

St. Mary's University College

Department of Accounting

**CHALLENGES OF MOBILIZING DEPOSIT
IN COMMERCIAL BANK OF ETHIOPIA
CITY BRANCHES UNDER ADDIS ABABA AREA IN THE DOMAIN OF
WEST Addis Ababa DISTRICT**

BY:-

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CHAPTER ONE

1. INTRODUCTION

1.1. Back Ground of the Study

Banks are engine of the economy in a given country. Through their intermediary role, banks are contributing more for the development of a country. The Ethiopian Government recently drafted a five-year Growth and Transformation Plan in foresee doubling the GDP by the year 2007 E.C. (**Mudaye Neway Vol.2, November 2010**). Among those sectors that the government relies for emanate the planned economic development; all commercial banks in the country are the one of the participant. (**Laura Elser, Alfred Hanning, Sylvia Wisniwski(1999)**)

Mentioned the above situation, the need for deposit is crucial for the development of a country. Therefore, all commercial banks have to work for mobilizing deposit. However, as a government bank, CBE has to take a lion share of responsibility in mobilizing deposit.

Banks play a critical role in the creation of money not by printing currencies but by mobilizing of deposits. Banks are the most important financial intermediaries that channel funds from saver who have excess funds to spenders to who have shortage funds. This improves the economic welfare of every one in the society because it allows funds to move from those with out productive investment opportunities to those who have such opportunities those by contributing to increased efficiency in the economy.

On the other hand, in order to achieve this country-wide strategic plan, there are so many challenges either in branches located at a large cities of the country or at a rural area of the country.

However, in this paper because of time, money and our limited skill constraint, we were study only challenges of mobilizing deposit in Commercial Bank of Ethiopia, city branches under Addis Ababa area in the domain of West Addis Ababa District.

1.2. Back Ground of the organization

Currently, the Ethiopian Banking industry comprises of a Central Bank (NBE), and several Government and private commercial banks. Among those Commercial Banks, Commercial Bank of Ethiopia (CBE) is one of the banks owned by the government and which has been established in 1942 G.C. It is the pioneer bank to introduce modern banking to the country.

At Present, CBE has 15 Districts and more than 362 branches stretched across the country with a total deposit of more than 67.2 billion birr, with a total asset of birr 73.3 billion and more than 2 million account holders through out the branches (**Annual Report of 2008/2009**).

The Ethiopian economy has exhibited a remarkable growth in the last of few years and to sustain this growth and for the country to reach middle income level countries by 2025 domestic resources in general and domestic saving in particular has to grow at a higher rate. As government bank, Commercial Bank of Ethiopia has a great responsibility on deposit mobilization to achieve self-sustaining development and eradicate poverty.

Vision

CBE's vision is "TO BECOME A WORLD-CLASS COMMERCIAL BANK. BY THE YEAR 2025"

Mission

CBE is committed to best realize stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. CBE strongly believe that winning the public confidence is the bases of its success.

Corporate Values

CBE believes in business principles that ensure survival and profitability. Hence it is committed to the following shared values in conducting its day-to-day business:

- Customer Satisfaction
- Quality Service
- Innovation,

- Teamwork,
- Integrity and
- Public confidence. (**Abreham Tesfaye,(Nov.2010) Mudaye Neway a Bilingual magazine of CBE).**

Deposit is important for individuals, financial institutions and national economy (Mudaye Neway, November 2010).

1.2.1. **At the level of individuals:-** Lack of saving creates absence of security of funds that would help to meet current and future needs of individuals. Since the future is uncertain and to meet all of our personal needs saving is important. If someone saves, he will earn substantial interest as well as maximize his wealth. Moreover, in the future, it also helps him to make investment by his own money with out borrowing.

1.2.2. **At the level of financial institution:-** Financial institutions are intermediaries between savers and creditors. Unless, they mobilize the required saving deposit, they can not give a loan for their creditors and this is in fact making them out of their intermediary role.

According to studies, to mobilize deposits, banks can do several activities. First, making finance activities. Those activities are good in wealth distribution, which can be useful for another party who needs the money. In sample nowadays, financing activities in property, car, trading etc are the type of financing which distributed by the banks from depositor to the borrower. Therefore, to maintain its intermediary roles CBE has to mobilize this deposit.

1.2.3. **At the level of national economy:-** Lack of saving limits the amount of resources and increase the need to resort to foreign indebtedness in order to cover domestic investment and consumption demand.**(Mudaye Neway, November, 2010).**

Internal saving helps the growth of our economy in the three aspects which are service, industry and agriculture. In the service area, such as building of schools, hospitals, road, social services, residential houses, utilities, suitable living environment, refreshment centers, national securities, innovation, employment opportunities etc. In industrial area, manufacturing of goods internally and substitute import goods. In agricultural area to bring food security and to be self sufficient, cereals and crops should be produced.

Mentioned all the above points, the importance of internal saving mobilized through commercial banks insure security of funds to individuals, maintain intermediary role to financial institutions and to brought sustainable economic growth for national economy as well.

1.3. Statement of the problems

No matter how deposit mobilization is crucial for the stability of economy in the country, due to the economic development of the country, currently the Commercial Bank of Ethiopia has high investment to deposit ratio so that it might limit its capacity to satisfy the ever-increasing credit demand of different economic sectors. Since deposit mobilization is the vital impact on achieving the organization objective providing the planned deposit ratio to branches according to their activities at a right time is a critical concern to the organization.

However, due to some problems that arise within and outside the organization it faces difficulty to build and enhance deposit mobilization. In this regard it is observed that there is a performance gap between branches causing awareness of employees on deposit mobilization, CBE's promotion in relation to deposit mobilization, competition of banking industry to other banks, proximity and accessibility of the bank, culture and habit of society towards saving, knowledge of society on banking system, income of society and the practice of traditional saving on society.

To satisfy the credit demand, to maximize the profit of the bank, to enhance the economic development of the country and to achieve the objective of the organization the need to set adequate liquidity position and working capital is mandatory.

Therefore, this study tried to obtain challenges of mobilizing deposit in Commercial Bank of Ethiopia, city branches under Addis Ababa area in the domain of West Addis Ababa District.

1.4. Research questions

1. What are the effect of CBE's promotion, technological approach and accessibility of the bank towards mobilizing deposit?
2. What is the awareness of CBE employees towards deposit mobilization?
3. To what extent culture & habit of society affect saving?
4. What is the effect of competition of banking industry towards deposit mobilization?

1.5. Objective of the study

The General Objective of the study:- is in order to investigate the challenges of mobilizing deposit in Commercial Bank of Ethiopia.

