



# ADDIS ABABA UNIVERSITY

SCHOOL OF COMMERCE MASTER OF ARTS IN PROJECT  
MANAGEMENT PROGRAM

ASSESSMENT OF PROJECT MANAGEMENT PRACTICES IN DIGITAL  
BANKING PROJECTS: A CASE OF BANK OF ABYSSINIA

BY:-URGO GULIMA

ADVISOR: ADANE ATARA (PHD)

A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDY

PRESENTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS OF MASTERS OF  
PROJECT MANAGEMENT

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## **Declaration**

I declare that this thesis entitled “**Assessment of Project Management Practices in Digital Banking**: The case of Abyssinia Bank Addis Ababa, Ethiopia” is my work and that all sources of materials used for this thesis have been appropriately acknowledged. This thesis is submitted for in partial fulfillment of the requirements for Master’s in Masters of Art in Project Management Program at Addis Ababa University. I seriously declare that this thesis is not submitted to any other institution anywhere for the award of any degree or diploma.

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Place: Addis Ababa, Ethiopia

## **Certification**

This is to certify that this thesis entitled “**Assessment of Project Management Practices in Digital Banking: The case of Abyssinia Bank Addis Ababa, Ethiopia**” accepted in partial fulfillment of the requirements for the award of Masters of Art in Project Management Program from school of commerce done by Urgo Gulima is a genuine work carried out by her under my guidance. The matter embodied in this thesis work has not been submitted earlier for the award of any degree or diploma

The assistance and help received during the course of this investigation have been duly acknowledged.

Therefore, I recommend that it can be accepted as fulfilling the research thesis requirements.  
Adane Atara (PHD)

\_\_\_\_\_  
Major Advisor

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## Final Thesis Approval Form

As members of the Board of Examining of the Final M. A. /M.Sc. thesis open defense, we certify that we have read and evaluated the thesis prepared by Urgo Gulima “**Assessment of Project Management Practices in Digital Banking: The case of Abyssinia Bank Addis Ababa, Ethiopia**” and recommend that the thesis be accepted as fulfilling the thesis requirement for the Master of Arts in Project Management.

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**Urigo Gulima**

## **Acronyms**

ATM Automated Teller Machine

BOA Bank of Abyssinia

IT Information Technology

ICT Information and Communication Technology

POS Point of service

SPSS Statistical Package for Social Science/Statistical Product for Solutions Services

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## **Abstract**

*The main purpose of this study was to assess the practices of project management in digital banking the case of Bank of Abyssinia in line with the contribution of project management practices in digital banking, the mechanisms by which project management practices are effective in digital banking, and the challenges of the project management practices facing in the application of digital banking. To conduct this study, descriptive type of research design was used. Systematic random sampling and purposive sampling techniques were also used. The data were collected through questionnaire and semi-structured interview. The samples were 78 selected bank officers and project management experts from 287 of the total staffs, and all 15 branch managers were included. Data analysis was made using descriptive statistics and SPSS software, mean, standard deviations frequency counts, percentages, graphs, charts, tables and analysis of documents by both quantitatively and qualitatively. Even though the findings of the study indicated that project management practices such as the contribution it delivers, the ways in which the practices were implemented and the challenges that encountered in the course of implementing project management practices in digital banking as examined by the results of the analysis, the implementation level didn't exceeded 45-49% entirely. Hence, monitoring and evaluation, the information flow, friendly approach relations in service delivery, the customers trust in electronic banking, continuous service improvement, were insignificant. Moreover, lack of multi languages, awareness creation, mobile banking, and ATM cards utilization were below the average mean value indicating the implementation level to be below standard. More practically, lack of trust for security issues, lack of interest in new way of banking, lack of well trained and equipped work force, shortage of ICT infrastructure developments, exchange of experiences with local banks and foreign banks were critical challenges in project management practices in the implementation of digital banking were the major problems in digital banking.*

**Key words:** *Digital banking, Project Management*

# **CHAPTER ONE**

## **1. Introduction**

### **1.1. Background of the Study**

The investigation of the practices of project management in digital banking progressively more important in the growth of any nation. Various organizations have used project management techniques as a means of bridging the gap between failure and success in the implementation of projects within the framework of banking systems. Regardless of this increasing awareness of project management by organizations, projects still fail. Project management is being regarded as mandatory for the survival and success of projects such as the one being studied. It is mandatory not only for project-based organizations but also for any firm in order to survive in rapidly changing technological and market environment. Information technology has transformed the business in corporate organizations and information technology strategies are emerging to replace the traditional way of business in an organization (Tsai, 2003). Nowadays, most firms are realizing that project management and productivity are related and businesses should be managed as a series of projects (Kerzner, 2009).

Project management is essential for IT project success. Therefore, software project management consist of a number of tools, techniques, and knowledge essential for processes of managing, allocating and timing resources for completing the project efficiently and effectively (Hazra, 2012). It is essential to assess specific project type compatibility with tools and techniques.

Digital banking is one of the innovative services that enable the banks to provide banking products and services through electronic channels. It came to existence within the technological development in general and the birth of the internet, in particular, that changed the traditional way of banking services undertaken for many years, and to deliver innovative products and services to their clients. The banking services started by branch- banking model through giving services only using branches and a person who has an account in one branch was not able to get banking services even within a several branch of the same bank (Equbamariam, 2018).

Now a day, to be able to survive the prevailing intense competition in the banking industry, what most of the bank attempt to do is to create convenient banking activities for their customers. Such activities include the Automated Teller Machine (ATM), Money Transfers, Banking via Mobile Phone, etc. Though these services are virtually duplicated by most banks, what is the focus now is the quality of the service which is provided. The practice of excellent service quality integrated with consumer products is a powerful generator to cater to customers" needs and engage with them. Considering that many banks offer undifferentiated products in a rival marketplace, banks are paying more attention to Service quality in order to gain a competitive advantage. Banks that master service quality can gain a competitive edge in terms of higher revenue, customer loyalty and customer retention (Kumar et al., 2010).

The research attempted to look into possible contributions of project management practices on implementation of digital banking technologies and forward recommendations as a means of improvement. So, it assessed the practices of project management in digital banking in terms the contributions of the project management practices, the mechanisms by which project management employment brings effectiveness and the challenges of the project management practices facing in the implementation of digital banking with particular reference to Bank of Abyssinia at Addis Ababa City Administration, Ethiopia.

## **1.2. Statement of the Problem**

The main factors that forced banks and financial services to change includes increased competition, changing business environments, globalization and the advancement of Information and Communications Technology and the customer reaction for banking service is rapidly changing. Because of emergence of a knowledge-based economy and society as information and communication technology (ICT) advanced, banking services have undergone profound changes during the last period (Berhanu, 2019). In order to change the traditional ways of banking service to electronic banking, new strategies have become necessary in order to attract and retain existing and new customers (Majid, 2012).

The banking industry in Ethiopia is still underdeveloped although the rapid expansion of electronic payment systems throughout the developed and the developing world. Due to

the increasing of import-export businesses and increased international trades, increase the demand of the customer and international relations, the current banking system is short of providing efficient and dependable services. The customers of Ethiopian commercial banks for instance are not using technological advancement in great extent in banking sector, which has been entertained elsewhere in African and the rest of the world. The modern e-banking methods like ATMs, Debit cards, Credit cards, Tele banking, Internet banking, Mobile banking and others are new to the Ethiopian banking sector. More specifically, project managers and project performers are not performing project tasks as per the best practice and standard set. The low level of project management practices demonstrate the program to be poorly practiced.

In response to this, the study tried to investigate what practices of project management in digital banking looks like and fill the **literature gap** because most of the literature did not address the comprehensive practices in line with project management rather than treating separately like customer services. Thus, the study is aimed to assess the practices of project management in digital banking of Abyssinia in Ethiopia.

### **1.3. Research Questions**

- i. What are the contributions of the project management practices in digital banking?
- ii. What mechanisms does project management employ for effective digital banking?
- iii. What are the challenges of the project management practices facing in the implementation of digital banking?

### **1.4. Objectives of the Study**

#### **1.4.1. General objective**

The general objective of this study was to assess the Practices of Project Management in Digital Banking projects in selected Banks of Abyssinia.

#### **1.4.2. Specific Objectives**

- i. To examine the contribution of project management implementation practices in digital banking.
- ii. To identify the mechanisms by which project management practices are effective in digital banking.
- iii. To consider the challenges facing in the application digital banking towards project management.

#### **1.5. Significance of the Study**

The potential benefit of this research study is an effort for value addition to give an insight for the institution under study and helpful literature and document for policy makers related to the assessment of project management in digital banking. The paper would also be a value addition in this regard and has significance by giving an insight for the bank under study. It also used as a source document for other researchers who want to undertake research on this area.

#### **1.6. Limitation of the Study**

This study was constrained due to spatial factors that the locations of the institutions selected for the study were fragmented here and there. The other failure was the respondents unwillingness to answer with frankness that ultimately may resulted in an inaccurate reflection of the opinions because it is subjected to different personal factors. Finally a few of the respondents were unavailable to participate in the study. So, the researcher accommodated the challenges faced by using different mechanisms for the accuracy of the study. For instance, she used other voluntary respondent to fill the questionnaire and clearly stated the purpose of the study for the respondents to assure that it is used for academic issues.

