



**ST. MARY'S UNIVERSITY  
SCHOOL OF GRADUATE STUDIES**

**MONITORING AND EVALUATION PRACTICES OF DIGITAL-  
BANKING PROJECTS: THE CASE OF AWASH  
INTERNATIONAL BANK S. C.**

**BY:  
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**December 2020  
ADDIS ABABA, ETHIOPIA**



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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE  
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## DECLARATION

I, hereby, declare that this thesis entitled *Monitoring and Evaluation Practices of Digital-Banking projects: (The Case of Awash International Bank)* is my original work, prepared under the guidance of Zelalem Tafere (PhD) and has not been presented for a degree in any other university. All source of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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Addis Ababa, Ethiopia

## ENDORSEMENT

This is to certify that Rekik Asefa has completed his thesis entitled *Monitoring and Evaluation Practices of Digital-Banking projects: (The Case of Awash International Bank)*.

As I have evaluated, his thesis, it is appropriate to be submitted as a partial fulfillment required for the award of Master's in project Management.

Zelalem Tafere (PhD)

Advisor



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St. Mary's University

December 2020

Addis Ababa, Ethiopia

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## **LIST OF ABBREVIATIONS**

<b>MEAL</b>	Monitoring Evaluation Accountability and Learning.
<b>SMART</b>	Specific Measurable Achievable Realistic and Time bound.
<b>KPI</b>	Key Performance Indicator.
<b>ICT</b>	Information and Communication Technology
<b>PMBok</b>	Project Management Body of Knowledge Area
<b>HO</b>	Head Office
<b>MoFED</b>	Ministry of Finance and Economic Development
<b>UNCRD</b>	United Nation High Commission for Refugees
<b>IPTT</b>	Indicator Performance Tracking Table
<b>IBD</b>	International Banking Directorate
<b>SME</b>	Small and Medium Size Enterprise
<b>KII</b>	Key Informant Interview
<b>SPSS</b>	Statistical Packages for Social Science
<b>CI</b>	Confidence interval

## ABSTRACT

*The objective of this study was to assess Monitoring and Evaluation Practices of Digital-Banking projects: The Case of Awash International Bank. To this effect, descriptive research design was employed. In so doing, mixed approach whereby both qualitative and quantitative approach were used while conducting this study. Thus, both primary and secondary data were collected from IT department directors, managers and officers at the head office level and the banks different documentations, respectively referred. The data collection tools were mainly questionnaire and interview. Attempts were made to collect data through Focus Group Discussion with key professionals to Digital-Banking projects. Whereas quantitative data were analyzed using frequency tables, percentages and descriptive statistics, qualitative data were analyzed thematically. The major findings revealed that the major types of digital-banking services that are currently functional are divided into two, Card Banking, which includes ATM and POS, and Online banking which includes Internet banking and Mobile Banking. The different challenges encountered in the management of Digital-Banking projects are technical errors that emanate from interfacing problems of the hardware with the application software, failure of ATM machines due to recurrent power interruptions which upset their functions, low level of internet penetration and poorly developed telecommunication infrastructure, which impede smooth development, improvements and functioning of e-banking services. In sum, Awash International Bank S.C. has different challenges in placing effective monitoring and evaluation system for Digital-Banking projects. The Bank is advised to do an organizational restructuring in order to empower the IT Digital-Banking project, and investing on extensive trainings for IT professionals. The bank is recommended to strengthen the monitoring and evaluation framework which properly guide the process.*

*Key words: **Monitoring and Evaluation, digital-banking service, framework***

# CHAPTER ONE

## 1. INTRODUCTION

### 1.1. Introduction

This study examines the role of Monitoring and Evaluation Practices of Digital-Banking projects: (The Case of Awash International Bank). The different Digital-Banking projects in different thematic areas are designed to contribute to changes in banking operations focusing on digital banking breakthrough areas: Mobile Banking and Online Banking. Hence Awash Board finance a huge sum of money to the different thematic specific sectors to change the manual operation and enhance the digital activities. And hence, the Digital-Banking project staff including monitoring and evaluation expert has to work hard to sustainably solve the problem of bank operation and respond to the concern of the board and more importantly giving the value of customer's satisfaction.

