statement of the problem

In a competitive environment, service quality is the most crucial criterion that must be addressed if a company wants to achieve competitive advantages. Ethiopian banks are facing more competitiveness than ever before. To win this competition, those banks must grow the amount of services they provide and undertake projects to put such services in place.

The amount of services provided by those industries should be raised, as well as the quality of such services. “In order for a firm to become more efficient, better production quality is essential, both locally and internationally. Higher performance at the enterprise level lowers costs of operations and increases productivity.

The banking platform's hierarchy and sophistication have underlined control at the expense of customer relations over the years. Quality Management, which is entirely sensitive to customer service and ongoing consumer satisfaction, is relevant not only in the manufacturing industry but also in services. The downfall of several projects can be traced back to poor quality management. According to (Stojcetovic et al., 2014), there are several incidents in practice when projects were executed on schedule and keep costs but fell short of end-user aspirations.

In comparison to manufacturing businesses, Birhanu and Daniel (2013) claim that quality management practices in service companies are weaker. Ermias (2019), on the other hand, attempts to examine project quality management practices in Ethiopian private banks. But his work is general not specific that needs additional assessment.

The findings of recent literatures prompt the researcher to enquire that there is a gap in project quality management in Ethiopia private banks. However, there isn't enough research done on project quality management approaches in the financial sector, particularly in banks. As a result, this study will fill the gaps by examining the project quality management culture at Bank of Abyssinia. This will also look for problems in that area and make suggestions for solutions.

There is no wonder that there is a prevailing and pressing that must be investigating the implementation of quality management in banking industries. Quality, therefore, should be identified from the point of significance, at the same level as the scope of the project, time, and

costs. If the stakeholders are dissatisfied with the quality of project management or the project's results, the project team should commit to scope changes, time extensions, and additional costs to meet the stakeholders' requirements and aspirations.

1.4 Research Questions

The study's primary goal is to examine the project quality management environment in bank of Abyssinia. The following key questions will be addressed in the research:

- What are the most commonly used Quality Management Process?
- What role does top management play to Quality Management?
- What are the challenges and problems in project quality management implementation?

1.5 Research Objectives

1.5.1 General Objective

- The study's overall goal is to evaluate Bank of Abyssinia's quality management procedures by looking at the practices and processes that are in place and providing direction and action points as recommendations for the gaps that are discovered.

1.5.2 Specific Objective

- To identify the most commonly used Quality Management Process?
- To identify the role of top management to Quality Management?
- To identify the challenges and problems in project quality management implementation?

1.6 Significance of the study

This research will benefit a variety of organizations. It can act as a stepping stone for future study in a similar or related area, as well as providing useful input to Bank of Abyssinia on the project quality management system and any difficulties that may arise. It will also play a critical role in improving the level of information that researchers have about their study activity.

Will analyze project quality management practices and raise awareness of project quality management practices in Bank of Abyssinia, requiring them to devote adequate attention.

1.7 Delimitation of the Study

The research will be done at the Head Quarter Office of Bank of Abyssinia. The study will constrained to focus on a certain subject due to the nature of the study; hence this study will be limited to only project quality management applications. Furthermore, data to be examined and interpreted for the study will be acquired from respondents from Head Quarter office, which is located in Addis Ababa around Legehar.

1.8 Scope of the study

Due to a shortage of time and funds, the scope of this study will be confined to examining project quality management cultures in the Bank of Abyssinia's Head Quarter Office. This study will clearly define the project quality management culture in the BOA Head Quarter, as well as highlight potential problems and solutions related to that culture.

1.9 Organization of the study

This research is divided into five sections. The first chapter is an introductory chapter that offers the study's background, which provides insight into project quality management procedures and serves as the study's foundation. The second chapter is devoted to a comprehensive assessment of related literature. It includes theoretical and empirical components that serve as a basis for the study and provide additional details. The third chapter, Research Methodology, focuses on which data sources to use, which sampling techniques to use, and how to present and analyze the gathered data. The key components of this research report are data presentation and data analysis, which are covered in Chapter 4. The fifth and last chapter is the most essential. All of the study's findings are provided, as well as conclusions and suggestions.

CHAPTER TWO

LITERATURE REVIEW

2.1. Theoretical literature review

2.1.1. Project and Project management

● Project

A project, (PMI, 2017) as established in, is a specific activity that provides a one-of-a-kind product, service, or result. The achievement of project goals may result in one or more of the following deliverables (PMI, 2017):

- A one-of-a-kind concept that can be an aspect of something else, an advance or alteration to something else, or a new end object in its own right.
- A one-of-a-kind service or the capacity to achieve such a service
- A one-of-a-kind finish, including a conclusion or proclamation
- A one-of-a-kind output, such as a conclusion or proclamation

Additionally, among the most commonly recognized interpretations of a project is a job done as part of a regular plan to attain some certain goal. There are no restrictions on the size or scope of projects. These are, nevertheless, always regular and have a clear earliest and latest point. Projects can be used to accomplish a variety of goals, except they are mainly commonly employed to fulfill business goals (Lund, 2001).

A project is a collection of separate, intricate, and interrelated activities with such a common goal or aim that must be accomplished on time, within price, and in accordance with guidelines. These characteristics set a project apart from others (Wysocki, 2014).

A project has a predetermined life expectancy with a beginning and a conclusion, and it is transitory in nature. Those are a hurriedly assembled assemblage of people, materials, and facilities. Projects break across organizational and functional divisions because they demand talents and capabilities from a wide range of roles, professions, and organizations. A project is a

once-in-a-lifetime undertaking that will never be replicated exactly. It might involve modern strategies or technology.

● **Project management**

PMI, 2004, Project management can be defined as "the provision of knowledge, expertise, resources, and processes to project operations in order to accomplish project requirements." Project management is a set of techniques, methods, and expertise that, while combined, helps in fulfilling the three fundamental constraints of scope, cost, and time. Project management is carried out by executing and incorporating the project management techniques that have been developed for the project. It enables organizations to carry out activities in an effective and sustainable manner (PMI, 2017).

Project management is frequently characterized as the based on the implementation of five kinds of rationally ordered operations (PMI, 2004). They are as follows:

• Project starting (defining): fundamentally, it implies the project's initiation.

• Project planning: includes creating a collection of strategy files to improve the team guide the project's execution.

• Project execution: the phase in which outputs are literally constructed and submitted to the client for approval.

• Project monitoring & controlling: Time, money, quality, change, risks, issues, suppliers, customers, and communication are all aspects of project monitoring and control.

• Project closure steps include transferring project papers to the firm, terminating supplier contracts, making resources accessible, and alerting all parties of the project's completion.

And so it is carried out within the confines of a predefined scope, quality, timetable, budget, resources, and risk.

Since World War II, the bulk of developing industries have indeed been project-based, according to. The growing usage of projects in organizations demands the creation of a plan for properly

managing these short-term activities that seem to be essential to the organization's strategic goals. As a result, experts in the area devised a method for properly managing projects (Mintzberg, 1983).

Project management plan is a difficult and time-consuming approach that necessitates the identification and deployment of assets in order to guarantee successful delivery and, as a byproduct, satisfaction of company vision (Soota, 2005).

● **Project management Book of Knowledge (PMBOK)**

(PMI, 2017), As a knowledge area, project management is a specialized area of project management that is characterized by its functional aspects, processes, inputs, outcomes, instruments, and methodologies, as well as its knowledge demands.

1. **Project Integration Management**: Analyzes, specifies, integrates, unites, and manages the many processes and project tasks within Project Management Monitoring and Control.
2. **Project Scope Management:** The methods required to determine if the project includes every one of the work required, and only the work required, to complete the project efficiently.
3. **Project Schedule Management:** Include the procedures required to ensure that the project is completed on time.
4. **Project Cost Management:** The techniques responsible for planning, evaluating, budgeting, and financing, funding, managing, and controlling expenses to guarantee that the project is completed inside the established budget.
5. **Project Quality Management:** So line with the demands of stakeholders, the techniques for implementing the organization's quality policy regarding of project and product quality planning, management, and control standards are covered. Project Resource Management (PRM) entails the framework for detecting, procuring, and taking appropriate actions needed to complete a project successfully.
6. **Project Communications Management**: The processes required to ensure timely and appropriate project information planning, collection, creation, dissemination, preserving,

recovering, monitoring, management, auditing, and ultimate disposition are all phases in the process.