#### **1.7. Scope of the study**

The scope of study focused only the assessment of the digital banking issues in the branches of Abyssinia banks available in Addis Ababa. The data was collected through questionnaire and semi-structured interview.

## **1.8. Organization of the Paper**

The study is organized in to five chapters. Chapter one consists of introducing the back ground of the study, statement of the problems, research questions, objectives of the study, scope of the study, and significance of the study. Chapter two contains the review of related literature. Chapter three provides research methodology. Chapter four contains data presentation, analysis and interpretation. Finally, chapter five summarizes the findings, concludes the work of the research and gives potential recommendation.

# CHAPTER ONE

## 2. LITERATURE REVIEW

### 2.1. Concepts of Project Management in Digital Banking

#### 2.1.1. Project Management

“Project management is the process of the application of knowledge, skills, tools, and techniques to project activities to meet project requirements.” That is, project management is an interrelated group of processes that enables the project team to achieve a successful project. These processes manage inputs to and produce outputs from specific activities; the progression from input to output is the nucleus of project management and requires integration and iteration. For example, a feasibility report could be an input to a design phase; the output of a design phase could be a set of plans and specifications. This progression requires project management acumen, expertise, tools and techniques, including risk management, contingency development, and change control. Figure 1 illustrates the project context, its conceptual boundaries, or scope lines, as well as the process groups required to manage the inputs and deliver the outputs.

Before going into details, it is important to understand the definition of the term project management. A simple way to explain what is to mention the clear distinction between the terms project and project management. The project itself is the process of achieving a specific set of goals. This process comprises different tasks and activities that further includes a set amount of resources and time frame. Project management, however, is the management of all the processes that need to be executed to complete a project. The project managers role includes tasks such as setting goals, monitoring the process, allocating resources, and making sure that they reach their goals. (Munns & Bjeirmi 1996, p.81)

A project is an endeavor which has typical qualities from routine and daily activities in that it is a one-time exertion and unique group of activities to result in a product or service that has not existed before (Watt, 2014). PMI (2017:13) defined project as “a temporary endeavor undertaken to create a unique product, service, or result” (PMI, 2017). Organizations are implementing latest IT applications so as to reinforce their operations and to supply the optimum value to their customers. For controlling processes and activities while implementing these IT

applications, IT project management is conducted that deals with Information Technology infrastructure, information systems or Software projects (Almgren, 2014). Information Technology project management is the process of adequate planning, determination and vision of success of IT projects with leadership, know-how, motivation and a clear vision of what each project will produce, what it will cost, and when it will end (Phillips, 2010).

Project management has had a growth of interest in more recent times due to its capability of making companies more effective, competitive, and efficient in surroundings that are consistently shifting, unpredictable and often complex (Ika 2009, p.6). In this type of environment, it has been understood that the success of projects does not solely depend on the success of the project management. Rather, the success of the project is influenced by other criteria, primarily emphasis on time, cost, and quality (White & Fortune 2002; Ika 2009). Anbari (2003) makes similar claims about project management, arguing that there is value to the time, scope, and cost of the project. This allows the possibility to set up project forecasts, where schedule and costs are estimated. This, in turn, means that the project managers are able to adjust their strategies and agreements based on the performance and objectives of the project, as well as the surroundings in which they are conducting the project (Anbari 2003).

### **2.1.2. Project Management Practices**

As project management evolved, practices became important. Best practices were learned from both successes and failures. For example some of the best practices that came out of the government included use of life cycle phases, use of templates like work breakdown structure and risk management, and use of earned value measurement (Kerzner, 2010). No best practice is best for every organization, and every situation will change as individuals and organizations find better ways to reach the end result. For others, best practice is simply ensuring that everyone in the project management function uses the same project templates and software. Most organizations have some best practice already in place; they just don't know it because it was not developed by someone high up in the organization and rolled out through the organization. However, most project managers have their way of doing things, even though the methods may not be formal with the organization. This way of doing things can be considered a best practice (Abudi, 2009).

## **2.2. Modern Banking in Ethiopia**

Banking in Ethiopia started in 1905 with the establishment of Bank of Abyssinia, which was based on a fifty-year franchise given to the British-owned National Bank of Egypt. It has landmark significance in introducing financial services, which were hitherto unknown in the country (Alemayehu G. 2006). A significance feature of commercial banking in Ethiopia then was its innovative nature rather than its contribution to growth and its competitive quality.

Though service quality has a great role in winning the competition between banks. Banks have seen to fail to deliver their services with the quality that satisfies their customers. For instance, Asrat (2017) checks the significant difference between customer's expectation and perception of service quality dimensions United Bank S.C. Asrat (2017) states that the bank has failed to meet its customer's expectation in all the service quality dimensions. In other words, the customer's expectation of Online Banking service quality has exceeded their perceived service quality.

In order to provide efficient and effective services, Banks currently uses deposit, machine, technology, manpower/human resources and other materials as basic inputs to achieve its predetermined goals and objectives. Among those resources, technology is one of a competitive advantage for the banking industry to ease delivery of the intended service, to make timely decision, exploit resources user friendly, achieve the objectives of the organization as planned and contribute for the enhancement of the overall development

### **2.2.1. Digital Banking**

Electronic banking have different definitions since it has several types of services in which bank customers can request information and conduct retail banking services through devices such as computer, digital television, television or mobile phone (Daniel, 1999). According to Daniel electronic banking is the delivery of banking services via open access computer network, which is internet directly to clients' specific address or homes. Electronic banking also defined as the way of providing banking services by secure intermediaries without physical presence or going to bank (Mahsa and Ali, 2018). Electronic banking is a

way of providing a remote banking services by the authorized banks, or their representatives via devices operated either under the bank's direct control or management or through outsourcing agreement. Customers of banks use e-banking to perform basic banking activities without going to a hosting branch (Hajera, 2017).

Electronic banking used to access accounts, make business transaction, or obtain information on financial products and services through a public or private network, including the Internet (Hajera, 2017). According to Andrea, 2002, electronic banking is a subset of electronic finance for to deliver banking products and services through electronic delivery channels such as automatic teller machine (ATMs), internet, wireless communication network, and telephone banking. Electronic banking also defined as a way of providing banking services such as money transfer between accounts, or making payments through electronic channels (Simona et al. (2010).

Kennedy and Jacky (2013) note that the digital banking technology has greatly advanced there by playing a major role in improving the standards of service delivery in the financial institution sector. Those days are long gone when customers would queue in the banking halls waiting to pay their utility bills, school fees or any other financial transactions. They can now do this at their convenience by using their ATM cards or over the internet from the comfort of their homes. Banks prefer their customers to be more oriented towards the use of digital banking or automation of services in order to use the staff more efficiently through their branches, instead of performing routine operations.

### **2.3. Digital Banking Practice in Ethiopia**

Certainly the banking industry in Ethiopia is underdeveloped and therefore, there is an all immediate need to embark on capacity building arrangements and modernize the banking system by employing the state of the art technology being used anywhere in the world. With a growing number of import-export businesses, and increased international trades and international relations, the current banking system is short of providing efficient and dependable services and therefore all banks operating in Ethiopia should recognize the need for introducing electronic banking system to satisfy their customers and meet the requirements of rapidly expanding domestic and international trades, and increasing international banking services.

#### **2.4. Challenges of Digital Banking in Ethiopia**

The study conducted by Tesfalem in 2017 about the E banking in southern Ethiopia identifies that the network failure from internet connection is the major challenge facing customers who use E-banking products. Berhanu in 2019 also studied the main challenges affecting the adoption and growth of e-banking. These are; high internet cost, frequent network/internet interruption, lack of awareness about e-banking, frequent power interruption, inconvenient locations of ATMs and POS and inaccessible ATM and POS.

#### **2.5. Opportunities of Digital Banking in Ethiopia**

The main opportunities of e-banking in Ethiopia includes existence of high customers demand due to large population, improvement in the banking habit of the society, late adopter of E- Banking in the industry. There is also In addition the commitment of the government to facilitate the expansion of ICT infrastructure and to strengthen the banking industry is increasing (Wogayehu, 2019). According to Gardachew (2010) who conducted a study aimed of analyzing the status of electronic banking in Ethiopia and investigates the main opportunities of implementing E-Banking system. He describes that opportunities offered by ICT through e- learning programs and the commitment of the government on development of ICT infrastructures is expanding in Ethiopia.

#### **2.6. Benefits of Digital Banking**

It should be noted that E-banking can bring about various benefits for banks and their customers as well. It is obvious that cost savings, efficiency, gaining new segments of customers, improvement of the banks reputation and better customer services and satisfaction are primary benefits to banks (Jayawardhena & Foley, 2000).

Under the view of Robinson (2000), relevant costs for conducting a banking transaction via online are much lower than via a brick and mortar branch. Moreover, Sheshunoff (2000) contends that one of the most important factors influencing the practice of E-banking by banks is the need to build up strong barriers to customer exiting. Under the view of the author, once customers become familiar with the utilization of full service E-banking, it is unlikely that they will change to another financial institution. Specifically, banking industry has

also received numerous benefits due to growth of E-Banking infrastructure. There are highlighted below: Mols (1998).