There are six components of MEAL: culture and functions, program design, monitoring, evaluation and research, accountability, knowledge management and learning. However, this study focuses on the M and E areas such as: monitoring and evaluation structure, resources, SMART (Specific Measurable Achievable Realistic and Time bound) objectives. Awash International Bank is trying to develop strategy across the branches and head office program and started the roll out with a clear KPI (Key Performance Indicator).

Digital-Banking project and program level reports, monitoring reports, minutes of review meetings and evaluations are used to validate the findings and recognize the role of monitoring and evaluation in Digital-Banking project success. The purpose of this research is to investigate the role of monitoring and evaluation functions in achieving Digital-Banking project success specifically in Awash Bank.

## **1.2. Background of the Study**

In modern economy a strong financial system is a pillar of economic growth and development. The availability of banking facilities and unfolding banking service outreach are the major facilitators of developmental and expansionary activities. In this regard, information technology plays a key role in promoting inclusive financial system as it is the only way to reduce the cost significantly and reach the masses.

The Financial services industry has recently been opened to a historic transformation where digital-developments are imagined rapidly in all areas of financial intermediation and financial markets: digital-finance, digital-money, digital-banking, digital-insurance, digital-exchange, etc. Advancements in ICT (Information and Communication Technology) have enabled a lot of commercial banks globally to adopt electronic banking so as to remain a significant player in this technological age. Nowadays, the banking industry is making use of new online communication platforms to offer its customers value added services conveniently (Zimucha et al., 2017). Many organizations in the banking industry have quickly implemented internet proficiencies, and are making use of technology as a worthwhile opportunity for interface between financial service firms and their clients. A lot of financial institutions have invested in digital-banking tools to avail to their customers various services with increased accessibility of information and efficiency for carrying out transactions (Rotchanakitumnuai and Speece, 2014).

In practice, banks conduct surveys about their customers and provide them with a possibility to express their opinions, as well as positive and negative experiences regarding bank 's products and services (Jankovic, Markovic and Brnad, 2016) and this information is useful for monitoring and evaluation of Digital-Banking projects in order to meet customer requirements. Thus, monitoring and evaluation (M & E) is an important aspect of result-oriented management and creates a basis for correct and clear reporting on results attained by an involvement in a program or a Digital-Banking project.

Monitoring and evaluation are described as a process that assists Digital-Banking project manager in improving performance and achieving results. The goal of monitoring and evaluation is to improve current and future management of outputs, outcomes and impact. Generally, monitoring can be said to be connected to evaluation, as such information



obtained from previous monitoring processes can be used during evaluation process. This research does not make a distinction between monitoring and evaluation; it combines the two in to one concept for easier data collection and analysis.

Digital-Banking project management has received attention in the past few decades and almost every day newspapers carry advertisements of vacant positions for Digital-Banking project managers. This scenario was not so bright a few years ago. For that matter even today, though lots of seminars are held on Digital-Banking project management, only in 2014/15 that a couple of Ethiopian universities started offering MBA program in Digital-Banking project Management course to formally qualify students as Digital-Banking project managers. Digital-Banking project management body of knowledge areas defines Digital-Banking project management as the “*application of knowledge, skills, tools, and techniques to Digital-Banking project activities to meet the Digital-Banking project requirements*”. Digital-Banking project Management Body of Knowledge Area (PMBOK) further explains that Digital-Banking project management is accomplished through “*the appropriate application and integration of the various processes which are grouped into Initiating, Planning, Execution, Monitoring and Controlling and Closing*”. Digital-Banking project management theory commonly refers to these stages as Digital-Banking project lifecycle.