The Specific Objectives of the study: - are:

1. To obtain information the effect of Commercial Bank of Ethiopia's promotion, technological approach & accessibility of the bank towards deposit mobilization.
2. To examine the awareness of CBE's employees towards deposit mobilization.
3. To examine the impact culture & habit of society towards saving
4. To obtain information the effect of competition of banking industry towards deposit mobilization.

1.6. Significance of the study

The significance of this study is to identify the major challenges on deposit mobilization in the case of Commercial Bank of Ethiopia, it may give the student researcher an information about deposit mobilization and it may also used as a source for other researchers to make further study on deposit mobilization and it may .

1.7. Scope (Delimitation) of the study

Even though, finding out the challenges of mobilizing deposit is necessary for all banks (private or government) due to time, money and the skill that we can exert for this study, our focus of study is limited only on the Commercial Bank of Ethiopia.

However, currently CBE has more than 500 branches stretched throughout the country. Mentioned on the above constrains, our focus of study limited only to CBE, city branches under Addis Ababa area in the domain of West Addis Ababa District. Because CBE West Addis Ababa District is located at Merkato area since Merkato is in the center of Addis Ababa & the largest capital city of Ethiopia and Africa its gives ample chance for business man including foreigners, a wide market area and also easy access for mobilizing money by using the near bank.

1.8. Limitation of the study

The major problem that faced during preparation of this paper are shortage of time, shortage of money, unavailability of written material for review of related literature part & lack of cooperation from employees of the bank to get filled the questionnaire .

In order to solve the above problems, we have tried to use our utmost effort. However, these limitations were an obstacle to cover all of the sample population.

1.9. Research design and methodology

A. Research design

The student researcher used descriptive design method to distinguish challenges of mobilizing deposit in Commercial Bank of Ethiopia city branches under Addis Ababa area in the domain of West Addis Ababa District.

B. Population and sampling technique

Currently, CBE has around 500 branches under 15 Districts. Collecting data from each branch is impossible due to time, money and skilled manpower constraints. Due to this fact, sampling frame was CBE city branches under Addis Ababa area in the domain of West Addis Ababa District..

In order to select the sample branches, the total sample size was 18 branches and the student researcher were allocated to 10 branches selected by in the criteria of Grade IV(Big) and Grade II (New) branches. Those branches are:

No.	Branch Name	Branch size or Branch type	Total No. of employees	30% of Total No. of employees
1	Addis Ketema	Grade IV(Big)	62	19
2	Mehal Gebeya	“	54	16
3	Anwar Mesgid	“	61	18
4	Abakoran	“	50	15
5	T/Haimanot	“	65	20
6	Bomb Tera	Grade II(New)	30	9
7	Atena Tera	“	17	5
8	Keranio	“	10	3
9	Sefere Selam	“	10	3
10	Addisu Michael	“	8	2
30 % of Total No. of Employees			367	110

The total customer size of customers of CBE that currently have depositors, users of Western Union, users of foreign currency exchange and others are not exactly known. There fore, by distributing 100 questionnaire for customers at 10 both Grade IV(Big) and Grade II(New) branches using convenience sampling technique and the total size of employees were 367 therefore, by distributing questioner 30% of total employees is 110 by simple random sampling technique.

C. SOURCE OF DATA COLLECTED

The student researcher gathered primary data from sample respondents of customers & employees & secondary data from related written material.

D. METHOD OF DATA COLLECTION

Data was gathered from primary & secondary sources. The primary source is questionnaire while, the secondary sources are brochures, published banks news magazine, annual report and other related books.

E. DATA ANALYSIS

In order to arrive at a certain conclusion, Data was edited, coded & classified based on their similarities, tabulated and finally interpreted the result.

1.8 ORGANIZATION OF THE STUDY

The study is organized in four chapters. The 1st chapter deals with background of the study and the organization, statement of problem, objective and significance of the study, the methodology used, and scope and limitation of the study. The 2nd chapter deals with literature review of related concepts. The 3rd chapter deals with data presentation and analysis. The 4th chapter deals with summary, conclusion and recommendation.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 What is Deposit Mobilization

Deposit is money comes from depositors who have ample money and to be distributed for borrowers who have less money through the intermediary role of banks. The fairly distribution of money can emanate economic stability of the state. Or a claim of customer over the bank on his account. In economic concept any kind of wealth need to be distributed fairly. (Laura Elser, Alfred Hanning, Syivia Wisniwski(1999)).

2.2 The Importance of Deposit Mobilization

Deposit mobilization is one of the most effective means for intermediaries to mobilize resources. CBE as an implementer of the government policy was discourage saving in order not to pay excessive interest for its customers. Bank is one of the players who is one of the players who have this important role to mobilize deposit. To mobilize the deposits banks can do several activities. First making finance activities. Those activities are good in wealth distribution which can be useful for another party who needs the money.

- Depositors act as a people, who save part of their income for various purpose: security, interest income, future consumption and investment.
- Borrowers act as a people, who need the money for the purpose of various investment activities. In financial system now a days financial intermediaries have important role to mobilize resources through deposit, borrowings and loan collection.

In financial activities banks have several purpose, which are targeted. First banks would like to get positive return on financing. It will be used for banking development and for profit sharing between banks and depositor. Second is provision of working capital. Next is shifting of funds into productive hands. Moreover, the last is to stabilize bank performance in order to be a backbone of national economy.

Banks invest their deposits for ensuring optimum utilization of a variable resources rising additional resources required for meeting credit demands. All of those purposes are the banks' strategy to make banks survive in operation of the deposit mobilization, which affects the state's economic.

In general, saving is as a sacrifice of current consumption that provides for the accumulation of capital, which in turn provides additional output that can potentially be used or consumption in the future. In other words, saving is the difference between current earnings and consumption. It has also been defined as "deferred consumption" or part of income, which is not spent. Savings in an economy can assume one of several forms.

These include personal saving, corporate or business savings and government savings. Of these, the household savings or personal savings has been agreed to contribute the substantial part of aggregate savings in Ethiopia. Assisting banks to be self-sufficient and self-reliant in providing credit. So mobilizing of deposits for banks is essential as oxygen for human beings.