The benefit of E-banking is not limited to banks but also to their customers. Thanks to the emergence of the Internet, banking transactions are no longer limited to time and geography. It is very easy for consumers throughout the world to access to their bank accounts 24 hours per day and seven days a week. Customers can enjoy a variety of services, especially services which are not provided by traditional bank branches (Pham 2010). It is argued that one of the greatest benefits that E-banking brings about is that it is not expensive or even free for customers to utilize E-banking products/services. However, some people believe that prices appear to be one factor that is impediment to the diffusion of E-banking (Sathye 1999).

The price debates often revolve around geographical differences and disparities between costs of Internet connections and telephone call pricing. It has also been believed that E-banks have been changing to respond to customers' increasingly changing demands (Pham 2010). There has been a tendency that customer don't want to travel to or from a bank branch to conduct some banking transactions. In other words, they want to utilize E-banking to save time and money. E-banking can bring about convenience and accessibility, which will have positive effects on customer satisfaction and loyalty (Pham 2010). It is totally possible for customers to manage their banking transactions whenever they want and to enjoy improved privacy in their interactions with the bank. In addition, customers can enjoy more benefits at lower cost levels by utilizing E-banking (Mols 1998).

## **CHAPTER THREE**

### **3. RESEARCH METHODOLOGY**

This chapter dealt with details of the research design and methodology employed to conduct the study including sources of data, methods of data collection, population and sampling techniques, and methods of data analysis and interpretation.

#### **3.1. Research Design and Methodology**

The main goal of this study is to assess the practices of project management in digital banking the case Bank of Abyssinia. In this research mixed type i.e., qualitative and quantitative types of research design was used. The descriptive types of research was used in this study since descriptive is appropriateness in data collection techniques with questionnaire and interviews out of which interview is directly focused in the study. The theoretical arguments forwarded by scholars in favor of descriptive method (C.R. Kothari, 1990, Geoffrey et.al. 2005, and Abiy et.al., 2009), suggested that the major purpose of descriptive research is description of the state of affairs as it exists at present. The researcher has no control over the variables; he can only report what has happened or what is happening, and it can provide important information regarding the average member of a group or the average performance of a member of the particular group being studied.

On the basis of the goal of this research and the suggestions from scholars, it will be planned that the initial research questions are centered to ask about ‘what’ factors contribute towards the practices of project management in terms of digital banking of Abyssinia.

#### **3.2. Sources of Data**

Both primary and secondary sources of data were taken into consideration. Primary sources were captured via semi-structured interviews and questionnaires of the key informants. Semi-structured interview is used to know the specific and detailed information which can be

compared and contrasted in social research. Secondary sources were gathered from books, publications of previous research papers and electronic websites.

### **3.3. Instruments of Data Collection**

The data from staff and branch managers was collected through the use of the following data collection techniques.

#### **3.3.1. Questionnaires for officers and project management experts**

Questionnaires for 78 staff of the 15 branches were administered to respond accordingly in order to assess the practices of project management in digital banking of Abyssinia.

#### **3.3.2. Semi-structured interview**

The semi-structured interview guide was conducted with all the 15 branch managers.

### **3.4. The Target Population of the Study**

For this study, the population is office Staffs of BOA in Addis Ababa grade 3 and corporate branches. The branches are purposively selected because of they are highly performer in daily transaction, customer base and have many e-banking users. Moreover, the respondents believed to have sufficient knowledge about the area and can be taken as representative of all e-banking users because of their direct contact to customer and the staffs themselves are users of e banking.

### **3.5. Sample size and Sampling Techniques**

There are 3 corporate branches and 12 grade III branches in Addis Ababa. The total number of staffs is 287 including those currently working on the project. The sample size is 78 and purposive sampling method used to select sample respondents. Employees who have more than one year experience and believed to have required knowledge included in the sample. The sample size for this study is determined by simplified formula provided by Watson, Jeff, (2001) which stated as follow.

The 287 staffs are computed using the formula with 3% variability among the 78 office staffs because these populations' homogeneity as decided by the researcher is relatively suitable and the sample size is computed to be slightly 78. For all target groups the total number of office staff, 78 sample size was identified by the formula out of 287 distributed to each number population by using *systematic random sampling* by taking every 4<sup>th</sup> respondent from the list of 287 office staff i.e.,  $287/78=4^{\text{th}}$

$$n = \left( \frac{\frac{p(1-p)}{A^2}}{Z^2 + \frac{p(1-p)}{N}} \right) R$$

Where, n= sample size required

N= number of people in the population (287) for staff )

P= Estimated variance in the population as a decimal for staff is 0.03 (3% based on homogeneity of the population.

A= Precision desired, expressed as decimal (0.05 for 5%)

Z= Confidence level, 1.96 for 95% confidence;

R= Estimated response rate as a decimal (0.95 for 95% response) Watson, Jeff, (2001).

Table 3.1: The sample frame for **branch officers & experts** representatives

SN	Branch Name of BOA	Grade	No. Population	No. of Sample
1	Bole	Corporate	20	5
2	Habesha	Corporate	22	6
3	Ras	Corporate	22	6
4	Filwuha	III	17	5
5	Negadras	III	17	5
6	Raguel	III	20	5
7	Guenet	III	17	5
8	Abba Mela	III	17	5
9	Urael	III	16	4
10	Arada	III	20	5
11	Gerji	III	23	6
12	Addisu Gebeya	III	17	5
13	Bole Medhaanialem	III	17	5
14	Merkato	III	26	7
15	Bisrate Gebriel	III	16	4
	Total	III	287	78
16	Branch Managers		15	15

### 3.6. Methods of Data Analysis

The data was gathered through both qualitative and quantitative by using semi-structured interview and questionnaire. It was analyzed systematically by both qualitative and quantitative descriptions. The qualitative data was used to support the quantitative data and provide a detailed explanation of the situation. The quantitative data that was gathered using the questionnaire is presented through percentages. Combining semi-structured interviews and questionnaires used to strengthen the reliability of the study. For realization and successful accomplishment of the study the data collected from different sources was organized and arranged. The raw or bulky data was condensed into a few manageable groups, tallied, coded and tabulated to suit for analysis. Then, the work after condensing was generally based on the explanations of the percentages from the tables together with the interview results to clearly suit for the analysis. After the arrangement of the collected data, it was summarized and analyzed using descriptive statistics, correlation and

regression using statically analysis tools SPSS version 25 computer program and MS-Excel office application.

### **3.7. Ethical Consideration**

First of all the study was permitted from Addis Ababa University, School of Graduate Studies Art in Project Management to get acceptance by the BOA. The confidentiality of responses and information obtained from the branches was kept properly. In addition, at the time of data collection the researcher give respect to the participants and asks permission about their voluntariness for response.

After the objectives of this study was informed to office experts, and officials, the researcher waited for their consent to participate in collecting data and gathering information. Furthermore, the study participants were ensured that the information they provided were treated confidentially. The researcher ensured that there wouldn't negative consequences for interviewees. The researcher would also ethically consider not to put the participants at risk and not to act against the human rights of the country. For the analysis of the data that was collected, the researcher ethically considered to be frank and not to include any fictitious data for analysis purpose.

### **3.8. Research Reliability and Validity Tests**

For the reliability & validity of this study, the researcher follows procedures starting from the data collection up to analysis. The questionnaires were pre-tested by different individuals before it was distributed to the target groups. In addition scientific articles, journals and books were used to guarantee the reliability and validity of the data. The largest part is statically analysis tools like SPSS version 25 computer program and MS-Excel office application was used to analysis obtained data in order to increase the validity.

# CHAPTER FOUR

## 4. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

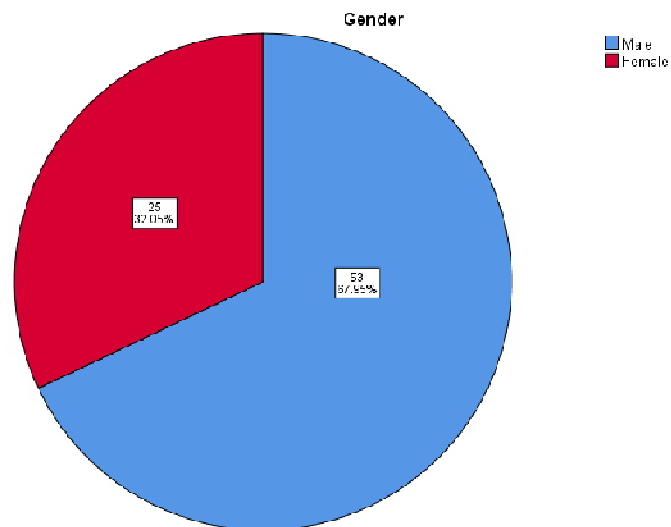
This chapter deals with the analysis and interpretation of data, which were collected from respondents using different data collection tools: questionnaires and interview guidelines. Through these tools, different ideas, perceptions, attitudes and knowledge concerning the project management practices in digital banking were gathered. The analyses of the data were computed using the SPSS version 25 to show frequencies, percentages, mean value, standard deviation and to analyze the contribution, mechanisms and challenges of project management practices in the implementation of effective digital banking beginning with the analysis of socio-demography.