7. **Project Risk Management**: planning, detection, assessment, response planning, response implementation, and risk assessment all seem to be parts of project risk management that should be performed out on every project.

8. Project Procurement Management: Details the steps to be taken in attempt to obtain items, services, or accomplishments through suppliers besides the project team.

2.1.2 Overview on Quality

Quality is a wide concept with numerous possible interpretations. Quality is described as "the whole of a product's or service's features and traits influencing its ability to meet proclaimed or inferred criteria."

Quality, as defined by, has gone beyond simply fulfilling customers' requirements to a phenomenon in which a service or product may be supplied at a low cost still maintaining dependability and consistency. Shen defines quality as meeting consumers' demands and standards, and so, to a certain extent, it is the client who directly decides the quality of a product.

When it comes to dictionary definitions, (Swedish Academy Dictionary, SAOL) quality can be defined as “the standard of something as measured against other things of a similar kind; the degree of excellence of something”, and (Swedish Academy Dictionary, SAOL) describes quality as type, grade, state, and identity in a beneficial way. Both ways demonstrate that it's really something's standard when compared to certain other items of a like sort; something's measure of excellence. It is important to analyze the current degree of performance in the organization in successfully implementing appropriate performance management. It is important to determine the current degree of quality.

2.1.3. Quality management system

ANSI defines a quality management system as "the organizational structure, responsibilities, procedures, techniques, and instruments for quality management implementation." Meaning , quality management systems are indeed a collection of essential processes that are engaged in the creation of a product, procedure, or service, as well as to include have preventative and assessment measures. Quality jobs include defining the quality policy, goals, and obligations,

along with carrying these out within the quality management systems through quality planning, quality control, quality assurance, and quality improvement.

In order to manage ISO certification, advanced quality management systems strive to reduce inconsistency and produce outcomes that satisfy defined requirements. These techniques acknowledge the significance of:

• Customer Focus: So to give benefits for consumers, businesses would have to become obsessive about understanding their requirements and desires.

• Strategic Focus: QM need therefore be seen as a serious undertaking.

• Leadership Focus: Nonentity happens in every institute until leaders agree to everything, successfully deliver, and retain constructive engagement in its execution.

• Process Focus: For a lengthy, businesses were preoccupied with outcomes.

• People-Centered Approach: a good QM is fundamentally about individuals.

• Scientific Focus: The Scientific Method – Plan, Do, Study, Act – remains at the center of QM.

• Continual Improvement, Innovation, and Learning: Dissatisfaction with the status quo lies at the heart of Quality Management.

• Systems thinking: Through combining essential aspects and perceiving the business broadly, one can build harmony among both components of reasoning and provide completeness which is considerably greater than the total of the parts.

• Organizations should assess the extent of their offerings in comparison to the competitors.

2.1.4. Project Quality Management

According to Crawford, the main goal of QM is to satisfy customers, conform to standards, assure suitability, and guarantee the model is suitable for use. QM is defined as a set of tasks or activities that should be done to determine whether the project meets every one of the objectives for which it was developed, as documented in the status of work, with an emphasis on QM.

Project Quality Management refers to the methods and actions taken by the project team to establish key objectives, targets, and obligations. It attempts to ensure that the project's and product's criteria are satisfied and validated. Project Quality Management covers the methods and activities of the team members that establish quality policies, aims, and duties to ensure that the project achieves its goals. It implements the QMS through regulations and principles, with quality improvement initiatives performed out as required throughout.

2.1.5. Project Quality Management Process Flow

Hoyle divides quality system into four major elements or foundations: planning, control assurance, and improvement.

Figure 2.1 Project Quality Management Process Flow

Furthermore, Joseph Juran's "quality trinity" consists of three components: (1) quality planning, (2) quality control, and (3) quality improvement. This quality system triad results in an efficient mechanism of attaining quality goals. The following are indeed the excellent sequels:

1. Quality Planning

- Decide who the customers are.
- Determine basic demand of the clients.
- Create goods with characteristics that address client demands.
- Create policy and controls that will enable the firm to create these characteristics.
- Implement the strategies at the top management.

2. Quality Control

- Evaluate true quality performance.
- Contrast results with objectives.
- Take action on discrepancies among goals and milestones.

3. Quality improvement

- Create the framework required to enhance quality on a yearly basis.
- Identify particular opportunities for development and carry out quality initiatives.
- Form a development team that will be in charge of finishing each action plan.
- Empower them with the tools they need to identify issues, discover causal factors, create circumstances, and build discipline that will allow them to sustain their achievements.

● **Quality planning**

As defined by, quality planning is a collection of activities defining quality system policies, objectives, and demands, and also describing how well these regulations would be executed, objectives met, and demands met. The major benefit of this technique is that it provides guidance on where to maintain and analyze quality throughout the project. This technique is mostly used only once or at specified points during the project. "Quality is the extent to which a set of inherent traits meets criteria," it says.

These main ISO standards should be observed when planning quality in the scope of ISO:

- Satisfied customer is a top priority:
- Avoidance is better than inspection: It is best to prevent errors instead of discover and correct problems once they have happened.
- Management accountability: Leadership should approve quality expenses.
- Enhancement of quality: is a way about becoming improved that is constantly structured.
- Also it emphasizes the quality planning must occur alongside all other planning methods.

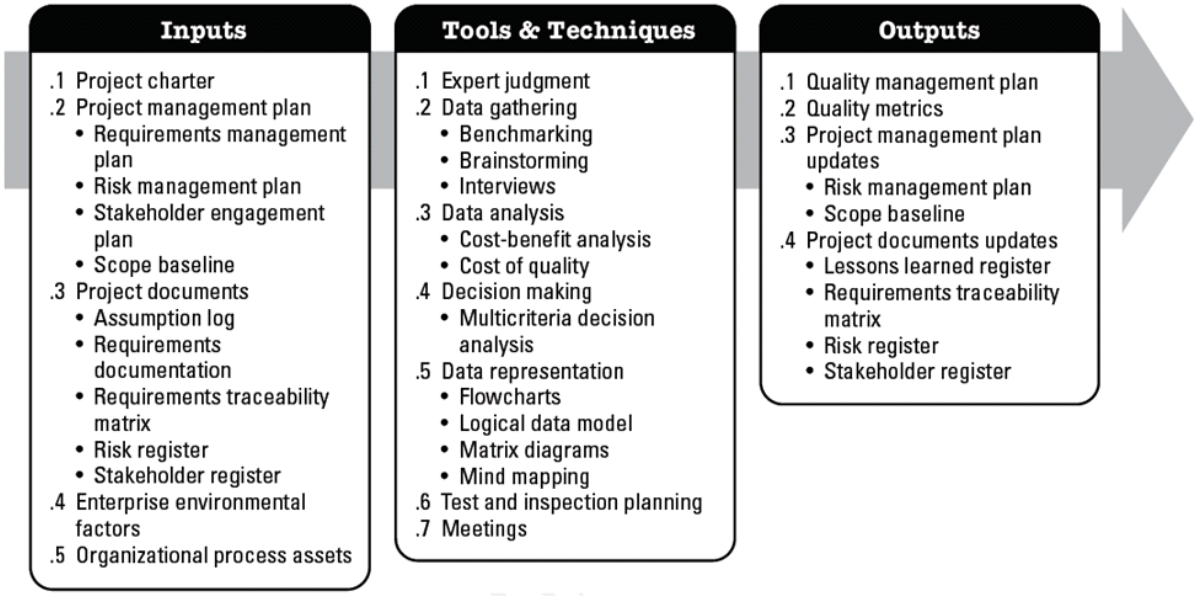

Figure 2.2: Quality planning procedure (PMBOK)

- **Quality assurance**

As defined by, quality assurance is a set of actions taken to demonstrate that a thing fulfills certain approval requirements. To maintain trust among both clientele, quality assurance guidelines are affected, and leadership has to be satisfied that predefined criteria have just been reached. The basic goal of quality assurance systems in management systems, according to Euro Roads (2006), is to achieve a predetermined degree of quality. By using the stated prediction algorithm and failure mode and effects analysis, one may evaluate present progress and procedures actual quality gaps within these operations.