The majority of institutions perceive deposits as the cheapest form of available findings as well as stable, plentiful and a valuable service to clients. However, many institutions perceive savings mobilization to be a very high cost activity necessitating fees and/or minimum balance requirements that can exclude poor clients. In any case, mobilizing deposits is crucial in Ethiopia. There are considerable amounts of savings that are not intermediated through the formal sector. In particular, there exists a significant saving potential in the rural/semi-urban sector in our country. One of the reasons for the lack of savings mobilization is that banks simply do not cater to significant parts of households. Indeed, in many rural areas banks are entirely absent and even in urban and semi-urban areas banks do not reach out to a significant proportion of the population. (M.L. Jhingan, 7th edition (2004)).

2.3 The Role of Commercial Banks

Besides performing the usual commercial banking functions, banks play an effective role in their economic development. The majority of people in such countries are poor, unemployed and engaged in traditional agriculture there is acute shortage of capital. People lack of initiativeness, means of transport are undeveloped, Industry is depressed. Therefore, the commercial bank help in overcoming these obstacle and promoting economic development. The role of commercial bank is discussed in under:-

1. **Mobilizing savings for capital formation:-** The commercial banks help in mobilizing savings through a network of branch banking. People in developing variety of deposit schemes to suit the needs of individual depositors. They also mobilize idle savings of the few rich by mobilizing savings, the banks channelize them into productive investments. Thus they help in the capital formation of our country.
2. **Financing industry:-** The commercial banks finance the industrial sector in a number of ways. They provide short-term, medium-term and long term loans to industry.
3. **Financing trade:-** The commercial banks help in financing both internal and external trade. The banks provide loans to retailers and wholesalers to stock goods in which they deal.
4. **Financial agriculture:-** the commercial banks help the large agricultural sector in our country in a number of ways. They provide loans to trades in agricultural commodities to open a network of branches in rural areas to provide agricultural credit, and they provide finance directly to agriculturists for marketing of their produce, for the modernization and mechanization of their farms, for providing irrigation facilities, for developing land etc they also provide financial assistance for animal husbandry, dairy farming, sheep breeding, poultry farming, pisciculture and horticulture. The small and marginal farmers and landless agricultural workers, artisans and petty shopkeepers in rural banks. These regional rural banks met the credit requirements of all rural people.

5. **Financing consumer activities:-**People in our country being poor and having low incomes do not possess sufficient financial resources to buy durable consumer goods. The commercial banks advance loans to consumers for the purchase of such items as houses, scooters, fans refrigerators, etc. in this way, they also help in raising the standard of living of the people in our countries by providing loans for consumptive activities.
6. **Financing employment generating activities:-** The commercial banks finance employment generating activities in our countries. They provide loans for the education of young persons studying in engineering, medical and other vocational institutes of higher learning. They advance loans to young entrepreneurs, medical and engineering graduates, and other technically trained persons in establishing their own business. Such loan facilities are being provided by a number of commercial banks. Thus the banks not only help in human capital formation but also in increasing entrepreneurial activities.
7. **Help in monetary policy:-** The commercial banks help the economic development of a country by faithfully following the monetary policy of the monetary management in keeping with requirements. Thus the commercial banks contribute much to the growth of a developing economy by granting loans to agriculture, trade and industry, by helping in physical and human capital formation and by following the monetary policy of the country.
(WWW.combanketh.com(Web site of CBE).

2.4 Legal frame work for deposit mobilization

The main objective of supervising financial institutions are to protect savers from losing their money and the financial system from collapsing. If depositors assume that their bank is in trouble, they start to withdraw their money and bank runs may occur, even with healthy institutions regulation and supervision of financial institutions should therefore contribute to professional management, transparency of operations and the protection of customers against abusive practices.

Particularly in the context of financial services provided to low-income households, preventive measures can help avoid over indebtedness and excessive interest rates and fees. At the same time, regulatory authorities should avoid creating a distortion of competition between different financial intermediaries and avoid excessive intervention in management decisions.(**Tomas Mayer, James.s,1981**).

2.5 Determinants of savings

Savings depend upon the will to save, power to save and facilities to save. These three determinants of savings are discussed as under (**Philip Kotler Northern University, 11th edition**).

A) Will to save

- A portion of the income can be saved only if a person has the will to save. Nothing can be saved by a person, if he/she does not want to save this in turn depends upon the following factors:

- 1. Family affection:-** It is the natural love and affection for the family for which people save. Every person has some affection for his children and family members to make them enjoy life and the better their future prospect, he/she earns more and saves more. He wants to leave more property for them for all of this, he/she must have the will to save.
- 2. Precaution:-** Need for money can arise at any time in the future, so people keep money or wealth with them. People save in order to provide for old age, disease, accident and unforeseen needs and emergencies etc. Therefore, every person wants to save as a precaution against future unforeseen needs.
- 3. Standard of living:-** A person may want to raise his standard of living which can be achieved only through savings from his present income.

4. **Farsightedness:-** Future is always uncertain a farsighted person wants to make provision for education, marriage, etc. of his/her children. He/she wants to secure his/her old age. All this can be done by savings in the present time.
5. **Calculating mind:-** Certain persons have a calculating mind they want to increase their future incomes. Therefore, they save out of their present income so as to earn more in future by investing the saved amount.
6. **Enterprise:-** Persons doing trade or business want to take advantage of fluctuations in the rate of interest. They save more if they expect a rise in the rate of interest in the near future. Sometimes, savings are done to start a new business or to expand the existing one.
7. **Independent:-** Every person wants to be self-sufficient or economically independent. He/she does not want to borrow from anybody in case he needs money in the future. Therefore, saves out of his present income.
8. **Social status:-** Only wealthy persons are respected in the present society. Everybody wants to enjoy a higher social status it strengthens the will to save.
9. **Miserliness:-** There are people who save without any specific purpose. Miser persons save only to satisfy their desire for wealth.

B) Power to save

Power to save refers to the capacity to save it means what remains after meeting his consumption expenditure out of the present income. In spite of his/her willingness to save, a man cannot save, if he/she does not have the power to save. After providing for his consumption expenditure, if more remains with his/her power to save will be more. Thus the power to save depends upon both the levels of income and consumption. A person can save if his income exceeds consumption if the gap between income and consumption is more, the power to save will increase. The power to save can be increased only by increasing the income, as there is less possibility of decreasing the consumption expenditure. Therefore, the power to save of the people in a country depends on their income or factors affecting their income. The following factors determine the power to save:-

1. **Size of national income:-** Primarily, the power to save of the people depends upon the national income of the country. The higher the national income, the greater will be the power to save the lower national income is the main reason of the low power to save.
2. **Natural resources:-** The economic conditions and the income of a country depend upon its natural resources, ie. Availability of land, water minerals, etc the greater use of these natural resources helps in increasing production. It increases income which further raises the power to save. But it should be noted that mere availability of natural resources does not raise the power to save, if these resources are not properly utilized.
3. **Trade:-** Both internal and foreign trade affect income and the power to save. Income increases with the development of internal and foreign trade which in turn increases the power to save.
4. **Industrial development:-** Industrial development increases the power to save through the increase in income.
5. **Agricultural development:-** In countries like Ethiopia where agriculture is the main occupation power to save depends upon the development of agriculture also. Agricultural development increases income with results in an increase in the power to save.
6. **Efficiency of labor:-** An efficient labor in a country helps in increasing its production, resulting in an increase in income. It, in turn, gives rise to the power to save. A less efficient labor proves a hindrance in the way of power to wealth and income contributes to an increase in the power to save. Unequal distribution concentrates wealth in a few hands who can save more after meeting their consumption requirements.