### Demographic Characteristics of Respondents

S/N	Demography	Items	N	%
1	Sex	M	53	67.95
		F	25	32.05
2	Age	20-29	29	37.20
		30-39	33	42.31
		40-49	7	8.98
		50-59	9	11.54
3	Educational Level	Dip	14	17.95
		Degree	61	78.21
		MA	3	3.85
	Total		87	100

## 4.1. Summary of Socio Demographic Analysis

### i. Gender of the Respondents

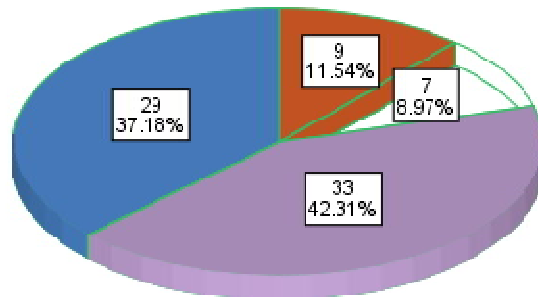


Source: Own survey data (2022)

**Fig .1: Gender of the respondents**

### ii. Age Range of the Respondents

According to the above figure 1 showing gender profile of the 78 respondents, it is possible to understand that male account to 53 (67.95%) and female range to 25 (32.05%). Based on the frequencies the analysis indicated that male respondents were mostly participated in the study by responding to the questionnaire.

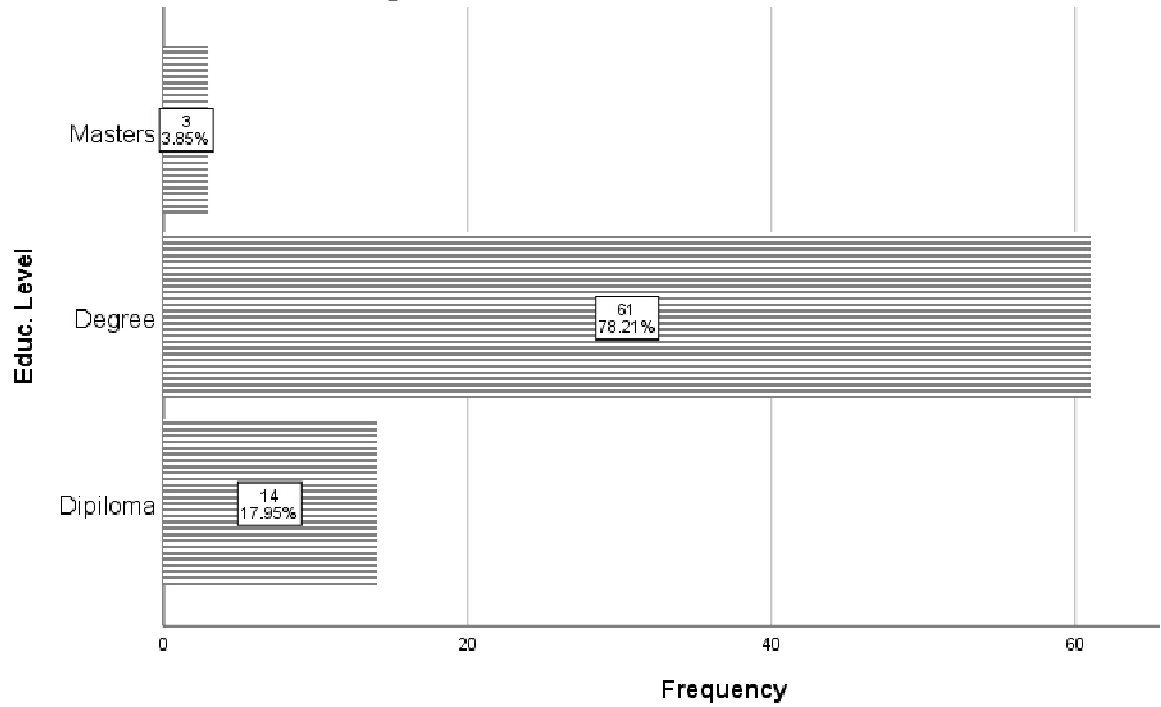


Source: Own survey data (2022)

**Fig. 2: Showing age range of the respondents**

In line with the age range composition of the respondents from the above figure ranging from 20 to 59; the age group 20-29 years old were 29 (37.2%), from 30-39 years old 33 (42.3%), the age range 40-49 years 7 (8.9%) and age ranging from 50-59 years 9 (11.5%). This implies that most of the respondents participated in responding the questionnaires 33 (42.3%) were from the age ranging from 30-39 years old that on the other hand shows these target groups being adult enough to properly perform organizational missions.

### iii. Educational Level of the Respondents



Source: Own survey data (2022)

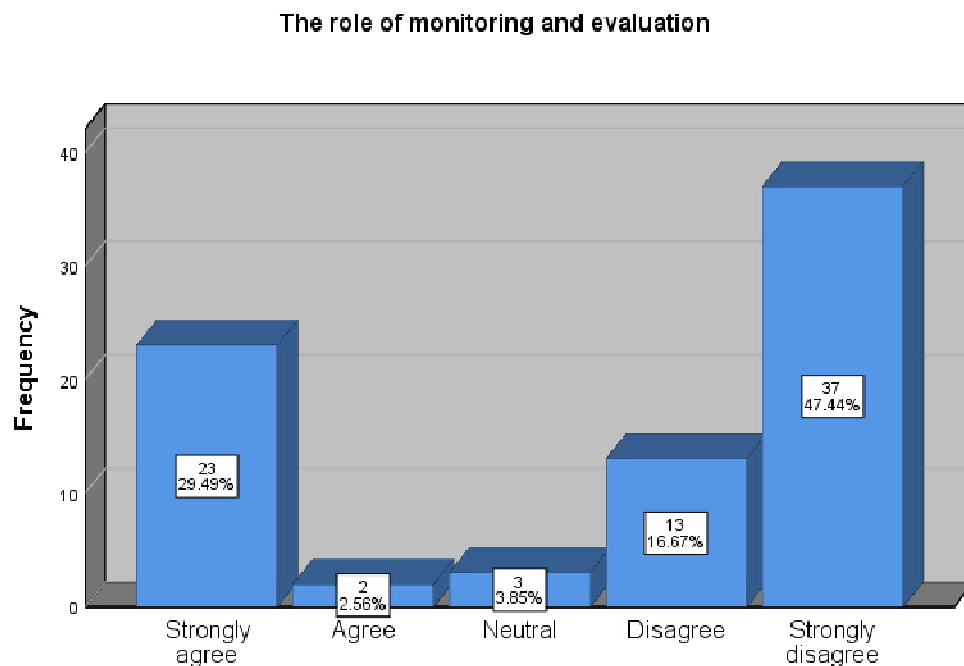
**Fig. 3: Showing Educational Level of the Respondents**

As to the education of the total number of respondents  $N=78$  (100%), 14(17.9%) of the respondents were diploma holders, first degree (BA/BSc) 61(76.2%), while 3(3.9%) were second-degree (MA/MSc) holders. This shows that first degree holders 61(76.2%) of all the respondents were the most dominant.

#### 4.1. The contribution of project management implementation practices in digital banking

The result of the ways project management practices contributing to digital banking with the items as monitoring and evaluation, inform the customers, improve friendly approach with the customers, risk control, create trust, save time and improve customer services were presented and discussed in the following subsection. These items were analyzed using SPSS, Likert scale with five points. 1= strongly agree, 2 = Agree, 3= Neutral, 4= Disagree, 5= strongly disagree, the mean value and standard deviation of the items were computed and finally analyzed using different figures/tables.

##### 4.1.1. The role of monitoring and evaluation



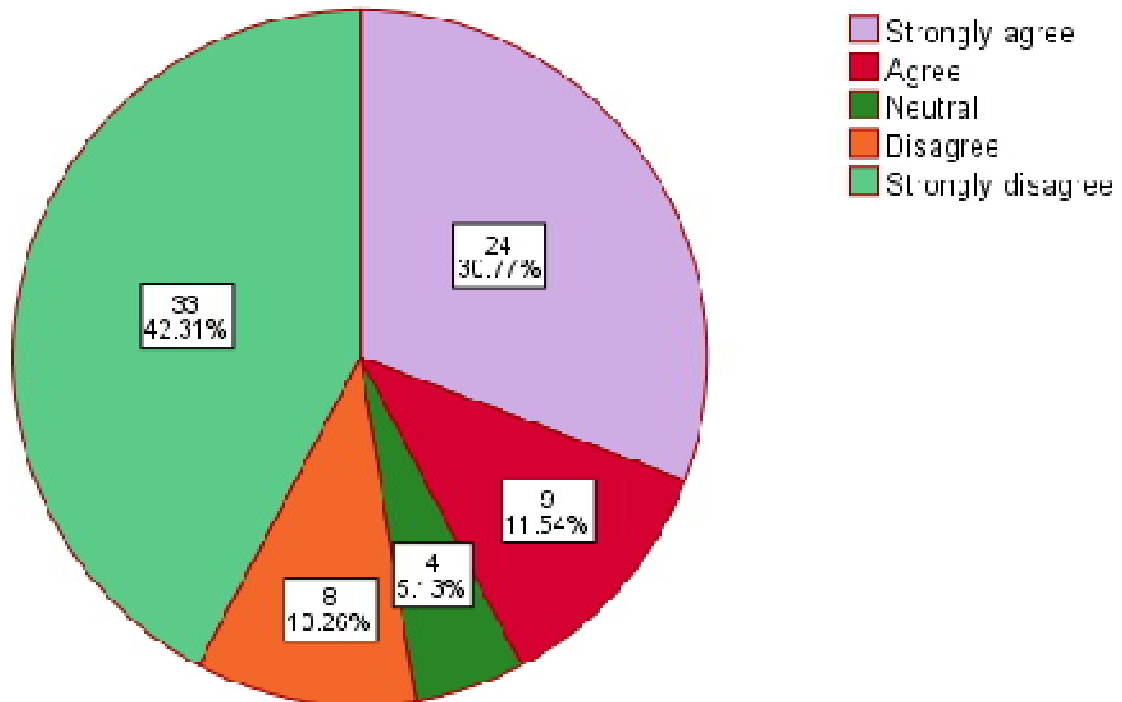
Source: Own survey data (2022)