But since quality makes sure its incidence during the project's project execution as well as contains the appraisal of the project's actual quality, and also the incidence and effectiveness of collaboration and procedure tools, and actions are implemented to obtain the desired results, quality outcomes will be produced.

Quality assurance is concerned with developing and planning the technological and organizational competence necessary to achieve the desired results. This is about attitudes, from leadership and of someone to whom they are responsible.

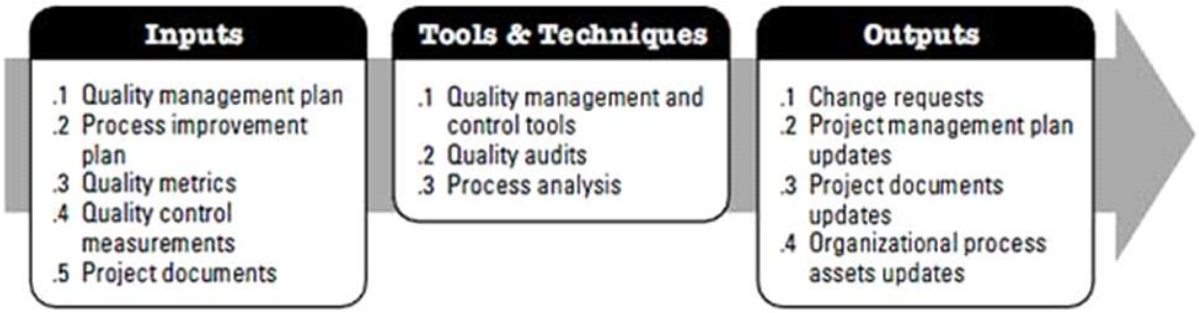

Figure 2.3: Quality assurance procedures (PMBOK)

- **Quality control**

Quality control, as defined by, is a series of operations and procedures main purpose is to maximize that all quality standards are met. To achieve this aim, operations are evaluated and efficiency concerns are rectified. Per the ISO standard, quality also regulates the practical procedures used to satisfy quality standards. This concept could imply that every act aiming at quality improvement, control, management, or assurance is a quality control activity.

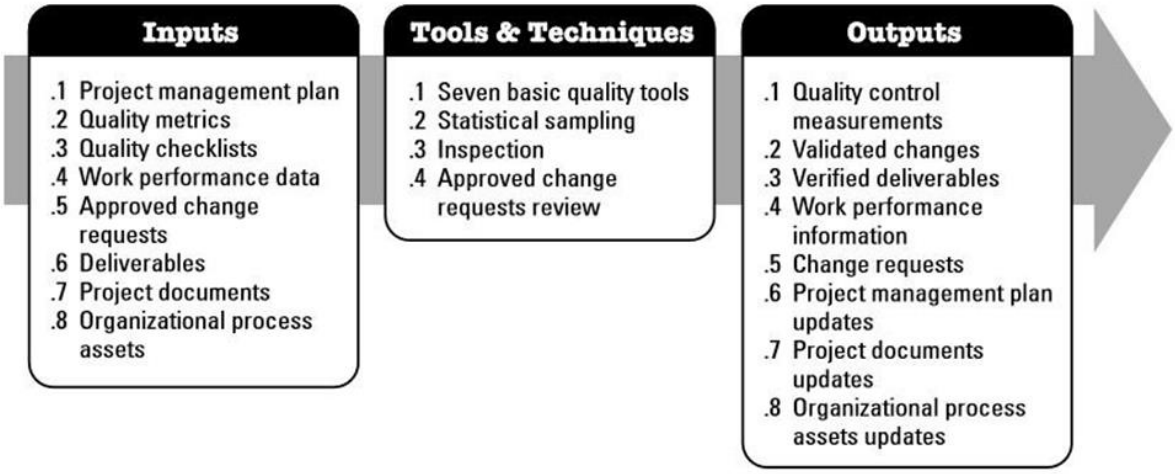

Figure 2.4: Quality control procedures (PMBOK)

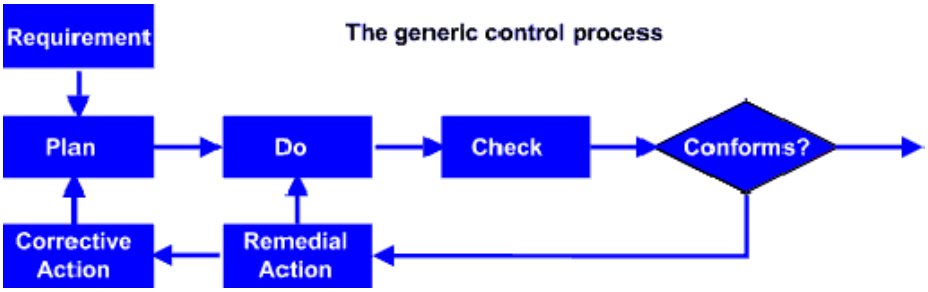

Figure 2.5: The generic control processes (Quality management system, 2013)

● Quality improvement

Per the Heath Foundation (2009), there is no universally accepted definition of quality improvement, so one technique appears to be much more successful than the next. Most studies, though, describe quality improvement as a systematic method of quality improvement which involves particular methodologies. Quality improvement is a systematic approach to system management that attempts to minimize excess, damage, inefficiency, and discontent in addition to enhancing work throughput, efficiency, and acceptability.

2.1.6. The Importance of Quality Management

Quality management is an approach that guarantees that a company's services and goods are of high quality. There are several sorts of quality management programs, including, but it's not confined to, Six Sigma, Theory of Constraints, and Total Quality Management. Although the approaches to quality concerns vary amongst quality management systems, the aim stays the same: to develop a high-quality, high-performing products and services that meet and surpass the customers' expectations. Businesses require quality management for a number of reasons.

● Product quality

Quality management assures the quality of the product. Among the most important characteristics of product quality involve efficiency, dependability, and durability. The firm may develop a product that lives up to its claimed expectations by implementing a quality management system. They will withstand typical, everyday use. The use of quality management system enhances product quality and creates new goods.

● **Customer Satisfaction**

Customer satisfaction is ensured via quality management. Conducting customer satisfaction survey helps to learn about the features of the product that are essential to the consumer. Conducting surveys with people who aren't really clients of the firm will also shed light into why these firms employ the competitor's services. Using consumer survey pinpoints the aspects of a product or service that want improvement. The quality management program gives a technique for producing the sort of product that the client wants.

● **Increased Revenues**

The company's impeccable reputation in the business stems from its high-quality products and services. Such image enables the firm to acquire new consumers while also selling extra items and services to existing ones. In addition, a quality management system eliminates wasteful operations inside the system. Employee productivity 11 rises when needless procedures are eliminated. The employee is devoting reduced time to tasks that do not add to the quality of the product. As a response, the employee is doing more task in less time, despite the fact that the firm has not increased the person's compensation. Quality management systems aid in the recovery of funds wasted due to the inefficiency.

● **Reduce Waste**

A quality management program assists businesses in reducing waste. Companies that house inventory pay for the merchandise's storage, administration, and tracking. The expenses of keeping inventory are factored into the product's pricing. Establishing a quality management process minimizes the quantities of stock that costs money and takes up precious space in the organization. Quality management is taking a methodical approach to keeping inventories at appropriate levels while avoiding waste. Collaborate closely with providers to manage inventories according to the Just-in-Time (JIT) methodology. In summary, a JIT inventory system allows suppliers and manufacturers to stay in constant contact in order to be more responsive to customers.

● **Teamwork**

Quality management methods need corporate divisions to collaborate. Various departments of the organization become dependent on one another in order to generate a quality product that meets and surpasses the needs of the customers. A quality system includes metrics for sales, finance, operations, customer service, and marketing. The balanced scorecard is a one-stop shop for assessing how multiple departments are performing in relation to their performance targets. The organization's performance may be used to illustrate how near the firm is to meeting its financial, operational, customer service, and learning goals.