C) Facilities to save

Savings depend not only on the will and the power to save, they also depend upon the facility to save. These facilities are:-

1. **Peace and security:-** People can save only if their life and property are secure. They will not save if there is no peace and security of life and property.

2. **Banking facilities:-**An efficient and developed banking system facilitates savings. Savings are secure and beneficial in the form of cash, if these are deposited in the banks. Lack of banking facilities diminished saving because in the absence of banking facilities money remains in the hands of people which is readily available for spending.
3. **Taxation policy:-** The taxation policy also influences savings in the country. Progressive taxation reduces savings because tax rates increase with the rise in incomes similar is the case with wealth and succession taxes.
4. **People generally show a tendency** to save less they feel that most of their incomes will be taken away in the form of taxes and therefore, they save less. On the contrary, expenditure tax encourages savings because to avoid this tax, people save more out of their income instead of spending it.
5. **Value of money:-** The value of money decreases with an increase in prices. People save less for fear of fall in the money value stability in the price level or the value of money encourages savings.
6. **Investment opportunities:-** Investment opportunities encourage savings. Savings increase if there are sufficient opportunities to invest in trade and commerce. The development of stock and exchange markets also results in more savings scarce investment opportunities result in less savings.
7. **Economic policy:-** Facilities to save are also influenced by the economic policy of the government. If the government wants to adopt the socialistic pattern of society, it would like to nationalize different industries and people will have a tendency to save less.

2.6 The need for deposit mobilization

Deposit mobilization is one of the most effective means for intermediaries to mobilize resource. It is one of the main functions of banking business and an important source of working fund for the bank.

The establishment and extension of banking systems can create new opportunities and incentives for households and firms to save part of their income for the future. Absence of saving is felt at the individual, financial institution and national economy level. Lack of saving facilities for the individual means absence of security of funds, ready access or liquidity and convenience in order to meet his/her various needs. At the level of the financial institution, lack of saving facilities will create undue dependence on external source of financing. **(David R. Kaarerchen, 1980).**

2.7 Possible opportunities enhancing deposit mobilization

The analysis of binding constraint, depending on their nature and scope, should lead to the identification of some opportunities for enhancing savings mobilization. Some of them have unexploited market, competition, progressive attitude, technology availability in the market can be the likely opportunities for enhancing deposits mobilization that may breed paramount importance for the economy in general.

CHAPTER 3

3. DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This part of the research deals with data presentation, analysis and interpretation based on primary and secondary data. The primary data collected through questioner. In this part primary data is used to assess the challenges of mobilizing deposit in Commercial Bank of Ethiopia, city branches under Addis Ababa area in the domain of West Addis Ababa District by distributing questionnaires to 110 employees and 100 customers at 10 branches. Among the questionnaires which were distributed to customers 91 returned back 9 failed and employees 102 returned back 8 failed.

The respondents were customers and employees. In the following table the response of customers are presented and analyzed.

1. Questionnaire and Results Analysis of customer

Table 1 Characteristic of Customer Response

General Information	Item	Frequency	Percentage
Sex	Male	53	58%
	Female	38	42%
Total		91	100%
Age	18-28	25	27%
	29-39	55	61%
	Above 40	11	12%
Total		91	100%
Occupation	Merchant	45	50%
	Employee	23	25%
	Others	23	25%
Total		91	100%

According to item of the previous page table, the male and female respondents of customers are 58% and 42% respectively.

Item 2 of the previous page table indicates the age group of the customer respondents, out of 91 respondents 27% of age group of 18-28 and the rest 61% and 12% have the age of 29-39 and above 40 respectively.

Concerning item 3 of table one merchants cover the greatest proportion of the occupation category by scoring 50% of the whole customer respondents. The remaining unit's shows 25% & 25% employee & others respectively. Therefore, it is safe to say that they can give reliable information because they have good banking knowledge.

1.1. Customers opinions towards the bank

Question	Answer	No. of Respondent	Percentage of Respondent
Do you believe that CBE is a reliable bank?	Yes	81	89
	No	10	11
	Total	91	100

From total number of 91 respondents 89% of the respondents believed on CBE's reliability and a bank that keeps its word. However, 11% of the respondents do not believe reliability of the bank. This shows the majority of the respondents have trust on the banks reliability.

1.2. Culture and habit of the society towards saving

Question	Answer	No. of Respondent	Percentage of Respondent
How much do you save from your income?	Above 50%		
	half	3	3
	Few amount	38	42
	None	50	55
	Total	91	100

As indicated the above table 50 (55%) of respondents do not save from their income, 38(42%) saves few amount their income where as 3(3%) save half. From this data we can understand that most of the society doesn't have good culture on saving.

1.3 The practice of traditional savings

Most of our society uses traditional saving like iquib, Edir these traditional savings has a great value in our society. To measure the impact of traditional savings the data is presented below.

Question	Answer	No. of Respondent	Percentage of Respondent
How do you save from your income?	In bank	14	15
	Iquib	57	63
	In house	20	22
	Total	91	100

From the total number of 91 respondents 57(63%) of the respondent save their money using iquib. 14 (15%) of the respondent save their income in bank. The remaining 20 (22%) of the respondent save in their house. From this data every one can understand that, most of the society uses iquib for saving purpose. The bank (CBE) must design a new scheme to attract, these who use iquib.

1.4. Customers View Regarding Bank's Product

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	Which product of the bank are you used?	Saving	14	15
		Local & Foreign Transfers	38	42
		Loan	6	7
		Saving, local and foreign transfer	26	28
		All	7	8
		Total	91	100

From 91(100%) respondents indicate that there is 14(15%) of the respondents are saving product users, 31(42%) are users of Local & Foreign Transfers, 6(7%) are users of loan, 26(28%) are users of both saving and local and foreign transfers and 7(8%) is user of all product of the bank. This shows the majority of the respondents are users of local and foreign transfers.