**Fig.4: Showing the status of monitoring and evaluation contribution**

As to figure 5 item 1 above the responses of target groups concerning the role of monitoring and evaluation in project management practices to promote digital banking strongly agree 23 (29.49%), agree 2 (2.56%), neutral 3(3.85%), disagree 13 (16.67%), and strongly disagree 37 (47.44%).

In other ways, most of the responses of the semi-structurally interviewed target fifteen branch manager respondents also dealt with that there was gaps in undergoing regular monitoring and evaluation to deliver constructive feed backs due to work overlaps. This implies that the work of monitoring and evaluation undergone to suit the practice of digital banking was below the average. Thus, it needs the experts and officers engagement and attention to maximize the performances.

**4.1.2. Give Information on how to use digital banking**



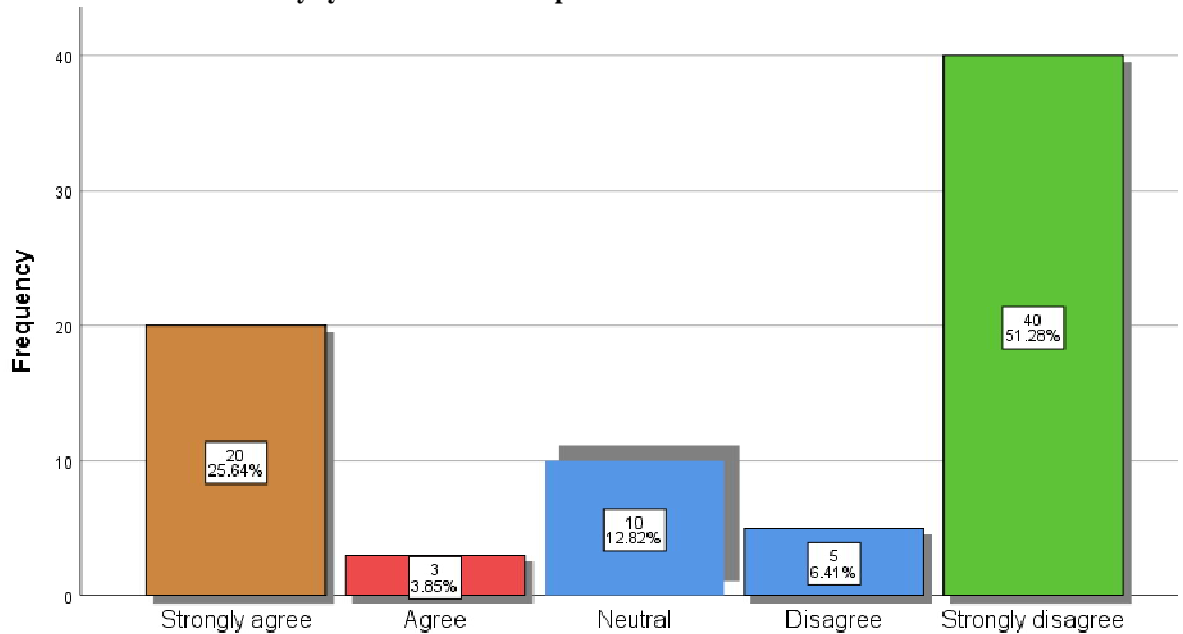
Own survey data (2022)

**Fig. 5: Information to use digital banking**

As to figure 5 item 2 above the responses of target groups concerning delivering information on how to use digital banking for the customers, strongly agree 24 (30.77%), agree 9 (11.54%), neutral 4(5.13%), disagree 8(10.26%), and strongly disagree 33(42.31%). The other data source for the analysis, the fifteen branch managers’ semi-structural interview responses as condensed by the researcher most of them suggested and forwarded their opinions that there is shortage of devoted and committed information providers in regular manner of the staffs.

This implies that the information flow on how to make use of digital banking still requires taking in to consideration since most of the respondents agreed to the scarce of information to the users.

**4.1.3. Deliver a user- friendly system services to improve customer relations**



Source: Own survey data (2022)

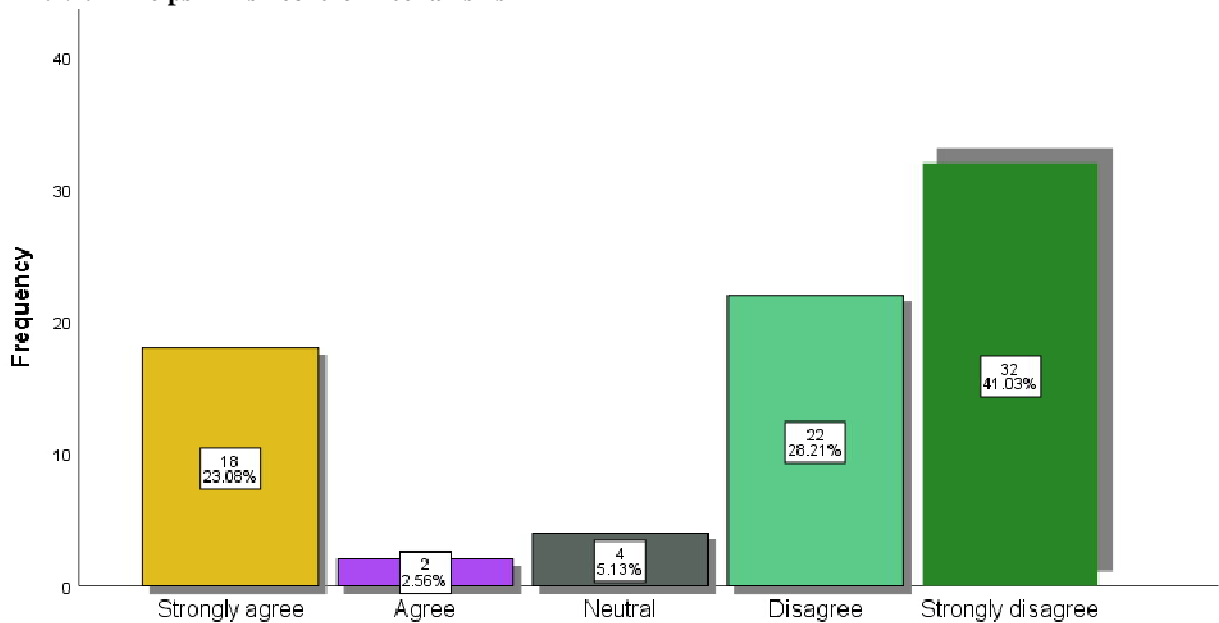
**Fig.6: Showing the level of friendly approach system to improve customer relations and services**

According to figure 6 item 3 above, regarding the level of friendly approach system to improve customer relations and services matters the respondents responded as strongly agree 20 (25.64%), agree 3 (3.85%), neutral 10 (12.82%), disagree 5 (6.41), strongly disagree 40 (51.28%).

On the other way, the fifteen branch managers as justified via semi-structurally interviewed respondents explained that the bank official together with the other project management experts on handling customers in a very intimacy manner was not fully practiced.

From the analyses, it is concluded that most of the respondents agreed on less likely friendly approach relations existence in the course of delivering services.