2.1.7. Banking system

The banking system is characterized from numerous transactions regarding individuals, their accounts and the cash flow. These transactions in order to be effective follow processes and use technology appropriate to provide the best outcomes to customers-shareholders. Loans, credit cards, insurance products are some of the services that banking system offers to its clientele. Worldwide the retail banking takes more attraction than every other function of the banking system. The front line, the branches or the financial institutions' representatives pointed as the most vital and important for every financial organization since there is a direct and ongoing relationship with customers. Higher management sets goals and targets that must be achieved in order to maintain the market share. These decisions are understandable because the customer comes first and that generates revenue, vital for every organization's maintenance. But in order the front line to be effective, work properly and provide positive results a back office system is developed that is able to acquire all the transactions.

2.1.8 Quality Management and Financial Services

Most bankers would like to believe that banks are in the finance industry and not in the service industry. Therefore they tend to compete in terms of financial prowess rather than service quality. Quality management which is about total customer service and continuous customer satisfaction is applicable not only in the manufacturing industry but in service sector as well where the customer is just as important. The banking industry often the biggest service industry in a country, stand to benefit from Quality Management. Many financial institutions describe

Quality Management as a methodology for continuous monitoring and incremental improvement of a supply-line process by identifying causes of variation and reducing them.

●Service and Quality

Evans (2002) noted that service can be defined as any primary or complementary activity that does not directly produce a physical product'. The North American Industry Classification System (NAICS) described service organizations the ones that engaged to provide a variety of services to individuals, to other organizations and government establishments. The service organizations are the retailers, the real estate the public organizations and the financial services. Quality principles that apply to manufactured products can be applied too in service products. The service outcome must respond to customer needs according to Evans and Lindsay (2002).

●Customer and Quality

In Japanese a single world -okyakusam- includes a double meaning, customer and honorable guest. Many organizations around the world are focused on meeting and achieving customer satisfaction. Noriaki Kano (1980) categorized customers in three levels regarding the satisfaction provided from products or/and services. These levels are:

- Dissatisfy
- Satisfy
- Delighted

The customer is the person or the organization that will receive the product, service, result being delivered. The customer may also supply the business case and provide approved funding for the project. The customer identifies the business requirements for the project and accepts the project's deliverables. Customer who will be the ultimate user of the product or/and service is the external customer, as customer also is characterized the next step of a process in the organization. This is an internal customer. The Total Quality Management principles focus on satisfying both external and internal customers. On Juran's Handbook (1999) are listed the types of external customers:

- The purchaser
- The end user/ultimate customer
- Merchants
- Processors
- Suppliers
- Original equipment manufactures
- Potential customers
- Hidden customers

2.1.9. Project Management in Financial Sector

Since project management is the new wave of the future in global business financial sector seems that is ready to adapt project management principles. Higher management in every financial institution around the globe seeks new ways to develop new products or/and services in order to regain market's trust. Project management is needed than ever.

Financial Sector is the backbone of any economic system around the globe. New service products are the key to future growth and prosperity of financial institutions. Project management helps financial services firms to reduce cost and deliver high quality products and/or services.

2.2. Review of Empirical Literature

The term "empirical review" simply refers to the different studies conducted by other researchers on your issue or on people's research works that are related to your research effort.

2.2.1 Quality

The term "quality" is not used in an absolute sense. It is a relative phrase that varies from person to person, country to country, and season to season. With such variances, it is impossible to deliver high or outstanding quality all of the time and for everyone. In the free market, an organization's life duration is generally related to the length of time it can sustain outstanding or great product and service quality (Asim and Zaki, 2012). According to Asim and Zaki, quality is defined as the absence of flaws in a product or service or the qualities of a product or service that

meet the demands of the consumer. Quality goods are distinguished by three characteristics: dependability, serviceability, and durability. Service quality entails dependability, tangibles, response, certainty, and empathy.

According to Juran (1999), qualities are those characteristics of a product that fulfill the demands of the consumer and so offer customer pleasure. The goal of such improved quality is to increase client happiness. However, delivering more or higher quality features is typically dependent on the quality management process of projects that are carried out in order to provide those services.

Manufacturers can fine-tune their gear and supplies until all are exactly right, but it's another thing when it comes to service. The relationship among staff and consumers will always have an impact on service quality (Kotler and Armstrong, 2012). The term "quality" is not used in absolute terms. This is a subjective phrase that varies from person to person, country to country, and period to time. With so variances, it is impossible to deliver high or exceptional quality at any and all times and for everyone.

In the free market, an organization's life duration is generally related to the length of time it can sustain outstanding or great product and service quality (Asim and Zaki, 2012). According to Asim and Zaki, quality is defined as the absence of flaws in a product or service or the qualities of a product or service that meet the demands of the consumer. Quality goods are distinguished by three characteristics: dependability, serviceability, and durability. Service quality entails dependability, tangibles, response, certainty, and empathy.

2.2.2 Quality in Financial Institution

Customers are now looking for financial institutions that can best satisfy their needs. Because there are little obstacles to customer mobility across financial institutions, clients can quickly switch from one to another if these institutions do not provide competitive services. Financial institutions introduce new products and service these demands in a unique manner than their rivals, with higher quality of service and an effort to enhance client loyalty (Montes el al. 2003). Financial organizations rely heavily on their customers.

As a result, they must pay close attention to managing them. In doing so, these institutions categorize in a variety of categories and focus on various aspects of their clients. One of these

characteristics is client loyalty. Client loyalty necessitates hard effort and careful management since it necessitates a long-term experience of customer happiness and trust. According to Hackl and Westlund (2000), customer satisfaction is a critical factor in customer retention and loyalty, as well as assisting and accelerating organizational performance. As a result, service quality has a significant influence on customer loyalty because it has a direct impact on customer satisfaction. Customer happiness and long-term commitment are based on the quality of services provided by a firm.

Financial institutions must adequately oversee the quality of their services. Service quality is very important for the growth and development of service sector businesses (Juran, 1999). Almost all service-delivery entities provide nearly identical services. For example, almost all of the services provided by banks are about the same. The parameters of such services will be decisive for those banks. Quality is another one of those characteristics. The provision of high-quality services to clients is a competitive edge for any service provider, according to Parasuraman et al (1985).

According to Zerihun (2017), project quality management improves competitiveness with other criteria by demonstrating a strong positive link among competitive Edge and project quality management.

2.2.3 Project quality management

According to Mulualem, the main reasons for software project failure are a lack of project management and a lack of quality management (2014). Projects can only be completed successfully if project team members pay close attention to goals. Projects also serve as an effective way of combining the knowledge and skills of organizational members, creating a learning environment, and encouraging team spirit and help to accomplish organizational goals.

Based on these features, it appears that project management, if effectively implemented, would meet a natural demand in emerging countries for a better and more cost-effective method of controlling their ever-increasing variety of processes (Asare and Adams, 2017). Project management offers the following benefits, according to Stuckenbruck (1981): It is a method of recognizing the most essential and urgent needs and implementing the best priorities. This is also

a method of helping individuals to operate well together. Using few resources effectively and efficiently, and distributing them where they'll be needed.

It is goal-oriented and inhibits initiatives from being a part of their bureaucratic institution. Project management enables you to get outcomes more quickly and efficiently (usually cheaper). It enhances the chances of finishing the project on schedule and within budget. It is a method of improving government agencies' efficiency and effectiveness. It may lead to certain agencies learning some lessons from the project implementation and perhaps incorporating some of the approaches into their system. Completing the projects on schedule and under budget (keeping the promises) will increase people's faith in their government and urge the system to be more responsive to public expectations and standards. Quality management, quality concepts, and maturity models, as per Kousouris (2009), are critical to identifying and analyzing quality projects and generating quality project outputs. In order to fulfill consumers, the banking and finance business should adhere to quality processes.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The research technique used to evaluate project quality management methods is presented in this portion of the study. It also explains and justifies the data types and sources, target population, data gathering method, and data analysis methodologies.