As reflected by the above table 1.4 items 1 the percentage of customers who used all product of the bank is 7(8%), customers who use saving and local and foreign transfers are 26(28%). This shows that the majority of the customers are users of one product of the bank that hinders the bank's deposit mobilization.

Why not are you using other products of the bank?

Because some of the reasons those customers do not use other products of the bank are the following.

- Customers are served best by other competitors.
- Customers are offended by the bank's poor service delivery.
- Customers have lack of awareness regarding the products of the bank.
- Customers are claimed that the bank is not accessible for their living environment.
- Customers are said that in our current situation all products of the bank are not necessary for us.

So, because of the above reason customers are not using other products of the bank.

1.5. Customers View of Bank's Product Awareness

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	Are you well aware about all products that the bank provides?	Yes	41	45
		No	50	55
		Total	91	100

The total number of 91 respondents summarizes the fact that 41 (45%) of them are well aware the bank's product 50(55%) customers are not well aware about all products of the bank. In general many customers are not well aware about the bank's product. This will be a cause for losing many of its customers that is because such kind of customers might be attracted by other competitors of the bank.

In the above table reflected the majority of customers provide their opinion regarding the mechanisms that the bank should create awareness. And, some of the mechanisms are as follows:

- Posting its entire product on notice board.
- Distributing pamphlets, brochures, leaflet etc
- Using mass-medias
- Posters

1.6. Customers View on Bank's Accessibility

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How far is the branch from your living environment?	Near	40	44
		Moderate	45	49
		Far	6	7
		Total	91	100

The above table 1.6 reveals that the branches' accessibility relatively for 40(44%) proportion of respondents is near, 45(49%) is moderate, and for the remaining 6(7%) respondent is far, Even though, the bank have moderate accessibility for large proportion of the respondents, still it is far for small proportion of respondent and this is an obstacle (challenges) for the bank to meet one of its objectives that is deposit mobilization.

1.7. Customers view on the banks materials and employees performance.

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How do you see the bank's technology in respect to modernity?	Very Good	35	38
		Good	35	38
		Neutral	11	12
		Poor	6	7
		Very poor	4	5
		Total	91	100
2	How do you evaluate employees of the bank on handling your complaint and problem solving during service delivery process?	Very Good	36	40
		Good	29	32
		Neutral	11	12
		Poor	9	10
		Very poor	6	6
		Total	91	100
3	How do you see employee's team spirit while providing the services?	Very Good	41	45
		Good	32	35
		Neutral	12	13
		Poor	4	5
		Very poor	2	2
		Total	91	100

The above table 1.7.revels that the majority 35(38%) of respondents provide a positive response towards the bank's technology in respect to modernity, 11(12%) of the respondents are neutral. About 6(7%) of respondents said it is poor and the remaining 3% of the respondent very poor. This shows that since the majority of respondents have positive attitude that will be best opportunity for the bank to maintain its competitiveness.

The second item in table 1.7 it demonstrate the fact that 36(39%) of respondents appreciate employees complaint handling ability, 29(32%) respondents said they are good, 11(12%) of the respondents are neutral 9(10%) of respondents said they are poor, and the remaining 6(6%) of the respondents are very poor. This shows in general employees complaint handling is very good and this is a good opportunity for the bank to have employees who possess one of the elements of quality service.

Regarding employees team spirit, the majority of respondents 41(45%) are said s very good, 32(35%) of respondents are said they are good 12(13%) of the respondents are neutral, 4(5%) of the respondents said poor and the remaining 2(2%) of the respondents said very poor. Based on these information employees team spirit is good and this is a best strength for the bank to have employees who possess one of the elements of quality service.

2. Questionnaire and Results Analysis of Employees

Table 2 Characteristic of Employees

General Information	Item	Frequency	Percentage
Sex	Male	53	52%
	Female	49	48%
Total		102	100%
Service Year	1-4	25	25%
	5-10	44	43%
	11-15	22	21%
	Above 15	11	11%
Total		102	100%
Educational Qualification	Diploma	42	41%
	BA Degree	50	50%
	MA	10	9%
Total		102	100%

According to item of the above table, the male and female respondents of employees are 52% and 48% respectively.

Item 2 of the above table indicates the service year group of the employee respondents, the greatest proportion of the service year category by scoring 43% of the whole employees respondents. The remaining 25%, 21% and 11% unit's shows Service year group 1-4, 11-15 and above 15. Therefore, it is safe to say that they can give reliable information because they have enough banking knowledge.

Concerning item 3 of table indicates that educational qualification group of the employee respondents; out of 102 respondents BA Degree holders cover the greatest proportion of the Educational qualification category by scoring 50% of the whole employees respondents. The remaining unit's shows 41% & 29% Diploma & MA holders respectively.

This analysis is based on the questionnaires collected from employees of the bank to know their opinion regarding deposit mobilization.

2.1. Employees View regarding their participation in mobilizing Deposit.

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How do you rate your direct participation in mobilizing the planned deposit?	Very good	46	45
		Good	23	22
		Neutral	18	18
		Poor	11	11
		Very poor	4	4
		Total	102	100

The responses indicated that out of 102 respondent the majority of employees 46(45%) & 23 (22%) have believed on their directly participation regarding mobilizing deposit. The remaining 11(11%) & 4 (4%) of respondents said that they are poor and very poor respectively.

As they said, employees who have direct participation in mobilizing deposit have the following roles: Awareness creation for customers on the importance of saving at the bank's counter.

- Delivering a quality service for existing customers.
- Attracting new customers dealing with branch managers.
- In order to retain our customers, trying to identify their reasons of closing their account.
- Attracting new customers through our existing customers by providing them a quality service.
- Giving exceptional customer service for our prominent customers.
- Intensively working on cross-selling activities especially for our foreign transfer customers.
- Developing good relationship with our customers.

2.2. Employees view Regarding Bank's Working Environment

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How do you describe the bank's working environment regarding to mobilize deposit?	Very Good	5	5
		Good	23	22.5
		Neutral	24	23.5
		Poor	47	46
		Very poor	3	3
		Total	102	100

The respondents indicated that out of 102 respondents that the working environment in general is poor 47(46%). On the other hand, 5(5%) of respondent said it is very good. However, relatively the bank's working environment for mobilizing deposit is poor.

This shows that the majority of the employees believed that is poor working environment this affect that banks target of deposit mobilization.