#### 4.1.4. Helps in risk control mechanisms



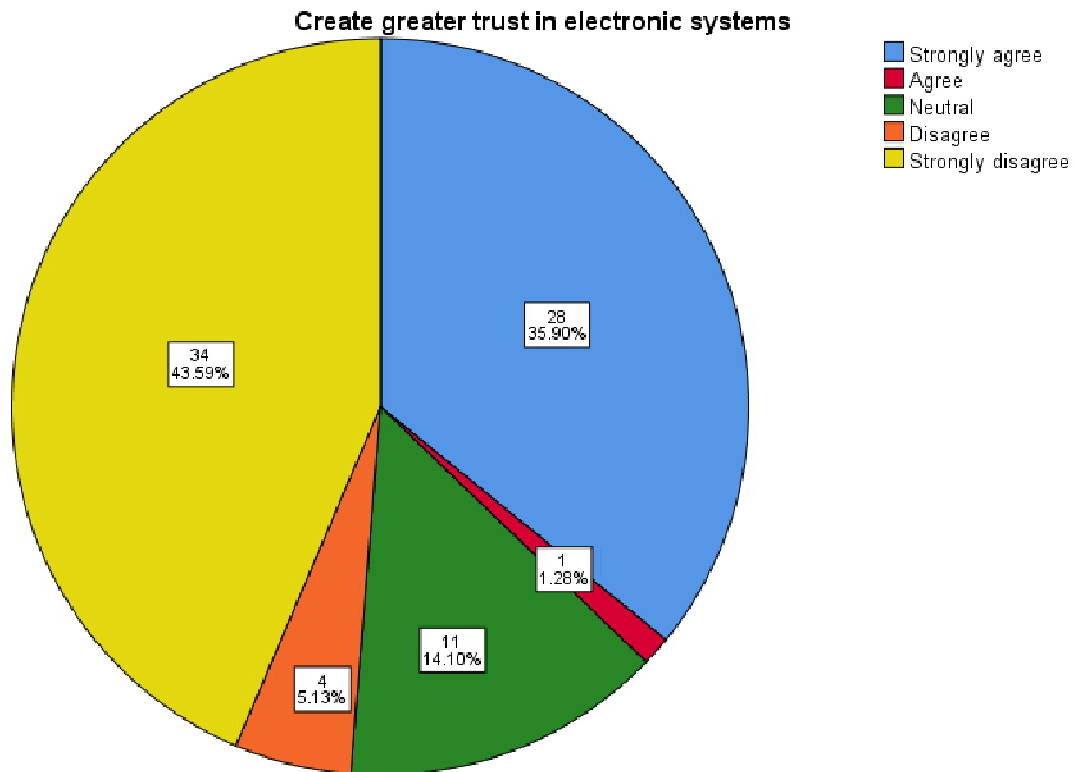
**Fig. 7: Helps in risk control mechanisms**

Regarding to the role of project management in digital banking risk control according to figure 7.item 4, the responses of the respondents, strongly agree 18 (28.08%) agree 2 (2.56%), neutral 4 (5.13%), disagree 22 (28.21%) and strongly disagree 32 (41.03%).

Majority of the fifteen branch managers responses in terms of semi-structurally interviewed on the role of project management practices to control risks of digital banking the mechanism was not thoroughly established to control risks.

The analyses both from the questionnaire and semi-structured interview indicate that the role of project management practices in the control of risks that happen in digital banking is below the average

#### 4.1.5. Create greater trust in electronics system



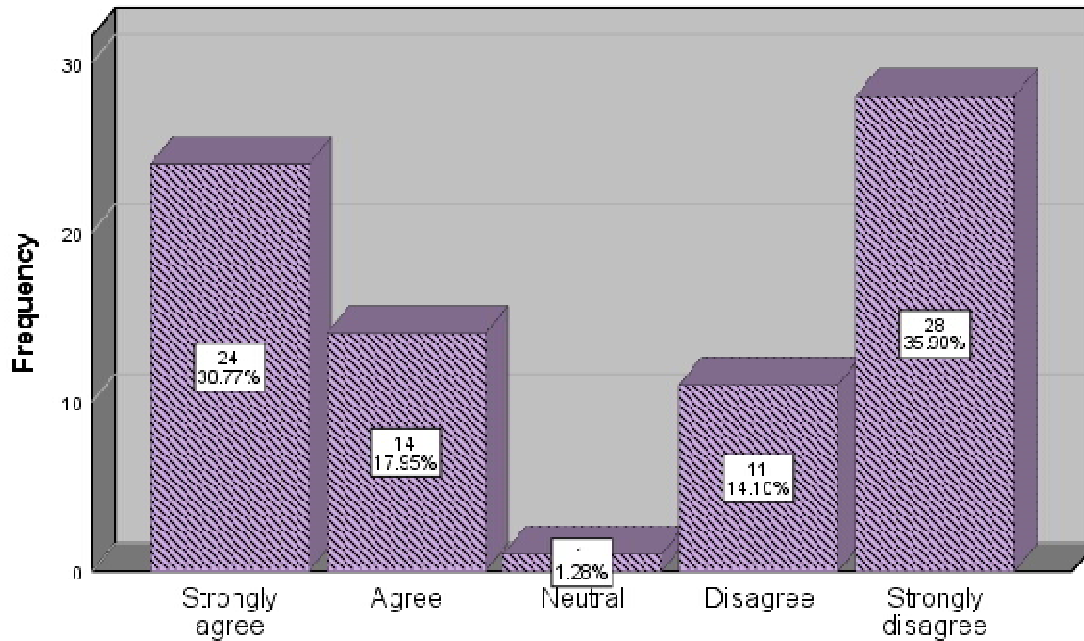
**Fig. 8 Create greater trust in electronics system**

As to figure 8 item 5 above concerning the trust the customers have in digital banking the target informants responses in the questionnaire accordingly strongly agree 28 (35.90%), agree 1 (1.2%), neutral 11 (14.10%), disagree 4 (5.13%), and strongly disagree 34 (43.59%).

The other data source for the analysis, the fifteen branch managers' interview responses as organized by the researcher most of them forwarded their opinions that the officers and the project management experts did not fully encouraged and promoted the customers to create greater trust in digital banking system.

These imply more that the average of the respondents with the exception of the neutral respondents in the questionnaire and the interview indicated that the customers had no trust in electronic banking system due to lack of awareness.

#### 4.1.6. Save time to encourage higher transaction speed



**Fig. 9: Showing the status of time saved to speed up in the transaction**

According to figure 9 item 6 above the project management practices that encourage the speed of transaction by saving the users time, strongly agree 24 (30.77%), agree 14 (17.98%), neutral 1 (1.28%) disagree 11(14.10%), strongly agree 28 (35.50%).

Most of the other interviewed responses responded that the role of digital banking in saving time and speeding up transaction was not questioned but, the infrastructure development, the knowledge of the customers to use the technology and the availability of the bank at short distances to use ATM's need to be taken into account.

These imply that around the average of the respondents still disagreed the functionality of digital banking speed for transactions for the very reason that infrastructure development and knowledge of the customers determined the manipulation.

#### 4.1.7. Promote continuous customer service improvement and update

S/N	Scale	N	F	%
1	Strongly Agree	78	14	17.95
2	Agree	78	1	1.28
3	Neutral	78	3	3.85
4	Disagree	78	21	26.92
5	Strongly disagree	78	39	50
	Total	78	78	100

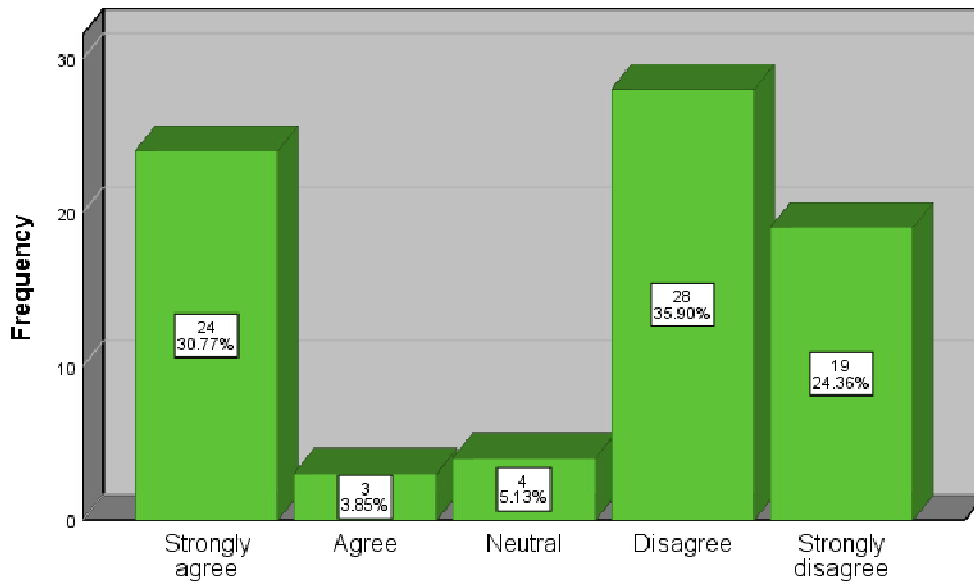
**Fig. 9: Showing the role of digital banking in continuous service improvement**

According to figure 9 item 7 above concerning continuous customer service delivery improvement mechanism using the role of digital banking the responses ranging from strongly agree 14 (17.95%), agree 1 (1.28%), neutral 3 (3.85%), disagree 21 (26.92%), strongly disagree 39 (50.00%). This shows that more than 75% of the result from the analysis indicated that the digital banking role in service improvement regularly not clearly understood.

Most of the other interviewed responses responded that the bank officers and project management experts had known the paramount role of the digital banking to improve service delivery. However, there is lack of regular awareness creation for the customers to evaluate and get feed-backs that help the officers and the experts to decide the level of satisfaction.

The implication of the analyses of the data obtained from different informants illustrate that the continuous service improvement resulted from the implementation digital banking was below the expected. This is because of the fact that the level of achievement was not regularly evaluated and consulted with the customers' satisfaction level.