3.2 Research Design

In this study, descriptive research approach is used to analyze the qualities provided in the research question. Utilize a quantitative research approach, which is a way for assessing objective views by examining the relationships between the variables.

It will employ project quality management processes to derive variables for assessing the uniformity of practices and methods to be utilized in achieving the usage of appropriate quality standards in satisfying project's goals.

3.3 Research Approach

Quantitative research is a way for testing reasonable hypotheses by examining the relationship between variables. These parameters can then be investigated using tools, and the numeric data obtained can be statistically assessed.

Technical experts, Reconciliation Team, ERP, Digital Banking Team, and Islamic Banking provide details on the project's project quality management were used as primary data sources by using questionnaires. Secondary data was compiled from relevant journals, articles, books, and project reports.

3.4 Population of Study

The population of the study is all the PMO staffs if there is any or all the staffs which are accountable to project management in BOA Head Quarter which is a total of 51 staffs

The phrase "population" does not usually refer to a particular number of people; instead, it is a broad term that represents the total number of items (cases) that are investigated. Only a few groups of persons in this demography are likely to be relevant to the researchers. The target

population of the study consist of the five stakeholders Reconciliation Team, Digital Banking Team, Islamic Banking Team, ERP, and Technical Experts at different divisions and functional levels that participated on the Bank of Abyssinia Head Quarter Addis Ababa. An employee which has relation to this research of the BOA Head Quarter, which is counted to be 51, of Bank of Abyssinia was considered as a population of the study.

3.5 Data collection sources, types and instruments

It is critical to combine several methodologies in a single study in order to triangulate the results of each method. Belief in a particular approach can have a negative impact on the results' dependability and validity, causing the conclusions and suggestions to be questioned (currie, 2005). As a result, this study used both primary and secondary data sources to achieve its goal. Primary data sources were used to gather relevant and accurate data and information for the study. A questionnaire was utilized as a data collecting instrument to acquire pertinent primary data for the study. A Reconciliation Team, Islamic Banking Team, and project team members, Technical Experts were asked to complete the surveys. The questionnaire will be based on a review of the literature and will be tailored to the specific case under investigation. The questionnaire will be validated by looking at these and other empirical and theoretical literatures. Secondary data was gathered from project-related papers such as project report status, contract documents, and exit reports.

Census allows us to use complete enumeration of a population or groups at a point in time with respect to well defined characteristics. When we wish to find scenarios that are conducted on the full set of observation objects belonging to a given population. Data for sub populations may be available, assuming satisfactory response rates are achieved. So census is applied here.

3.6 Data Analysis – Techniques and software

Quantitative analysis was used to examine the bank's project quality management methods. The results of the questionnaires were compiled and analyzed using the statistical package for social sciences software (SPSS version 20).

3.7 Validity and Reliability

In order to obtain relevant interpretations, Creswell J (2012) emphasizes the importance of evaluating data validity and reliability. He also suggests Cronbach's alpha () as a reliability check

for the scales' internal consistency. Cronbach's alpha is used in this study to examine the validity and reliability of data because of its application, as emphasized by Creswell. In order to ensure the questionnaire's validity, it was adapted from the project management body of knowledge handbook and given face validity. Cronbach Alpha is also used to verify the data's dependability.

Table 3.1 Demonstrates the complete reliability statistics (own survey, 2021)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.749	.707	39

3.8Ethical Consideration

The study's goal is to evaluate project quality management practices, and consent was obtained prior to the start of data collection. The required levels of confidentiality will be upheld. Respondents were also informed about the purpose of the data collection and that the information obtained from them would not be shared with anybody unless they agreed. Respondents were also told that the information gathered would only be utilized for academic purposes. All relevant details, such as the complainant's name, was not used in the study to protect the respondent's privacy. Respondents were asked to participate voluntarily and react on their own volition.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter includes an analysis and discussion of the research findings based on data collected from respondents through questionnaire. The acquired data was analyzed using the statistical program SPSS in accordance with the study's overall goal.

4.2 Response Rate

From a total of 51 questionnaires distributed to the target population, 49 were completed and returned, representing an approximate 96 percent response rate.

4.3 Primary Data Analysis

Using the statistical package for social science (SPSS) version 20, quantitative data were analyzed using descriptive statistics. Project quality management processes, tools, and methods were probed, as well as top management commitment, leadership, and participation, as well as resource allocation and other factors.

The researcher distributed 51 questionnaires among the selected employees within the sample frame using both soft and hard copies. A total of 49 questionnaires were distributed, with a return rate of 96%

4.3.1 Demographic Information

No.	Description		Freq.	%	Total	
					Freq.	%
1	Gender	Male	29	59.18	49	100
		Female	20	40.81		
2	Age	Below 30	25	51.02	49	100
		31-40	13	26.53		
		41-50	11	22.44		
		Above 50				
3	Education level	PHD			49	100
		MA/MSc	30	61.22		
		BA/Bsc	19	38.77		
		Diploma				
		High school				
4	Position on the project	Reconciliation Team	12	24.48	49	100
		Mobile Banking	10	20.40		
		Project manager	2	4.08		
		ERP	8	16.32		
		IFB team	7	14.28		
		Technical team member	10	20.40		
5	Years of experience	Less than 5 years	30	61.22	49	100
		6-10 years	12	24.48		
		11-15 years	7	14.28		
		16 and above	0	0		

Table 4.1. Demographic Information (Source: own survey, 2021)

According to the table above, only 20 (40.81%) of the participants were female, while the remaining 29 (59.18%) were male. This plainly suggests that male participants ruled the sample population.

According to the educational backgrounds of the survey participants, 19 (38.77 percent) have only a bachelor's degree, while 30 (61.22 percent) have a master's degree. The vast majority of respondents hold a Master's degree.

In terms of respondents' positions, the study included 12 reconciliation team members, 10 mobile banking team members, 2 project managers, ERP 8, IFB team 7, and 10 technical or support staff members.

The researcher chose to consider the respondent's years of project experience because it is critical for project management comprehension. 30(61.22 percent) of respondents have less than 5 years of work experience, 12 (24.48 percent) have 6-10 years, and only 7 (14.28 percent) have 11 years or more. This profile demonstrates that the organization lacks more experienced employees.

4.3.2Assessing the project quality management using the variables

Participants were asked to evaluate the Bank of Abyssinia project Quality Management on all of the different factors used to evaluate the project's quality management. Participants were asked to evaluate each question on the variable mentioned below using a 5-point Likert scale.

1= strongly disagree,

2= disagree,

3= neutral,

4= agree,

5= strongly agree

The means values of each question and variable as a whole is rated using 5 Point Likert scale as listed below.

(1-1.79) = strongly agree

(1.80- 2.59) = agree

(2.60-3.39) = neutral

(3.40-4.19) = disagree

(4.20-5) = strongly disagree

Variable one: Quality management process

Quality planning

Table 4.2 Quality Planning (Source: own Survey,2021)

The first aspect of the project quality management process to be deemed was quality planning. As illustrated in the figure above, 49 respondents responded to all ten questions about quality planning in their respective organizations and the project in particular. The answers are as follows:

P1 - Brief statement of work:

	strongly disagree		Disagree		neutral		agree		strongly agree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
P1	3	6.1	8	16.3	9	18.4	22	44.9	7	14.3	3.45
P2	10	20.4	11	22.4	10	20.4	12	24.5	6	12.2	2.85
P3	-	-	-	-	-	-	-	-	-	-	2.65
P4	13	26.5	9	18.4	13	26.5	9	18.4	5	10.2	2.67
P5	18	36.7	7	14.3	11	22.4	9	18.4	4	8.2	2.46
P6	2	4.1	12	24.5	9	18.4	16	32.7	10	20.4	3.40
P7	14	28.6	11	22.4	8	16.3	3	6.1	13	26.5	2.79
P8	7	14.3	7	14.3	18	36.7	9	18.4	8	16.3	3.08
P9	11	22.4	6	12.2	18	36.7	12	24.5	2	4.1	2.75
P10	9	18.4	6	12.2	14	28.6	17	34.7	3	6.1	2.97

According to the responses, 6.1 percent strongly disagreed, while 16.3 percent disagreed. The mean value was 3.45 because 18.4 percent of respondents were neutral, 44.9 percent agreed, and 14.3 percent strongly agreed.