Employees who responded there is poor working environment regarding to mobilize deposit express some of their reasons as follows:

- Shortage of office equipments like printer, by one printer there are so many users,
- Shortage of office furniture like chair for both employees and customers,
- Branches narrowness means there is a suffocation,
- Shortage of windows (cage).

So, because of the above reason the working environment is poor.

2.3. Technological Advancement

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	At what level of technological advancement has your branch achieved so far?	Very Good	42	41
		Good	31	30
		Neutral	10	10
		Poor	15	15
		Very poor	4	4
		Total	102	100

All of the 102 (100%) of respondent indicates that there is depicts that, 42(41%) of respondents replied that their branch is suitable for technological advancement is very good, 31(30%) of the respondents are good, 10(10%) of the respondents are neutral, 15(15%)of the respondents are poor, 4(4%) of the respondents are very poor and the remaining are silent Based on this, in the majority of branches there is suitable technological advancement.

Employees who responded there is no suitable situation for technological advancement activities express some of their reasons as follows:

- Absence of attitudinal change among employees of the bank
- Lack of awareness among employees of the bank concerning cross-selling activities.
- Shortage of Human Resource

2.4. Employees view about the training they have taken

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How do you see the training creation methods that the bank provides for its employee to mobilize deposit?	Very Good	18	18
		Good	16	16
		Neutral	20	19
		Poor	37	36
		Very poor	11	11
		Total	102	100

The above table indicates that 18(18%) of respondents have believed that the training creation method of the bank is very good, 16(16%) of the respondent is good, 20(19%) of the respondent are neutral, 37(36%) of the respondent is poor, 11(11%) of the respondent is very poor and the remaining is not respond Based on this, majority of employees have poor training regarding deposit mobilization. So, this is disadvantage for the bank to achieve its planned deposit.

The above table, employees who answered the bank's training is poor said that they have not taken formal training and that situation is let them to do their activities based on their own way. Based on this, unavailability of formal training creates performance gap among employees of the bank.

2.5. Awareness of employees on deposit mobilization

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	Are you committed to do whatever it takes to determine the optimal level of bank deposit?	Strongly Agree	21	20
		Agree	49	48
		Neutral	17	17
		Disagree	7	7
		Strongly disagree	8	8
		Total	102	100
2	Making strong effort on deposit mobilization takes priority over meeting our internal needs?	Strongly Agree	8	8
		Agree	55	54
		Neutral	20	19
		Disagree	9	9
		Strongly disagree	10	10
		Total	102	100
3	Do you know the future and specially the importance of deposit mobilization for your bank?	Strongly Agree	42	41
		Agree	60	59
		Neutral	-	-
		Disagree	-	-
		Strongly disagree	-	-
		Total	102	100

In the above table item 1 shows that 21(20%) of the respondent are strongly agree, 49(48%)of the respondent say that the commitment of the employee are agree.17(17%) of the respondents say that the commitment of the employee are neutral and the rest are disagree and strongly disagree.

The data of item 2 shows that 55(54%) of the respondents just agree on that the employee are making efforts on deposit mobilizing prior their internal need 8(8%) of the respondents strongly agree. On the other hand 20(19%) of the respondent neutral, 9(9%) of the respondents disagree and 10(10%) of the respondents strongly disagree.

Item 3 shows that 42(41%) of the respondents strongly agree. and the remaining 60(59%) of the respondents just agree on the knowledge of employee towards the importance of deposit mobilizing.

The above table shows to enhance and to achieve the goal of deposit mobilization, awareness of the employees has significant role. From the above table any one can observe that, awareness of employees little encouraging. Even if it is encouraging it requires great improvement.

2.6. CBE's Promotion on Deposit Mobilization

Promotion has a great impact to influence people and it is an easy way to transfer message for targeted one.

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How do you rate CBE's promotion?	Very high	10	10
		High	36	35
		Medium	42	41
		Low	14	14
		Very Low		
		Total	102	100
2	What are the main focuses of the promotion?	About aggregate service	46	44
		About quality service	28	28
		About credit		
		About deposit	28	28
		Total	102	100
3	How do you rate CBE promotion in terms of Geographical coverage?	Very high	11	11
		High	10	10
		Medium	15	15
		Low	44	43
		Very Low	22	21
		Total	102	100
4	How do you rate CBE promotion in terms of using variety of media?	Very high	5	4.5
		High	10	10
		Medium	15	15
		Low	44	43
		Very Low	28	27.5
		Total	102	100

Item 1 of the previous page table show that most of the respondents that is 10(10%) said that CBE's promotion on deposit mobilization is very high, 36(35%) of the respondent said that high, 42(41%) said that CBE's promotion on deposit mobilization is medium, the remaining 14(14%) said that it is very low.

According to item 2, indicates that 46(44%) of the respondents said that CBE's promotion focused on aggregate service of the bank 28(28%) of the respondents said that CBE's promotion focused on quality service and also 28(28%) of the respondents focused on deposit

According to item 3, indicates that 11(11%) of the respondents are very high promotion in terms of geographical coverage, 10(10%) of the respondent high, 15(15%) of the respondents medium, 44(43%) of the respondent said that low and the remaining 22(21%) of the respondents are very low.

According to item 4 indicates that 5(4.5%) of the respondents promotion in terms of using variety of media, 10(10%) of the respondents are high, 15(15%) of the respondents are medium, 44(43%) of the respondents low promotion and the remaining 28(27.5%) of the respondents said that very low.

From the above table we can see that CBE's promotion on deposit low and it focuses on aggregate service of the bank. So the CBE's promotion must focused on deposit (saving) especially on households savings or personal savings contribute substantial part aggregate savings.

2.7. Computation of banking industry

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	How do you rate the frequent innovation of new products and improvements of other banks compared to CBE?	Very good	10	10
		Good	27	26
		Neutral	12	12
		Poor	44	43
		Very poor	9	9
		Total	102	100

The above table 11(10%) of the respondents says that very good innovation of new products and improvements on banks, 27(26%) of the respondent good, 12(12%) of the respondents neutral 44(43%) of the respondents poor and the remaining 9(9%) of the respondents very poor.

The computation of banking industry has strong impact on deposit mobilization when in the above table innovation of new product and improvement in CBE's is poor.

2.8. Technological Approach

No.	Item	Answer	No. of Respondent	Percentage of Respondent
1	Significance of CBE's existing technology for deposit mobilization?	Very good	10	10
		Good	27	26
		Neutral	12	12
		Poor	53	52
		Very poor		
		Total	102	100

The above table is about the significance of CBE's existing technology for deposit mobilization .10(10) of the respondents says very good, 27(26%) of the respondents says good, 12(12%) of the respondents neutral and the remaining 53(52%) of the respondent says poor.