#### 4.1.8. Reduce queues in the banking hall



**Fig. 10: Showing the status of queues in the banking hall**

In line with figure 10 item 8 above the level of queues crowding the hall of the bank as to the responses from the questionnaires strongly agree 24 (30.77%), agree 3 (3.85%), neutral 4 (5.13%), disagree 28 (36.90%), strongly disagree 19 (24.36). This suggests that around the average of the respondents indicated that there is no reduction in the number of customers crowding in the queues.

Majority of the interviewed responses indicated that most of the customers would like to come to the front and get services in the bank rather than using ATM's and other ways of digital banking which in turn made the customers be large in number and compelled them wait for longer times.

The analyses imply that the role of digital banking to reduce the queues in the banks hall is not extraordinarily since most of the customers believe in coming to the bank for service provision.

#### 4.2. Ways of project management practices effectiveness in digital banking

**Table: 3.2 Effective practices of project management in digital banking**

SN	Items	N	Mean Value	Standard Deviation
1	Make use of ATM cards	78	2.72	1.67
2	Use Online Bill Pay	78	2.97	1.72
3	Use Mobile Money/banking	78	3.24	1.82
4	Devise to give services of the bank using multi languages	78	3.58	1.58
5	Address beneficiaries to make project outcomes acceptable by all stakeholders	78	3.24	1.82

Source: Own survey data, 2022

According to the data organized, presented and analyzed using descriptive statistics and SPSS particularly standard deviation measures the dispersion of average deviations from the mean by varying amounts when the mean is used as a measure of central tendency in table 3.2 above, the interpretation that goes in line with the variables of the practices of project management in digital banking particularly the mechanisms used as devise to give services of the bank using multi languages (M=3.58, SD=1.58), address beneficiaries to make project outcomes acceptable by all stakeholders (M=3.24, SD=1.82), use Mobile Money/banking (M=3.24, SD=1.82), use online Bill Pay (M=2.97, SD=1.72), make use of ATM cards (M=2.72, SD=1.67) mean of the items exceed above the average ranging from 2.72 to 3.58 of the five category likert-scale indicating the highest intensification of the problems by going apart from the average on effective project management practices in digital banking.

This analysis depict that the ways by which project management practices being effective in digital banking lacks of: using multi languages, participation of stakeholders, using mobile money, using online bill pay, using ATM cards consecutively.

Suggestions on the emphasis of the ways by which project management practices being effective in digital banking from the semi – structured interview data gathered indicate that

majority of the branch managers responses show that bank officers and project experts identify the mechanisms by which digital banking being effective were create access, make the customers participate in consultation while getting services and collect feed-backs from stakeholders.

The data gathered and analyzed from different data sources in terms of questionnaire and semi – structured interview guidelines show that the mechanisms by which project management practices being effective in digital banking generally indicate that there is a need to use multi languages, participation of stakeholders to get access, encourage and promote the customers to use mobile banking.

#### 4.3. The challenges project management practices face in the application digital banking

**Table: 3.3 Challenges face in the implementation of digital banking practices**

SN	Items	Frequency &%	N=78					Mean	Standar d Dev.
			1	2	3	4	5		
1	Lack of confidence and trust on the bank’s security issues	Frequency	25	3	5	12	33	3.32	1.76
		Percent	32.1	3.8	6.4	15.4	42.3		
2	Resistance to change due to the complexity of new ways of banking technology	Frequency	24	9	4	8	33	3.22	1.77
		Percent	30.8	11.5	5.1	10.3	42.3		
3	Lack of well-trained work force to build and maintain digital banking systems	Frequency	20	3	10	5	40	3.54	1.71
		Percent	25.6	3.8	12.8	6.4	51.3		
4	Lack of government policy framework for growth and implementation of digital banking service	Frequency	18	2	4	22	32	3.62	1.59
		Percent	23.1	2.6	5.1	28.2	41		

SN	Items	Frequency &%	N=78					Mean	Standard Dev.
			1	2	3	4	5		
5	Lack of ICT infrastructure required for providing digital banking services	Frequency	31	11	3	15	18	2.72	1.67
		Percent	39.7	14.1	3.8	19.2	23.1		
6	Lack of exchange of experiences with local banks and foreign banks to operate properly	Frequency	30	4	3	20	21	2.97	1.72
		Percent	38.5	5.1	3.8	25.6	26.9		

Source: Own survey data, 2022

The major challenges the bank officers and project experts confront to apply digital banking in the research areas were indicated by the respondents in the above table by Likert scale, interpreted here under.

#### **4.3.1. The availability of confidence and trust on the bank's security issues**

As it can be seen from the above table 4.3 item 1 whether or not there is confidence and trust on the banks security matters in digital banking strongly agree 25 (32.1%), agree 3 (3.8%); neutral 5 (6.4%), disagree 12 (15.4%) strongly disagree 33 (42.3%). The analysis shows that around the average of the respondents hesitated the bank's security issues.

#### **4.3.2. Acceptance to change due to the complexity of new ways of banking technology**

According to table 4.3 item 2 above concerning the resistance to change due to the complexity of new ways of banking technology, strongly agree 24 (30.8%), agree 9 (11.5%); neutral 4 (5.1%), disagree 8 (10.3%) strongly disagree 33 (42.3%). Thus, the analysis indicates that around the average of the respondents responded to show the existence of resistances to use new way banking system.

#### **4.3.3. Well-trained work force to build and maintain digital banking systems**

With respect to the data organized and analyzed in table 4.3 items 3 above focusing on well-trained work force to build and maintain digital banking systems, strongly agree 20 (25.6%), agree 3 (3.8%); neutral 10 (12.8%), disagree 5 (6.4%) strongly disagree 40 (51.3%). Thus, the analysis depicted that around the average of the respondents responded to show lack well trained and equipped work force to build and maintain digital banking system.

#### **4.3.4. Government policy framework for growth and implementation of digital banking service**

As to table 4.3 item 4 above, on the growth and implementation of digital banking through government policy framework strongly agree 18 (23.1%), agree 2 (2.6%); neutral 4 (5.1%), disagree 22 (28.2%) strongly disagree 32 (41.0%). This analysis depicts that around the 70% of the respondents responded to indicate that there is lack clear government policy framework in digital banking system.

#### **4.3.5. ICT infrastructure required for providing digital banking services**

According to the data gathered and organized in table 4.3 item 5 above, concerning ICT infrastructure required for providing digital banking services strongly agree 31 (39.7%), agree 11 (14.1%); neutral 3 (3.8%), disagree 15 (19.2%) strongly disagree 18 (23.1%). This analysis shows that around 40% of the respondents responded to illustrate that there is shortage of ICT infrastructure developments for the provision of digital banking services.

#### **4.3.6. Exchange of experiences with local banks and foreign banks to operate properly**

As to the information organized in table 4.3 item 6 above, on the experience sharing among and between local and international banks to facilitate proper functioning, strongly agree 30 (38.5%), agree 4 (5.1%), neutral 3 (3.8%), disagree 20 (25.6%) strongly disagree 21 (26.9%). This analysis indicates that more than 50% of the respondents responded to show there is no exchange of experiences with local banks and foreign banks to function.

Furthermore, the interview results manipulated from the concerned respondents on what project management practices observed as challenges in digital banking the customers participation and access to new technology, the feed-backs from customers, ICT infrastructure development, government policy framework, technology literacy were mentioned in the interview. Thus the analysis of the qualitative aspects semi-structurally interviewed also verifies the problems intensity in more similar manner.

# CHAPTER FIVE

## 5. CONCLUSIONS AND RECOMMENDATIONS

In this chapter, the major findings' conclusions were forwarded based on the findings and then recommendations were forwarded.

### 5.1. SUMMARY OF MAJOR FINDING

The purpose of the study was to undergo the assessment of project management practices in digital banking the case of Abyssinia bank Addis Ababa, Ethiopia. The study addressed the contribution of project management practices to the successful implementation of digital banking looks like, the mechanisms by which project management practices are effective in digital banking, and the challenges of the project management practices facing in the application of digital banking.

Based on the findings in the analysis of the data gathered in the study the following conclusion is drawn. The case of project management practices contribution to the successful implementation of digital banking gone in line with the findings observed from the results indicated that the work of monitoring and evaluation, the information flow on how to make use of digital banking, lack of friendly approach relations in the course of delivering services, the role of project management practices in the control of risks, the customers trust in electronic banking system, speed for transactions by digital banking, the continuous service improvement, the role of digital banking to reduce the queues in the banks hall were not excelled above the average.

Secondly, concerning the result of the analysis on the mechanisms by which project management practices are effective in digital banking the items had serious problems in terms of using multi languages, participation of stakeholders to create awareness, using mobile banking and online bill pay as well as using ATM cards consecutively as to the findings from mean value and standard deviation analysis..

Finally, in case of the challenges of the project management practices facing in the application of digital banking lack of: trust due to the bank's security issues, interest to use new way banking

system, well trained and equipped work force to build and maintain digital banking system, lack clear government policy framework, ICT infrastructure developments for the provision of digital banking services, exchange of experiences with local banks and foreign banks to function.

Generally, the conclusion from each research question shows that the result of the analyzed data properly indicated the overwhelming issues to be addressed by concerned bodies to bring project management practices in digital banking performance improvements via implementation the contributing factors, devise ways for the effectiveness of digital banking, and reverse the challenges that encounter project management practices in the implementation of digital banking.