P2 - project quality objectives

As a result, 20.4 percent of the population strongly disagreed while 22.4 percent disagreed with the project quality objectives. The mean value was 2.85 because 20.4 percent of participants were neutral, 24.5 percent agreed, and 12.2 percent strongly agreed.

P3 - Project staff commitments and officials:

On this specific question, 0.0 percent of respondents strongly disagreed while 0.0 percent disagreed. The mean value was 2.65 because 0.0 percent of respondents were neutral, 0.0 percent agreed, and 0.0 percent strongly agreed.

P4 - List(s) of components and equipment used for the project, along with their verification requirements:

As a result, 26.5 percent of those polled strongly disagreed, while 18.4 percent disagreed. The mean value was 2.67 because 26.5 percent of respondents were neutral, 18.4 percent agreed, and 10.2 percent strongly agreed.

P5 - List of quality processes and work directions relevant to the project, based on the company's Quality Manual and Procedures:

According to the responses, 36.7 percent strongly disagreed, while 14.3 percent disagreed. The mean value was 2.46 because 22.4 percent of participants were neutral, 18.4 percent agreed, and 8.2 percent strongly agreed.

P6- List of project-specific techniques, process documentation, and inspections:

On the specific question, 4.1 percent of respondents strongly disagreed, while 24.5 percent disagreed. The mean value was 3.40 because 18.4 percent of the respondents were neutral, 32.7 percent agreed, and 20.4 percent strongly agreed.

P7 - a list of quality records that must be kept,

As a result, 28.6 percent of those polled strongly disagreed, while 22.4 percent disagreed. 16.3 percent of respondents were neutral, 6.1 percent agreed, and 26.5 percent strongly agreed, yielding a mean value of 2.79.

P8 - Checklists or aim dates for their delivery:

As a result, 14.3 percent of the population strongly disagreed, while 14.3 percent disagreed. 36.7 percent of respondents were neutral, 18.4 percent agreed, and 16.3 percent strongly agreed, resulting in a mean value of 3.08.

P9 - Frequency or temporary dates of inner quality audits, if possible: 22.4 percent of the population strongly disagreed, while 12.2 percent disagreed. The mean value was 2.75 because 36.7 percent of respondents were neutral, 24.5 percent agreed, and 4.1 percent strongly agreed.

P10 - The frequency with which the quality plan is updated: On this specific question, 18.4 percent of the population strongly disagreed, while 12.2 percent disagreed. The mean value was 2.97 because 28.6 percent of those surveyed were neutral, 34.7 percent agreed, and 6.1 percent strongly agreed.

The assessment and analysis of large amounts from participants on the above 10 quality planning questions is tabulated in the table below.

	Frequency	Percent	Valid percent
Strongly disagree	181	21.72%	21.72%
Disagree	127	14.03%	14.03%
Neutral	175	21%	21%
Agree	165	19.81%	19.81%
Strongly agree	87	10.44%	10.44%
Mean	2.82		

Table 4.3 Quality Planning summary (Source: own survey,2021)

The above answers are used to calculate project quality planning by calculate the mean of each question's rating. As a result, the overall mean of the questions is 2.82, which is rated as neutral.

Quality Assurance

	strongly disagree		Disagree		Neutral		agree		strongly agree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
A1	8	16.3	13	26.5	8	16.3	13	26.5	7	14.3	2.95
A2	6	12.2	15	30.6	4	8.2	13	26.5	11	22.4	3.16
A3	-	-	9	18.4	14	28.6	19	38.8	7	14.3	3.48
A4	3	6.1	16	32.7	5	10.2	18	36.7	7	14.3	3.20

Table 4.5 Quality Assurance (Source: own survey, 2021)

Quality assurance was the second dimension of the project quality management process that was considered. As illustrated in the figure above, 49 participants replied to all four questions about quality assurance in their respective organizations and the project in particular. The responses are:

A1 - For each project, selects the appropriate quality management system requirements:

As a result, 16.3 percent of those polled strongly disagreed, while 26.5 percent disagreed. 16.3 percent of respondents were neutral, 26.5 percent agreed, and 14.3 percent strongly agreed, yielding a mean value of 2.83.

A2 - In tender, clearly specifies the quality management system prerequisites:

According to the responses, 12.22 percent strongly disagreed, while 30.6 percent disagreed. 8.2 percent of respondents were neutral, 26.5 percent agreed, and 22.4 percent strongly agreed, yielding a mean value of 3.16.

A3 - project Managers are evaluated and chosen based on their ability to meet specific requirements:

According to the responses, 0.0 percent strongly disagreed, while 18.4 percent disagreed. The mean value was 3.48 because 28.6 percent of respondents were neutral, 38.8 percent agreed, and 14.3 percent strongly agreed.

A4 - Relevant product verifying, quantification, or testing, as well as proper record keeping:

As a result, 6.1 percent of those polled strongly disagreed, while 32.7 percent disagreed. The mean value was 3.2 because 10.2 percent of respondents were neutral, 36.7 percent agreed, and 14.3 percent strongly agreed.

The assessment and aggregation of data from survey participants on the four quality assurance questions listed above is summarized in the table below.

strongly disagree	17	8.65
Disagree	53	27.05
Neutral	31	15.82
Agree	63	32.1
strongly agree	32	16.32
Mean	3.19	

Table 4.6 Quality Assurance summary (Source: own survey,2021)

The project quality assurance is calculated based from the above responses by computing the mean of each question's rating. As an outcome, the mean of the overall questions is 3.15, which is rated as neutral.

Quality control

	strongly disagree		Disagree		neutral		agree		strongly agree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
C1	7	14.3	10	20.4	6	12.2	19	38.8	7	14.3	3.18
C2	-	-	17	34.7	11	22.4	11	22.4	10	20.4	3.28
C3	5	10.2	14	28.6	9	18.4	12	24.5	9	18.4	3.12
C4	2	4.1	10	20.4	12	24.5	15	30.6	10	20.4	3.42

Table 4.7 Quality Control (Source own survey. 2021)

Quality control was the third project quality management process aspect to be taken into account. As illustrated in the figure above, 49 participants replied to all four questions about quality control in their respective organizations and the project in particular. The replies are as follows:

C1 - Choose what to control and establish standards that will serve as the foundation for decisions about possible corrective action:

According to the responses, 14.3 percent strongly disagreed, while 20.4 percent disagreed. 12.2 percent of respondents were neutral, 38.8 percent agreed, and 14.3 percent strongly agreed, yielding a mean value of 3.18.

C2 - Create the measurement techniques used, and compare actual to the quality standards:

On the specific question, 0.0 percent of respondents strongly disagreed, while 34.7 percent disagreed. The mean value was 3.28 because 22.4 percent of respondents were neutral, 22.4 percent agreed, and 20.4 percent strongly agreed.

C3 - Based on the information gathered, take the following actions to return nonconforming processes and materials to the standard:

According to the responses, 10.2 percent strongly disagreed, while 28.6 percent disagreed. The mean value was 3.12 because 18.4 percent of the respondents were neutral, 24.5 percent agreed, and 18.4 percent strongly agreed.

C4 - Monitoring and standardization of measuring devices, as well as detailed documentation for all processes:

According to the responses, 4.1 percent strongly disagreed, while 20.4 percent disagreed. 24.5 percent of respondents were neutral, 30.6 percent agreed, and 20.4 percent strongly agreed, yielding a mean value of 3.42.

The analysis and aggregation of data from respondents on the four quality control questions listed above is summarized in the table below.

strongly disagree	14	7.15
Disagree	51	26.02
Neutral	38	19.37
Agree	57	29.05
strongly agree	36	18.3
Mean	3.255	

Table 4.8 Quality Control Summary (Source Own Survey,2021)

The project quality control is calculated based on the above answers by taking the average of each question's rating. As a matter of fact, the overall mean of the questions is 3.255, which is rated as neutral.