According to the conceptualization of PMBOK Guide, 6<sup>th</sup> edition, Digital-Banking project Management Institute, Inc. highlights various factors that may lead to Digital-Banking project success which includes creating right teams; involving stakeholders; preparing detailed Digital-Banking project scope; influencing stakeholders; information; managing expectation; communication; negotiation; and monitoring and evaluation. This, therefore, implies that monitoring and evaluation is one of the critical factors of Digital-Banking project success. Equally, several studies have been carried out focusing on the Digital-Banking project success. For example, L. Raymond and F. Bergeron (2013, pp 213 – 214) identified several indicators of Digital-Banking project success identified in the literature including “*reduction of the time required to complete a task, improved control of activity costs, better management of budget, improved planning of activities, better monitoring of activities, more efficient resource allocation, and better monitoring of the Digital-Banking project schedule*”. Digital-Banking project success is defined by various scholars as delivery of the expected quality standards; achievement of Digital-Banking project objectives; and most importantly

the creation of significant net value for the organization after the Digital-Banking project completion.

According to PMBOK, in order for Digital-Banking project managers to achieve Digital-Banking project success, they need to monitor and control the processes of producing the products, services or results that the Digital-Banking project was undertaken to produce. Chan et al groups (2014, pp 23- 24) Digital-Banking project success factors in to five main categories which are “Digital-Banking project management actions, Digital-Banking project-related factors, Digital-Banking project procedure, human related factors and external environment”. This Digital-Banking project success factors need to be monitored constantly for the Digital-Banking project to achieve success in terms of value creation. The last phase of the Digital-Banking project Risk management loop of control is monitoring as expressed by Burke, R. (2018) which is documenting monitoring risk in order to ensure proper action for prevention. Similarly, in Digital-Banking project management documentation of monitoring risks is also critical in the achievements of Digital-Banking project success.

Despite the presence of monitoring and evaluation function, Pretorius et al. (2012, p. 9) in a study established majority of Digital-Banking projects sampled were perceived by the respondents as successful. The success of Digital-Banking project was attributed to the factors such as good scope management, time management, cost management, quality management and human relations management. Monitoring and evaluation during all the stages of Digital-Banking project lifecycle can be employed in order to reduce instances of unsuccessful Digital-Banking projects in Awash International using the Monitoring Evaluation Accountability and Learning plan and Indicator Performance Tracking Table tool.

According to research by Ika, (2015, p. 17) Digital-Banking projects in Africa in the area of digital-banking faces problems which can be categorized in to any of the four traps namely the one –size – fits - all technical trap, the accountability for results trap, the lack- of –Digital-Banking project- management -capacity trap, and the cultural trap. The study suggests increase in supervision and monitoring efforts as one of the actions that should be taken to avoid some of the traps. This implies that the Digital-Banking project in Africa often fails due to lack of effective monitoring and evaluation.

Kontinen and Robinson (2016) identified lack of monitoring tools, difficulty in defining performance indicators and short time allocation to monitoring and evaluation as some of the challenges that constantly face the Digital-Banking project monitoring functions. When monitoring and evaluation faces various challenges, its effectiveness is at stake hence impacting on the Digital-Banking project success. Monitoring and evaluation exercise involve data collection and processing. Traditional control system is characterized by “manual data collection, improper data sharing, and the gap between monitoring and control”.

The results of the study will be useful in understanding the roles and responsibilities of monitoring and evaluation experts for achieving the Digital-Banking project goal. It could also help Digital-Banking project managers to take timely corrective actions and make sound decisions based on the monitoring feedbacks. However, to the best of the student researcher’s knowledge, it appears that there are no studies conducted in development Digital-Banking projects mainly in Awash Bank that examined the role of monitoring and evaluation in achieving Digital-Banking project success. Hence, the researcher expertise on the area inspired by the practical gap of monitoring and evaluation role in effectively and efficiently executes the work calls for the student researcher to undertake this study.