## **5.2. CONCLUSION**

The study was aimed to assess the practices of project management in digital banking at Abyssinia Bank of Addis Ababa Ethiopia in line with the contribution practices of project management for the successful implementation of digital banking, the ways by which project management practices can be effective in digital banking, and the challenges of the project management practices come across in digital banking.

The study used purely descriptive research designs, and the sampling techniques used in the course of undergoing the study were systematic random sampling and purposive sampling. The data were collected through questionnaire, semi-structured interview and document review. The samples were 78 selected bank officers and project experts from 287 of the total officers and experts, and all 15 from branch managers of the fifteen selected banks. Data analysis was made using descriptive statistics and SPSS software, mean, standard deviations frequency counts, percentages, graphs, charts, tables and analysis of documents by both quantitatively and qualitatively.

The findings of the study indicated that practices of project management in digital banking implementation level did not exceeded 45-49% entirely. Monitoring and evaluation, the information flow, friendly approach relations in service delivery, control of risks, the customers trust in electronic banking, speeding up of transactions by digital banking, continuous service improvement, reduction of queues in the banks hall were insignificant.

Moreover, lack of mechanisms project management practices effectiveness in digital banking multi languages, awareness creation, mobile banking, online bill pay, and ATM cards utilization were below the average mean value indicating the implementation level to be below standard.

Entirely lack of trust for security issues, lack of interest in new way of banking, lack of well trained and equipped work force, lack clear government policy framework, shortage of ICT infrastructure developments, exchange of experiences with local banks and foreign banks were critical challenges in project management practices in the implementation of digital banking.

### **5.3. RECOMMENDATIONS**

In this part of the thesis, based on the findings and conclusions of the study, the following recommendations are forwarded to improve practices of project management in digital banking performances at Abyssinia Bank in Addis Ababa Ethiopia.

- As to the contribution of project management practices in digital banking matters, the banks members of the boards of directors, Shariah advisory committee, members of the executive managements, branch managers, officers and project management experts in collaboration had better cooperate to improve the performances by reversing the existing weaknesses that ranges from lack of exhaustive monitoring and evaluations followed by constructive feed-backs, devise continuous service improvement that help to deliver friendly approach relations, control of risks to promote trust and increase speed in using digital banking.
- Regarding the mechanisms by which project management practices be effective in digital banking the banks' concerned bodies ought to work jointly to mitigate the problems identified in terms of making use of multi languages to increase the number of customers, addressing beneficiaries to make project outcomes acceptable by all stakeholders by creating awareness, using mobile banking and online bill pay as well as ATM cards.
- Eventually, lack of trust in using digital banking, lack of interest to quickly adapt to new way of banking, lack of qualified work force, lack clear government policy framework, lack of infrastructure developments, lack of experience sharing within local banks and foreign banks account to critical challenges in project management practices in the implementation of digital banking. Hence, the members of the boards of directors, Shariah advisory committee,

members of the executive managements, branch managers, officers and project management experts should cooperate to fill the gaps by exerting the maximum potential work in on improving the existing prohibiting factors that contribute to insufficient performances through changing the existing challenges.

#### **5.4. Future Research Area**

The researcher tried in this study to investigate the assessment of project management practices in digital banking: the case of Abyssinia Bank. However, this paper did not address all possible ways mitigating digital banking practice drawbacks together with the contributions, mechanisms for digital banking and challenges encounter in the implementation project management practices for digital banking. Further research may also consider analyzing the roles, significance, impacts of project managements in digital banking. Finally, the study could be useful on condition that it will be conducted in other banks of the country, using the same methodology, different and interesting results may be expected.

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## **Appendix I**

### **ADDIS ABABA UNIVERSITY**

#### **SCHOOL OF COMMERCE MASTERS OF ART IN PROJECT MANAGEMENT PROGRAM ON ASSESMENT OF PROJECT MANAGEMENT PRACTICES IN DIGITAL BANKING PROJECTS: A CASE OF BANK OF ABYSSINIA**

#### **Questionnaire for Bank Officers and Project Experts**

Dear Respondents,

This is a questionnaire the researcher intends to examine the assessment of project management practices in digital banking projects the case of Bank of Abyssinia Ethiopia. It will be used as an input for a research study in a partial fulfillment of Masters in Project Management.

You have been purposively selected to voluntarily participate in this study and you are kindly requested to freely and objectively respond to the listed questions. For genuinely doing so your response is only used for academic purpose and the data will be treated utmost confidentiality. Devoting your time and exerting effort, the researcher really remains very grateful to your all verbal and written responses.

Thank you so much in advance for your kindly understanding and cooperation.

**General instruction:** Read the following items and respond to each question by putting a tick mark (“√” and leave for that you refuse) to your choice, or by providing a short answer where necessary. Please, do not leave the open ended questions unanswered.

On *The Assessment of Project Management Practices in Digital Banking Practices* the case of Bank of Abyssinia Ethiopia.

Urgo Gulima

**Respondent profile**

3Please use this mark in the box “√” Where it applies

1. Gender: Male  Female

2. Age: 20-29  30- 39  40-49  50-59

3. Educational qualification \_\_\_\_\_

4. Major Field of study \_\_\_\_\_

5. Years of work experiences: 0-5 years  6-10 years  11- 15 years  16-20 year  
More than 21 year

**I. Questions Related to the contribution of project management implementation practices in digital banking**

1. To examine the contribution of project management implementation practices looks like in digital banking.

Please indicate the extent to which you agree with each statement by putting a “√” in the appropriate boxes.

S/N	The level of contribution of project management implementation practices in digital banking	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
1	Helps in monitoring and evaluation					
2	Give Information on how to use electronic banking					
3	Deliver a user- friendly system services to improve customer relations					
4	Helps in risk control mechanisms					
5	Create greater trust in electronic systems					

S/N	The level of contribution of project management implementation practices in digital banking	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
6	Save time and promote higher transaction speed					
7	Promote continuous customer service improvement and update					
8	Reduce queues in the banking hall					

## II. Questions Related to Ways for project management practices effectiveness in digital banking

Please indicate the extent to which you agree with each statement by putting an “√” in the appropriate box.

S/N	Ways for project management practices effectiveness in digital banking	Strongly Agree	Agree	Undecided	Disagree	Strongly disagree
1	Make use of ATM cards					
2	Use Online Bill Pay					
3	Use Mobile Money/banking					
4	Devise to give services of the bank using multi languages					
5	Address beneficiaries to make project outcomes acceptable by all stakeholders					

### III. Questions Related to the challenges facing in the application digital banking in project management

Please indicate the extent to which you agree with each statement by putting an “√” in the appropriate box.

S/N	The challenges facing in the application digital banking in project management	Strongly Agree	Agree	Undecided	Disagree	Strongly disagree
1	Lack of confidence and trust on the bank's security issues					
2	Resistance to change due to the complexity of new ways of banking technology					
3	Lack of well-trained work force to build and maintain digital banking systems					
4	Lack of government policy framework for growth and implementation of digital banking service					
5	Lack of ICT infrastructure required for providing digital banking services					
6	Lack of exchange of experiences with local banks and foreign banks to operate properly					

## Appendix II

### ADDIS ABABA UNIVERSITY

SCHOOL OF COMMERCE MASTERS OF ART IN PROJECT MANAGEMENT PROGRAM  
ON ASSESSMENT OF PROJECT MANAGEMENT PRACTICES IN DIGITAL BANKING  
PROJECTS: A CASE OF BANK OF ABYSSINIA

#### Semi-Structured Interview Guide for Managers (office heads)

Dear Respondents

This is a questionnaire the researcher intends to examine the assessment of project management practices in digital banking projects the case of Bank of Abyssinia Ethiopia. It will be used as an input for a research study in a partial fulfillment of Masters in Project Management.

You have been purposively selected to voluntarily participate in this study and you are kindly requested to freely and objectively respond to the listed questions. For genuinely doing so your response is only used for academic purpose and the data will be treated utmost confidentiality. Devoting your time and exerting effort, the researcher really remains very grateful to your all verbal responses.

Thank you so much in advance for your kindly understanding and cooperation.

Yours sincerely,

Urgo Gulima

**General instruction:** Respond to provide a short answer where necessary accordingly on the assessment of project management practices in digital banking projects the case of Bank of Abyssinia Ethiopia.

#### Respondent profile

Please use this mark in the box “√” Where it applies

1. Gender: Male  Female
2. Age: 20-29  30-39  40-49  50-59
3. Educational qualification \_\_\_\_\_
4. Major Field of study \_\_\_\_\_
5. Years of work experiences: 0-5 years  6-10 years  11-15 years ,  
16-20 year  More than 21 year

### **Semi-Structured Interview Guide for branch managers**

1. Do you have a quality management plan, procedure or standard monitoring and evaluation in the application of digital banking?
2. How do you communicate project management process with different bodies/customers/ in relation to digital banking?
3. How do you manage your customer expectation in the course of implementation of digital banking?
4. How do you make the internal and external stakeholders participate in the project management process for the purpose of digital banking?
5. What are the overwhelming challenges that encounter in the implementation of project management to suit the application of digital banking?