CBE's technological approach is below the desired level especially on the process of deposit mobilization it has insignificant impact. The bank has widely use technological innovation to attract mainly corporate customers who hold huge amount of deposit.

Finally, employees were asked about the recommendation they have to the bank so as to achieve its planed deposit through opening new branches. And they recommend as follows:

- The bank must use modern technologies related to bank industry.
- It must fulfill its branches human resource requirement.
- It must create awareness for the community concerning the importance of saving.
- It must build employees efficiency through providing formal training.

CHAPTER 4

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

4.1 Summary of findings

This paper tries to identify and analyze challenges of CBE in its deposit mobilization

- In the customer's opinion towards the banks reliability majority of the respondents believed on CBE's reliability.
- In culture and habit of society towards saving, most of the society has do not save their income.
- The practice of traditional saving most of the society uses traditional saving or iquib.
- The customers view regarding bank's product majority of customer uses local and foreign transfers.
- In customers view of the bank's product awareness the respondents are not well aware about all products of the bank.
- In customers view on bank's accessibility relatives for large population of respondents said moderate.
- Customers view on banks employees performance majority of the respondents provide a positive response towards the banks technology inspect to modernity employees complaint handling ability and employees team spirit.
- In view of employees direct participation in mobilizing deposit is majority of the employees have believed on their direct participation in mobilizing deposit.
- Employees view regarding banks working environment majority of the respondents said that the working environment is poor.
- In employees view about the training creation method majority of the employee said that there is poor training creation about deposit mobilization.
- Awareness of the employees on deposit mobilization is encouraging even if it is encouraging it requires great improvement.
- Promotion on deposit mobilization focused on aggregate service of the bank. CBE's has low promotion in terms of geographical coverage and using variety of media.
- Computation of banking Industry has poor impact on deposit mobilization.
- Significant of CBE's existing technology for deposit mobilization is poor.

4.2 Conclusions

This paper tries to identify and analyze challenges of CBE in its deposit mobilization Endeavour. In order to this, we have taken primary and secondary data. Accordingly the data analysis shows the following results:

- ✚ Building public trust has a significant impact on mobilizing deposit. As shown on the study the majority of respondents have trust on the bank.
- ✚ When we measure culture and habit of the society towards saving, most of the society does not save from their income. And also we can conclude that most of the societies have no enough knowledge on banking system.
- ✚ From those who not save their income, we can understand that low income of the society has negative impact on savings(deposit mobilization)
- ✚ When we see the role of negative impact on savings (deposit mobilization on it. This study shows that most of the society used Iqub for saving purpose.
- ✚ According to the investigation the majority of customers are not well aware about the bank's product. Therefore, this will be a cause for the bank to lose many of its customers. That is because such kind of the customers might be attracted by other competitors of the bank.
- ✚ Even though the bank moves aggressively to increase proximity and accessibility of the bank through expansion of branches, increasing of availability of Automatic Tellers Machine, increasing working hour, still it needs additional effort.
- ✚ As the majority of the customers said, employees complaint handling and team spirit is in general is very good. Therefore, this will be best opportunity for the bank to have employees who possess elements of quality service. On the other hand, customers were complained on employees' problem solving ability, and this has a negative impact on the process of service delivery.

- ✚ According to the majority of employees have direct participation on mobilizing deposit? Based on this they perform cross selling activities by using the existing suitable situations occurred in their respective branches. On the other hand, there is a performance gap among employees of the bank and also branch managers due to unavailability of formal training that should be provided by bank.
- ✚ To enhance and to achieve the goal of deposit mobilization, awareness of the employees has a significant role. When we come to Commercial Bank of Ethiopia's employee it is not on a desired level. Even though it looks encouraging, still it needs improvement.
- ✚ When we see Commercial Bank of Ethiopia's promotion, we can say that it is not act (perform) on a desired level. Mostly it focuses on aggregate service of the bank and it has less coverage on deposit (saving) promotion.
- ✚ Competition on banking industry has great impact on deposit mobilization. When we compare Commercial Bank of Ethiopia's service quality with other banks, it looks good and encouraging. When we come to innovation of new products and improvement it is not satisfactory.
- ✚ Nowadays, Commercial Bank of Ethiopia trying to introduce some technological futures, like Visa card, credit card selling point machine, even if those things are encouraging. The present condition of Commercial Bank of Ethiopia's technological approach is below the desired level; especially on the process of deposit mobilization it has significant impact.

4.3 Recommendations

In view of conclusion made above the following constructive suggestions and recommendations are forward:

- In order to get substantial amount of deposit from house hold savings and personal savings, the bank has to play a great role on changing the habit and culture of society towards saving and on developing banking knowledge of the society. The bank can change attitudes of the society through panel discussion, using aggressive promotion importance of saving, by increasing its proximity and accessibility.
- Even though the power to save the people depends on their income. The bank can influence those who have low income by changing their assumptions that low income people cannot saving via developing new schemes, like group account.
- To build employees problem solving ability and to minimize performance gap among employees and branch manager's different capacity building training should be provided.
- To attract those who use Iqub, the bank must design new scheme like Iqub users account and by making interaction with the person who collect Iqub Birr and advise him//her to open account.
- When we see awareness of the employee towards saving, even if it is encouraging it required great improvement. The bank can improve the awareness of the employee through discussion, meeting & training.
- When we come to Commercial Bank of Ethiopia promotion the bank must focus on creation of awareness on society towards saving and banking knowledge. In addition the bank has to do constant promotional work.
- When we come to CBE's working environment majority of the respondents said that there is poor. Therefore, the organization must be fulfilling the office furniture & equipments and increasing windows (cage).

- To get competitive advantage in banking industry the bank must improve its quality service; enhance innovation of new products and differentiating bank deposit products.
- To increase its accessibility and proximity the must do different efforts like increasing availability of Automatic Tellers Machine, expansion of branches and increasing working hour. In addition the bank has to be in introducing internet banking, credit card.
- Technological innovation in general and information technology in particular have a major effect on banking and finance. In this aspect the bank has to widely install branch networking system that avoids time and place constraints on customer satisfaction, and technological innovation to attract mainly corporate customers who have big amount of money. There for the bank must build its capacity of computation through giving quality service and through enhance innovation and improvement.