### **1.3. Background of the Organization**

Awash Bank is the pioneer private commercial bank in Ethiopia after the downfall of the military regime and introduction of market economic policy in 1991. It was established by 486 founder shareholders with a paid-up capital of Birr 24.2 million. Licensed on November 10, 1994 and it started banking operations on February 13, 1995. It was named after the popular river “Awash” which is the most utilized river in the country especially for irrigation and hydroelectric power. Awash River plays a pivotal role in the economic development of the country.

Awash’s banking operations has registered a strong performance with respect to many of its innovative banking systems. One of the innovative banking services provided by awash bank is that it provides its deposit banking operations by broadly categorizing its products as Consumer Banking, Business Banking, Packaged account, Overdraft Protection, and Alternative Banking. The Consumer Banking category includes the

personal banking operation, prestige banking operation and M-Wallet banking operation. All the three categories of operations are for saving as well as checking account owners. The bank was one of the early adopters of digital-banking services in Ethiopia, hence the reason for being selected for this study.

#### **1.4. Statement of the Problem**

The success of Digital-Banking projects depends on various factors. One of the key factors for Digital-Banking project success is having a sound monitoring and evaluation system and practices to make informed decisions and document lessons learnt for future programming, design and implementation. Digital-Banking project monitoring and evaluation is an important element of the program management as it adds value to the overall efficiency of Digital-Banking project implementation by offering corrective actions to the variances to the expected standard. Digital-Banking project managers are required to undertake more rigorous monitoring and evaluation of Digital-Banking projects and develop framework and guidelines for measuring impact. By doing so, they will achieve Digital-Banking project success and positively impact the income of bank and customer satisfaction. (Mbeche IM, 2011, p. 31).

Preliminary assessment of awash bank programs revealed that Awash Bank's Monitoring, Evaluation, Accountability and Learning approach has faced a number of challenges. There is a Monitoring and Evaluation system in different programs and at branch office; however, the system is not efficient and effective. In some cases, the Digital-Banking project monitoring and evaluation system does not exist, Digital-Banking projects did not routinely monitored, the monitoring findings did not taken up by decision makers, the Digital-Banking project team did not follow up the translation of the findings in to practice, the evaluation conducted are of poor quality, there is no policy brief and action plans attached to the evaluation, Digital-Banking project managers did not take the monitoring and evaluation tools as part of the Digital-Banking project management tool and this make the monitoring and evaluation practices become superficial and unable to meet the Digital-Banking project objective.

As a requirement, monitoring and evaluation activities are included during program design stage in all thematic sectors but albeit it enjoys only limited attention during implementation, learning and sharing stages. Experience in program management in different organizations shows that though monitoring and evaluation activities are included as a component of the program/Digital-Banking project proposals, many programs and Digital-Banking projects fail to allocate adequate budget, as per Awash Bank standard guideline 5 to 10% for monitoring and evaluation activities and if budgeted the head of the monitoring and evaluation do not have the authority to sign on budget. This influences frequency of monitoring exercises to be undertaken by the program implementers and the practices are attached to the mercy of the budget holders. This in turn limits target groups/beneficiaries' participation in the monitoring and evaluation processes, and eventually jeopardizes the success of the program or Digital-Banking project.

On the other hand, there are Digital-Banking projects and programs which give value to monitoring and evaluation practices. The commitment of the organization could be reflected by allocating adequate resources (human and financial), having well established Monitoring and Evaluation system and frameworks, and actively involving customers, shareholders and other relevant stakeholders in the monitoring and evaluation processes. And, many evaluated Digital-Banking projects under Awash Bank thematic programs in the past have documented the overall contributions of the Digital-Banking projects in improving the situation of beneficiaries especially customer. However, the quality of the evaluation mainly the outsourced ones are of poor quality and the thematic advisors are forced to rewrite again, and most of the evaluations are not accompanied with policy brief and way forwards. The practices towards participating beneficiaries, sharing information and installing complaint and response mechanisms are at customer stage and the culture of sharing knowledge, capture and document learnings at Awash Bank is also a challenge.