Top Management Commitment to Quality Management

	strongly disagree		Disagree		neutral		agree		strongly agree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
TM1	8	16.3	6	12.2	7	14.3	22	44.9	6	12.2	3.24
TM2	7	14.3	18	36.7	8	16.3	9	18.4	7	14.3	2.81
TM3	6	12.2	20	40.8	3	6.1	15	30.6	5	10.2	2.85
TM4	5	10.2	9	18.4	18	36.7	14	28.6	3	6.1	3.02
TM5	4	8.2	1	2.0	17	34.7	22	44.9	5	10.2	3.46

Table 4.9 Top Management Commitment to Quality Management(Source own survey,2021)

The commitment of top management to quality management was also taken into account. As illustrated in the figure above, 49 participants replied to all five questions about quality control in their respective organizations and the project in particular. The responses are as follows:

TM1 - Show the significance of meeting customer needs:

16.3 percent of the population strongly disagreed, while 12.2 percent disagreed, based on the response. 14.3 percent of those surveyed were neutral, 44.9 percent agreed, and 12.2 percent strongly agreed, yielding a mean value of 3.24.

TM2 - Developing quality policies:

14.3 percent of the population strongly disagreed, while 36.7 percent disagreed. 16.3 percent of participants were neutral, 18.4 percent agreed, and 14.3 percent strongly agreed, yielding a mean value of 2.81.

TM3 - Undertake project quality management reviews:

12.2 percent of the population strongly disagreed, while 40.8 percent disagreed. The mean value was 2.85 because 6.1 percent of respondents were neutral, 30.6 percent agreed, and 10.2 percent strongly agreed.

TM4- Actively sought more financial resources:

According to the responses, 10.2 percent strongly disagreed, while 18.4 percent disagreed. 36.7 percent of participants were neutral, 28.6 percent agreed, and 6.1 percent strongly agreed, yielding a mean value of 3.02.

TM5- Make an effort to increase your human resources.

As a result, 8.2 percent of those polled strongly disagreed, while 2.0 percent disagreed. 34.7 percent of respondents were neutral, 44.9 percent agreed, and 10.2 percent strongly agreed, yielding a mean value of 3.46.

The table below summarizes the analysis and aggregation of data from participants on the above six questions about top management support.

	Frequency	Percent	Valid percent
Strongly disagree	41	13.93%	13.93%
Disagree	76	25.83%	25.83%
Neutral	60	20.4%	20.4%
Agree	86	29.26%	29.26%

Strongly agree	31	10.53%	10.53%
Total	41	13.93	100%
Mean	2.96		

Table 4.10 Top Management Commitment to quality Management Summary (Source: own survey, 2021)

Top management commitment is calculated from the above answers by taking the average of the ratings for each question. As an outcome, the mean of the overall questions is 2.96, which is rated as neutral.

Quality Management Implementation Problems and Challenges

	strongly disagree		Disagree		neutral		agree		strongly agree		Mean
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	
QM1	4	8.2	10	20.4	9	18.4	15	3.6	11	22.4	3.38
QM2	6	12.2	3	6.1	14	28.6	21	30.6	5	10.2	3.32
QM3	3	6.1	8	16.3	11	22.4	22	42.9	5	10.2	3.36
QM4	-	-	20	40.8	14	28.6	10	44.9	5	10.2	3.00
QM5	3	6.1	16	32.7	6	12.2	21	20.4	3	6.1	3.10
QM6	4	8.2	9	18.4	10	20.4	26	42.9	-	-	3.18
QM7	-	-	-	-	6	12.2	25	51.0	18	36.7	4.24
QM8	--	-	3	6.1	6	12.2	32	6.3	8	16.3	3.91
QM9	-	-	3	6.1	6	12.2	30	61.2	10	20.4	3.95
QM10	-	-	-	-	12	24.5	21	.42.9	16	32.7	4.08
QM11	8	16.3	3	6.1	7	14.3	14	34.7	14	28.6	3.53
QM12	-	-	3	6.1	13	26.5	17	34.7	16	32.7	3.93
QM13	49	100	-	-	-		-	-	-	-	1.00
QM14	49	100	-	-	-	-	-	-	-	-	1.00
QM15	-	-	-	-	3	6.1	25	51	21	42.9	4.36
QM16	4	8.2	6	12.2	32	65.3	7	14.3	-	-	3.65

Table 4.11 Quality Management Implementation Problems and Challenges (Source: own survey,2021)

The other suggestions are put was the issues or difficulties posed during the implementation of quality management. As illustrated in the figure above, 49 respondents responded to all 16 questions about the challenges in their respective organizations and the project in particular. The answers are as follows:

QM1 - Insufficient management aid:

According to the responses, 8.2 percent strongly disagreed, while 20.4 percent disagreed. 18.4 percent of participants were neutral, 3.6 percent agreed, and 22.4 percent strongly agreed, yielding a mean value of 3.38.

QM2 - Project staff's lack of willingness to accept the quality system:

According to the responses, 12.2 percent strongly disagreed, while 6.1 percent disagreed. The mean value was 3.32 because 28.6 percent of participants were neutral, 30.6 percent agreed, and 10.2 percent strongly agreed.

QM3 - Difficulties comprehend the quality system:

6.1 percent of the population strongly disagreed, while 16.3 percent disagreed. The mean value was 3.36 because 22.4 percent of participants were neutral, 42.9 percent agreed, and 10.2 percent strongly agreed.

QM4 - More paper work is an issue:

According to the responses, 0.0 percent of the population strongly disagreed, while 40.8 percent disagreed. The mean value was 3.00 because 28.6 percent of participants were neutral, 44.9 percent agreed, and 10.2 percent strongly agreed.

QM5 - As a result of the documentation issue:

6.1 percent of the population strongly disagreed, while 32.7 percent disagreed. 12.2 percent of participants were neutral, 20.4 percent agreed, and 6.1 percent strongly agreed, yielding a mean value of 3.10.

QM6 - Problems in monitoring performance:

According to the responses, 8.2 percent strongly disagreed, while 18.4 percent disagreed. The mean value was 3.18 because 20.4 percent of participants were neutral, 42.9 percent agreed, and 0.0 percent strongly agreed.

QM7 - Poor communication and coordination:

According to the responses, 0.0 percent strongly disagreed while 0.0 percent disagreed. 12.2 percent of participants were neutral, 51.0 percent agreed, and 36.7 percent strongly agreed, yielding a mean value of 4.24.

QM8 - Cost increase:

As a result, 0.0 percent of the population strongly disagreed, while 6.1 percent disagreed. 12.2 percent of participants were neutral, 6.3 percent agreed, and 16.3 percent strongly agreed, yielding a mean value of 3.91.

QM9 - Time extension:

According to the responses, 0.0 percent of respondents disagreed, while 6.1 percent disagreed. 12.2 percent of participants were neutral, 61.2 percent agreed, and 20.4 percent strongly agreed, yielding a mean value of 3.95

QM10 - Insufficient data:

According to the responses, 0.0 percent strongly disagreed while 0.0 percent disagreed. 24.5 percent of participants were neutral, 42.9 percent agreed, and 32.7 percent strongly agreed, yielding a mean value of 4.08

QM11 - Insufficient technical expert knowledge:

As a result, 16.3 percent strongly disagreed, while 6.1 percent disagreed. 14.3 percent of participants were neutral, 34.7 percent agreed, and 28.6 percent strongly agreed, yielding a mean value of 3.53.

QM12-Issue with bureaucratic system:

According to the responses, 0.0 percent strongly disagreed, while 6.1 percent disagreed. 14.3 percent of participants were neutral, 34.7 percent agreed, and 28.6 percent strongly agreed, yielding a mean value of 3.93.

QM13 - Right of way issue:

According to the responses, 100 percent of the population strongly disagreed, yielding a mean value of 1.00.

QM14 - Issue with scope of work:

According to the responses, 100 percent of the respondent disagreed, resulting in a mean value of 1.00.