Annex

ቅድስተ ማርያም ዩኒቨርሲቲ ኮሌጅ

አካውንቲንግ ዲፓርትመንት

የመጠይቁ አላማላደንበኞች

ይህ መጠይቅ የተዘጋጀው የኢትዮጵያን ግድባንክ ከዲያደርገው የገቢን ቁጠባ የማበረታታት ሥራ ላይ የሚያጋጥሙትን ችግሮች ለመለየት ነው፡፡ የተሰበሰበው መረጃ ለጥናት ብቻ የሚውል ሲሆን ሚስጥራዊነቱም የተጠበቀ ነው፡፡ ሥምምን እንዲገልፁ አይፈለግም፡፡ መልስ ለመስጠት በመተባበርዎ በመጀመሪያ እያመነገንን መልሱን በቦዶ ቦታ በመጻፍ ወይም ትክክለኛ የሚመስልዎትን ምርጫ በማክበብ እንዲሰጡን በመከብሮት እንጠይቃለን፡፡

ቦታ

ሀውንድ

ላሴት

ዕድሜ

ሀክ 18-28

ላ .29-39

ሐክ 39 በላይ

የሥራ ዓይነት

ሀነጋዴ

ላሰራተኛ

ሐሌላ

1. ባንኩ ቃሉን የሚጠብቅና የሚተማመኑበት ባንክ ነው?

ሀአዎ

ላአይደለም

2. ከሚያገኙት ገቢዎን ያህል ይቆጥባሉ?

ሀከግማሽ በላይ

ላግማሽ ያህል

ሐበጥቂቱ መ

ምንም

መልስዎ ምንም ከሆነ ምክንያትዎን ይግለጹ -----

3. ከሚያገኙት ገቢ የተወሰነውን ለመቆጠብ ምን ዓይነት ዘዴ ይጠቀማሉ?
ሀ. ባንክ አስቀምጣለሁ ለ. ዕቁብ እጥላለሁ ሐ. እቤት
አስቀምጣለሁ

4. እርስዎ የባንኩ የየትኛው አገልግሎት ተጠቃሚ ነዎት?
ሀ. የቁጠባ ለ. የአገር ውስጥ እና የውጭ ዋላ ሐ. የብድር መ.
የቁጠባ ፣ የአገር ውስጥ እና የውጭ ሐዋላ
የአንደኛው አገልግሎት ተጠቃሚ ብቻ ከሆኑ ሌሎቹን የማይጠቀሙበትን
ምክንያት ምን ድን ነው?-----

5. እርስዎ ባንኩ የሚሰጣቸውን አገልግሎቶች ሁሉ በሚገባ ያውቋቸዋል?
ሀ. አውቃቸዋለሁ ለ. አላውቃቸውም
የባንኩን አገልግሎቶች ሁሉ የማያውቋቸው ከሆነ በምን ዓይነት
የግንዛቤ መፍጠሪያ ዘዴ እንዲያሳውቅዎት ይፈልጋሉ?-----

6. ባንኩ እርስዎ ከሚገባበት አባባቢ ርቀት አኳያ እንዴት ያዩታል?
ሀ. ቅርብ ነው ለ. መካከለኛ ነው ሐ. ሩቅ ነው

7. ባንኩ የሚጠቀምባቸውን ዘመናዊ መሣሪያዎች ደረጃቸውን
ከመጠበቃቸው አኳያ እንዴት ያያቸዋል?
ሀ. በጣም ጥሩ ለ. ጥሩ ሐ. ገለልተኛ መ. ደካማ ሠ. በጣም
ደካማ

8. የባንኩ ሰራተኞች በአገልግሎት ሂደት ውስጥ ለሚገጥሟቸው ችግር
የመፍትሔ አስጣጣቸው እንዴት ነው?
ሀ. በጣም ጥሩ ለ. ጥሩ ሐ. ገለልተኛ መ. ደካማ ሠ. በጣም
ደካማ

9. የባንኩ ሠራተኞች ተግባራትን በቅንጅት ከመምራት አኳያ እንዴት ያዩዋቸዋል?
 ሀ. በጣም ጥሩ ለ. ጥሩ ሐ. ግልጽ ተኛ መ. ደካማ ሠ. በጣም ደካማ

St. Mary's university College
 Faculty of Business
Department of Accounting

Questioners for employee of challenges of mobilizing deposit in Commercial Bank of Ethiopia, city branches under Addis Ababa area in the domain of West Addis Ababa District. For partial fulfillment of the bachelor of Arts Degree in Accounting. The data to be collected will be exclusively used for study purpose and kept secret. No need of writing your name we thank you in advance for taking your time in answering this questioner.

1) Male B. Female

Service year

1. 1-4 B. 5-10 C. 11-15 D. Above 15

Education Qualification

A. Diploma B. BA Degree C.M.A

1. How do you direct participate in mobilizing the planned deposit

A. Very good B. Good C. Neutral D. Poor E, Very poor

2. How do you describe the banks working environment?

A. Very good B. Good C. Neutral D. Poor E, Very poor

3. If your Answer are the banks working environment is poor, what additional mention should be provided?

4. At what level of technological advancement has your branch achieved so far?

- A. Very good B. Good C. Neutral D. Poor E, Very poor
5. How do you see the training creation methods that the bank provides for its employee to mobilize deposit.
- A. Very good B. Good C. Neutral D. Poor E, Very poor
6. If your opinion is poor regarding the training & awareness creation methods of the bank, what are your reasons?
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-
7. Are you committed to do whatever it takes to determine the optimal level of bank deposit?
- A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
8. Making strong effort on deposit mobilization takes priority over meeting over meeting our internal needs?
- A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
9. Do you know the future and specially the importance of deposit mobilization for our bank?
- A. Strongly agree B. Agree C. Neutral D. Disagree E. Strongly disagree
10. We regularly look for new schemes to enhance deposit mobilization?
- A. Very high B. High C. Medium D. Low E. Very low
11. How do you rate promotion of CBE in related to deposit mobilization?
- A. Very high B. High C. Medium D. Low E. Very low
12. What are the main focuses of the promotion?
- A. About aggregate service of the bank
- B. About quality of service
- C. About creditors
- D. About depositors
13. How do you rate CBE promotion in terms of the following?

Terms	Very high	High	Medium	Low	Very low
Geographical coverage					

Using Variety of media selection					
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14. Did you see frequent innovation of new products and improvements on banks?
 A. Very good B. Good C. Neutral D. Poor E, Very poor
15. What is the significance of CBE’s existing technology for deposit mobilizations?
 A. Very good B. Good C. Neutral D. Poor E, Very poor
16. If there is other challenges please suggest

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