Based on the above problem description, the researcher poses the following key research questions.

- What is the current monitoring and evaluation practices in Digital-Banking projects within Awash Bank International?

- To what extent do the monitoring and evaluation mechanisms employed in the Digital-Banking projects contributed to the Digital-Banking project success in AIB?
- What were the key stakeholders roles and contributions to enhance monitoring and evaluation processes that led to the Digital-Banking project success in AWB?
- What are the gaps identified in the existing monitoring and evaluation system which need to be improved for future programming?

## **1.5. Objective of the Study**

### **1.5.1. General Objective**

This study aims to Monitoring and Evaluation Practices of Digital-Banking projects in Awash International Bank.

### **1.5.2. Specific Objectives**

The specific objectives of this research are:

- To assess the monitoring and evaluation system in Awash International Bank digital-banking projects.
- To investigate the contribution of monitoring and evaluation in the Digital-Banking projects success

Based on the above general and specific objectives, the researcher proposes the following two key research questions designed in meeting the two specific objectives. The following two main questions will be explored further using two data collection tools namely questionnaire and key informant interview.

- ✓ What do monitor and evaluation practices look like?
- ✓ What is the contribution of monitoring and evaluation towards the success of Digital-Banking project?

## **1.6. Significance of the Study**

The findings bring insights on the role of monitoring and evaluation in achieving Digital-Banking project success. The ways, means and tools to solve the problem of monitoring and evaluation as well as beneficiary's involvement have been suggested in the recommendations of the research. The results shed lights to the existing knowledge base and came up with plausible recommendation for the betterment of tracking the actual progress and harvesting the Digital-Banking project results. The study helps to decide the approach and methodologies of conducting sound monitoring and evaluation practices which help for a Digital-Banking project to be successful. Besides, it also helps to contribute to existing literature expand the learning curve in Ethiopian context more specifically in development arena where researchers, practitioners and policy makers might find it useful.

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

Awash International Bank is a largest private Bank in Ethiopia. Having its HO (Head Office) at Addis Ababa, it has more than 419 branch Offices all over Ethiopia. This research focused on completed and ongoing Digital-Banking projects of Awash International Bank. The respondents were program staff members such as senior program management team, monitoring and evaluation staffs and Digital-Banking project managers. So as to make the study manageable, this study was geographically delimited to Addis Ababa head office staff.

The nature of the research tiles also delimited the researcher to focus only on the program staff members including monitoring and evaluation with more than one year of experiences in Awash Bank. Digital-Banking project officers and support staffs were not incorporated in this research. Thus, the research focused on program staff members that have in-depth knowledge on both Digital-Banking project management and monitoring and evaluation. It is also limited to Addis Ababa head office staff who have the role of overseeing responsibilities of field staff members.

## **1.8. Organization of the Study**

The study has the following chapters: the first chapter is introduction; it contains background of the study and organization, statement of the problem, research question and objectives, significance of the study and scope of the study. Chapter two is related literature. In chapter three, research methodology with detail components of research design, sample size and sampling procedures, data sources and data collection method and data presentation and analysis of the subject matter have been addressed. Finally, the last chapter is conclusion and recommendation.



# CHAPTER TWO

## 2. REVIEW OF RELATED LITERATURE

### 2.1. Theoretical Review

#### 2.1.1. Monitoring and Evaluation System

Digital-Banking project monitoring and evaluation effectiveness is dependent on the approach of monitoring and evaluation, the monitoring and evaluation competency, downward accountability and sound involvements of monitoring and evaluation in Digital-Banking project life cycle. There are various monitoring and evaluation approaches that have been singled out through literature review. The monitoring and evaluation approaches identified from the literature are explained in the following paragraphs. Various monitoring and evaluation approaches and tools have been used in the development sphere and have undergone changes in parallel with dominant development paradigms in the development discourse. The main monitoring and evaluation approaches are currently based on the positivist and constructivist paradigms. The former are linear, rigid and quantitative approaches, while the later are more nonlinear and qualitative, allowing room for measuring complex process (Rogers 2012). Some believe that the combination of these methods can work best, while others insist that fusion of these tools is not possible as they are completely different (Earl et al. 20011).