QM15 - Absence of standardized quality management regulations:

According to the responses, 0.0 percent strongly disagreed while 0.0 percent disagreed. The mean value was 4.36 because 6.1 percent of participants were neutral, 51 percent agreed, and 42.9 percent strongly agreed.

QM16 - Employee layoffs:

8.2 percent of the population strongly disagreed, while 12.2 percent disagreed. The mean value was 3.65 because 65.3 percent of participants were neutral, 14.3 percent agreed, and 0.0 percent strongly agreed.

The table below summarizes the evaluation and data aggregation from survey participants on the above 16 questions on quality management implementation problems/challenges.

	Frequency	Percent	Valid percent
Strongly disagree	23	4.25%	4.25%
Disagree	162	30.03%	30.03%
Neutral	165	30.61%	30.61%
Agree	157	29.11%	29.11%

Strongly agree	32	5.93%	5.93%
Total			
Mean	3.01		

Table 4.12 Quality Management Implementation Problems and Challenges summary (Source: own survey,2021)

The average of the ratings with each question is used to calculate the quality management implementation troubles from above responses. As a consequence, the mean score of the questions is 3.01, which is rated as neutral.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter attempts to present the main conclusion drawn from the study's findings. The primary goal of this research was to evaluate the Bank of Abyssinia's Quality Project Management practices. There are summaries of the findings, conclusions, and recommendations that can assist the Bank of Abyssinia in improving its project Quality management practices in order to increase its competitiveness.

5.2 Summary of Major Findings

The following findings were identified as a result of the analysis:

• The response indicates that staff members do not have access to project quality management training (workshops). According to the respondents, no training is provided particularly for project management. Several claimed to have taken the training personally.

• In terms of communication systems and information transfer, a lack of project experience has been a challenge.

• There is not a well-established dedicated Project Management Office, especially for those non-IT projects.

• Project managers are just selected based on their management skill and area of expertise in the respective area of the project.

• The results indicate that just a few people have QM technical skills, and the use of PMBOK is also not widely known.

• Those top managements selected give more attention to the other business-related tasks. They will participate more on the quality control, which is assuring/approving whether the intended project quality is achieved or not.

• There was a time lag among project design and project implementation, which could be attributed to scope changes. The project has accumulated additional costs and time as a result of changes in scope, and it will be made obsolete out.

5.3. Conclusion

Based on the findings of the analysis, those who are in higher management are more focused on certain business-related duties. There is lack of concern regarding the areas with services and quality. There is a good and proper communication between project stakeholders, particularly between senior management, the project manager, and the project team. A very well dedicated Project Management Office does not exist which has an impact on the project QM process. When selecting a project manager the necessary and proper PM qualifications and requirements were not considered. Project managers are simply chosen depending on the managerial skills and field of experience in the project's specific area of competence.

According to the participants' responses, the program lacks sufficient project quality management. Just a small proportion of individuals attended a study program (training), and the amount of people with a project management experience is relatively small. Numerous people relied only on experiences instead of complementing it with postsecondary learning. Workers do not have recourse to project quality management courses (workshops), according to the reply. According to the respondents, no training is provided especially for project management. Few reportedly took the training personally.

All in all it is safe to say if project quality management had been executed effectively and comprehensively, it would have made the project more successful, resulting in substantial improvements.

5.4. Recommendations

A result to the findings and the above conclusions, the researcher recommends the following point in order to improve the quality management process at BOA and have more successful projects in the future.

Because it plays a larger role in the project management process, top management must attach great importance to it and be more committed to that too. Top management commitment is extremely important in the project quality management system. There for they need to be

absolutely dedicated and involved in the project qms. They must concentrate on examining the differences that need their strong backing and boosting performance initiatives as top management's guidance is important to the project's success.

All project stakeholders, particularly top management and the project manager, should get adequate opportunities to develop skills, with a focus on project quality management. In this approach, it would be feasible to raise project management understanding among others in front of them and encourage people to prioritize project quality management. In intended to facilitate employees grow their talents and build excellent working relationships, the company should provide various trainings and seminars at regular intervals.

Developing a strong and separated project management office with its own distinct and regular project team allows the bank to provide projects the recognition they deserve. This even assists banks in building a positive experience learned process from past initiatives. The team members will indeed be solely focused on the project duties, and that they will offer one‘s all because they'll have no other responsibilities in their work setting.

5.5. Future area of Research

Future research can be carried out in two areas. The first is to assess the project quality management practice of governmental banks of Ethiopian and the second one is determine the possible caused for the mentioned gaps in Project quality management practice of private banks of Ethiopia.

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APPENDICES

Addis Ababa University

College of Business and Economics

School of Commerce

M.A Research on Project Management

Dear respondent,

The purpose of this questionnaire is to collect data for the study on ASSESSMENT OF PROJECT QUALITY MANAGEMENT PRACTICES IN BANK OF ABYSSINIA: THE CASE OF ADDIS ABABA HEAD QUARTER for partial fulfillment of a degree Masters of Art in project Management.

I would like to request you give proper response for the questions included on this questionnaire. I can assure you everything you say will stay anonymous so I hope you will give honest and sincere responses. Your willingness and cooperation will have a great impact on the study. I would like to thank you in advance for your participation in this initiative.

Kidist Michael

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Part one: Demographical Information

Please put a "X" mark to all your responses in or (next) to the box provided beside each statement.

1. What is your role in the project you are involved in?

□ Reconciliation team □ ERP □ Islamic Banking Team

□ Digital Banking Team □ Technical team member

2. Your total work experience in Bankig Sector?

□ Less than 5 years □ 5-10years □ 11-15 years □ 16 and above

Part two: This sub-section covers questions related to quality management process, tools and techniques, top management commitment, and problems encountered in BOA Head Quarter.

No.	**Description**			**Respondent**		**Total**	
				Frequency	**%**	**N**	**%**
1	Have you ever taken project management course?	Yes	1 week course				
			2 weeks course				
			Weekend course				
			Higher education				
			other				
			No response				
		No					

The scale rating description: 1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

Quality planning: Does your quality plan contain the following?

Descriptions	**1**	**2**	**3**	**4**	**5**
Brief description of the project					
Project quality objectives					
Responsibilities and authorities of project staff					
List(s) of materials and appliances used for the project, showing the verification requirement of each					
List of quality procedures and work instructions applicable to project by making reference to the company's Quality Manual and Procedures					
List of project-specific procedures, work instructions and inspection					
list of quality records to be kept					
checklists, or target dates for their provision					
frequency (or provisional dates if possible) of internal quality audits					
Frequency of updating the quality plan					

Quality Assurance: Do you consider the following factors in your quality assurance mechanism?

Descriptions	**1**	**2**	**3**	**4**	**5**
Selects the appropriate quality management system requirements for each project.					
Clearly specifies the quality management system requirements in tender.					
Evaluates and selects managers on their ability to satisfy specified requirements.					
Appropriate checking, measurement or testing of products and keeping proper records.					

Quality control: Do you consider the following factors in your quality control mechanism?

Descriptions	**1**	**2**	**3**	**4**	**5**
Select what to control and set standards that provide the basis for decisions regarding possible corrective action.					
Establish the measurement methods used, compare the actual results to the quality standards.					
Act to bring nonconforming processes and material back to the standard based on the information collected.					
Monitor and standardize measuring devices, include detailed documentation for all processes.					

Top Management Commitment to Quality Management

Descriptions	**1**	**2**	**3**	**4**	**5**
Communicate the importance of meeting customer requirements					
Setting quality policies.					
Conduct management reviews on project quality.					
Seek to have more financial resources.					
Seek to have more human resources.					

Quality Management Implementation Problems /challenges

List of Quality Management Implementation Problems	**1**	**2**	**3**	**4**	**5**
Inadequate management support					
Unwillingness of project staff to accept the quality system					
Difficulties in understanding the quality system					
Problem with more paper works					
Problem with documentation					
Difficulties in measuring results					
Ineffective communication					
Increase of cost					
Increase of time					

Inadequate information					
Inadequate technical expertise/skills					
Problem with Government bureaucracy					
Problem with Right of way					
Problem with scope change					
Lack of standardized quality management guidelines					
Employee turnover					