The Balanced Scorecard is another approach that can be employed in evaluating Digital-Banking projects. Balanced Scorecard evaluates Digital-Banking projects on the basis of four perspectives which are, the financial perspective, customer perspective, Internal Business Process, and Learning & Growth. Alhyari et al. (2013) found out that balanced score card approach fitted very well with monitoring and measuring the performance of e-government in Jordan, and also in evaluating their success in IT Digital-Banking project investments.

Logical framework (Log Frame) is one of the most common approaches used in Digital-Banking project management for both planning and monitoring of Digital-Banking projects. Log Frame matrix is a tool that is applicable for all organizations both governmental and nongovernmental that are engaged in development activities (Middleton, 2005; Martinez, 2011). Hummel Brunner, R. (2010) further confirms the continued use of Log Frame despite several criticisms. He asserts that Log Frame's Approach has not been fundamentally weakened by critics. Even though many

directors acknowledge its limits and weaknesses, they still maintain its use as a planning and monitoring tool. Myrick (2013) expresses that a pragmatic approach to monitoring and evaluation is ideal however in the real world practitioners may be limited by constraints that will prevent their continued use of either a log frame or some overly pragmatic approach to M & E. Myrick (2013) further explains that whatever the approach used, at least the basic principles for monitoring and evaluation which are measurable objective, performance indicator, target and periodic reporting should be used in a reporting tool. The advantages of a Log frame include simplicity and efficiency in data collection, recording and reporting. However, the Log Frame has faced the following criticism around its linearity, rigidity and stifling of creative and innovative working system. Conditions and efforts have to be made to modify the logical framework through inclusion of more participatory learning elements. Hence, this study will try to look at what monitoring and evaluation practices help to measure the outcomes and impact correctly which consequently contribute to the Digital-Banking project success.

The study's purpose is to assess the monitoring and evaluation practices in Awash Bank and also investigate its contributions towards Digital-Banking project success.

### **2.1.2. Monitoring and Evaluation in Digital-Banking project Management**

According to the conceptualization of PMBOK (2001), monitoring and control of Digital-Banking project work is *"the process of tracking, reviewing, and regulating the progress to meet the performance objectives defined in the Digital-Banking project management plan"*. It further explains that monitoring includes status reporting, progress measurement, and forecasting. Performance reports provide information on the Digital-Banking project's performance with regard to scope, schedule, cost, resources, quality, and risk, which can be used as inputs to other processes.

Monitoring and evaluating of Digital-Banking projects can be of great importance to various players including Digital-Banking project sponsors as it would ensure similar Digital-Banking projects to be replicated elsewhere and as Marangu (2012) witnessed in various Digital-Banking projects undertaken financial sector which revolve around a few areas. The researcher identified four major aspects after reviewing literature of Naidoo (2011) and Ling et al. (2009)

such as the competency of monitoring and evaluation team, monitoring and evaluation system, accountability and the role of monitoring and evaluation in Digital-Banking project life cycle.

Naidoo (2011) noted that if the monitoring and evaluation function is located in a section or associated with significant power in terms of decision-making, it is more likely to be taken seriously. However, the role of monitoring and evaluation is not taking decision but to make sure that the Digital-Banking projects are on track and informed decisions are taken and more importantly generate lessons for the upcoming programming and sustainability. Naidoo (2011) further explained that monitoring and evaluation units want to be seen as adding value and hence the managers notice the credibility of the monitoring and evaluation team. The other factors also play a role in strengthening monitoring teams which includes: frequency of scope monitoring to identify changes, number of persons monitoring Digital-Banking project schedule and extent of monitoring to detect cost over runs (Ling et al, 2009).

Magondu (2013) also noted that budget availability is the main resource in any functional organization as far as other resources are concerned. To set up a monitoring department, budget required and Magondu, 2013 further clarifies that the competency of the staff is also very instrumental in effective Digital-Banking project execution and sustainability of monitoring and evaluation. Without relevant level of skills and competencies, it's hard to master and contribute to the expectations. Thus, it is good to equip and arm the staff with the relevant skills for better performance and success.

According to Hassan (2013) Digital-Banking project structural capacity and in particular data systems and information systems are also necessary for monitoring and evaluation exercise. The major contributor to Digital-Banking project success is effective monitoring and evaluation and hence the use of technology is unquestionable to compliment the efforts of the monitoring and evaluation team for adding value and bring a processed data for decisions. Managing Stakeholders, teamwork among members and monitoring the progress of the Digital-Banking project work are some of the key processes used to manage the Digital-Banking project work (Georgieva & Allan, 2008). A good monitoring team is the one that has good stakeholders' representation. Likewise, monitoring and evaluation team which embraces teamwork is a sign of strength and an ingredient for better Digital-Banking project performance.

Gwadoya, (2016) found that there was a shared need for proper understanding of monitoring and evaluation practices in board funded Digital-Banking projects. This is an indication that there was lack of shared understanding of monitoring and evaluation practices in board funded Digital-Banking projects among the various teams. With proper enhancement and capacitating of the monitoring teams, there would be more team work and hence more productivity.

In conclusion, the literature reviewed identified various issues which when applied appropriately would strengthen the monitoring team and these include: budget availability, quantity and quality of monitoring staff, frequency of monitoring, stakeholders' representation, information systems and teamwork.

### **2.1.3. Digital-Banking project Life Cycle Stages**

PMBOK (2016) describes Digital-Banking project life cycle as the Digital-Banking project phases and their relationship to each other and to the Digital-Banking project, and it includes an overview of organizational structure that can influence the Digital-Banking project and the way the Digital-Banking project is managed.

Methods (2013), Lewis (2014) and Vargas (2016) agree on the following five phases of a Digital-Banking project cycle: Identification/initiation phase, Preparation/planning phase, execution/implementation phase, monitoring and evaluation/controlling phase and closing phase.

The four stages include starting the Digital-Banking project (initiation), organizing and preparing (planning), carrying out the Digital-Banking project work (execution), and closing the Digital-Banking project. PMBOK (2001) further advocates for constant monitoring and evaluation across all the four stages of the Digital-Banking project lifecycle.

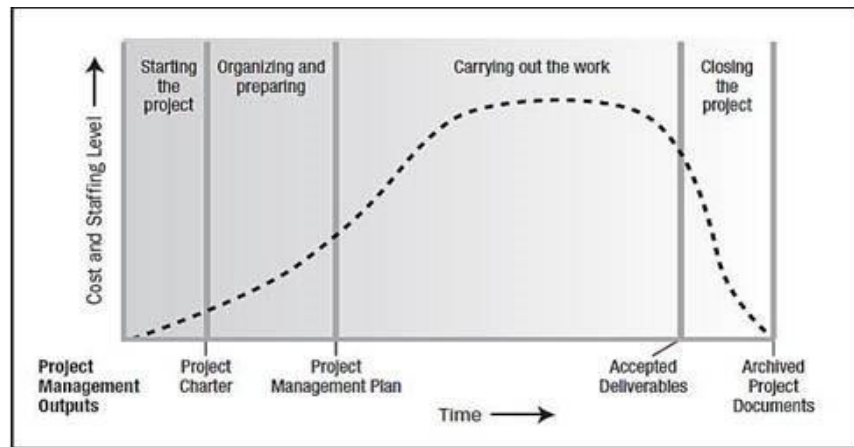


Figure 1. Digital-Banking project Life Cycle

Figure 1 shows that the Digital-Banking project life cycle stages require diverse effort from the management and monitoring and evaluation. The importance of carrying out frequent monitoring and perform focused reviews involving all the stakeholders in keeping the Digital-Banking project on track is explained by Kyriakopoulos (2011). Reviewing progress and controlling the use of resources should be carried out on a regular basis. He stresses the importance of overall monitoring throughout the Digital-Banking project initiation, implementation, staff education, and technical maintenance.

According to Chin (2012) the components of the Digital-Banking project Management Methodology include: Digital-Banking project management processes such as initiating, planning, executing and monitoring Digital-Banking project progress; a selection of tools and techniques to communicate delivery to the satisfaction of all stakeholders; consolidated and integrated set of appropriate best practices and values of Digital-Banking project management and; a list of references of terminology as a common denominator and language for us in the Digital-Banking project environment.

The Digital-Banking project teams including monitoring and evaluation should be involved in all the stages of the Digital-Banking project lifecycle in order to achieve better success. This implies that more research may be important to conduct the participation of beneficiaries in monitoring and evaluations. Müller and Turner's (2007) study was inconclusive in respect to Digital-Banking project success in relation to Digital-Banking project life cycle stage. This implies that more research may be necessary to have a closer look at Digital-Banking project success and in relation to Digital-

Banking project life cycle stage. This is one of the gaps that this study seeks to address more so in relation to Digital-Banking project monitoring and evaluation.

Research shows that Digital-Banking project management plays a key role and hence a proper emphasis must be placed in selecting the Digital-Banking project team that ensures proper decision making at various stages of Digital-Banking project life cycle, and results in timely Digital-Banking project completion and hence Digital-Banking project success (Ara and Al-Mudimigh, 2011). The selection of Digital-Banking project team includes the monitoring and evaluation team.

Study carried on international development Digital-Banking projects in line with Digital-Banking project life cycle framework confirmed the common perception of the development community that is the implementation phase is when Digital-Banking projects exhibit most problems. It was not surprising that after the implementation phase, the closing phase is less successful than the early stages of the Digital-Banking project life cycle (Khang and Moe, 2008).

### **1. Initiating Phase:**

This is the initial stage at which the Digital-Banking project idea is generated. According to (MoFED, 2004; and UNCRD, 2000), the sources of Digital-Banking project ideas can be “unsatisfied needs, demand for goods and services, underutilized resources (both human and physical), investment opportunities, and pursuit of national policies and objectives”. At this initial phase of the Digital-Banking project cycle, a certain need is identified and transformed into a structure issue to be solved. The Digital-Banking projects mission and purpose are defined and the best strategies are identified and selected (Vargas, 2008).

### **2. Planning Phase:**

As explained by Gawler (2005), the most important point in the Digital-Banking project cycle is the designing or planning phase because it is at this initial junction that the direction, objectives, tactics and scope of the Digital-Banking project are defined. Here, everything that will be performed by the Digital-Banking project is detailed, with schedules, cost reviews etc. At the end of this phase, as per the explanation of Vargas (2008) the Digital-Banking project will be

sufficiently detailed to be executed without difficulties and obstacles. The auxiliary communication, quality risk, procurement and human resources are also developed at this stage.

### **3. Implementation Phase:**

Digital-Banking project execution or implementation is the third phase in the Digital-Banking project life-cycle as clearly stated by Methods123 (2003) which involves the actual execution of each Digital-Banking project activity and task listed in the Digital-Banking project plan. Everything planned is carried out at this phase; an error in the previous phases will be evident during this implementation phase. Similarly, a large number of the Digital-Banking projects budget, time and effort are consumed in this phase (Vargas, 2008). This phase is the crucial stage of any Digital-Banking project since the objective of the earlier effort in the former stages was to have Digital-Banking projects to be undertaken. At this stage, activities of the Digital-Banking project are actually carried out and funds are disbursed to facilitate the activities; thus, the management should ensure that the Digital-Banking project is executed according to the design (UNCRD, 2000). Methods123 (2003) states this phase as typically the longest phase in terms of duration; the deliverables are physically constructed and presented to the customer for acceptance. “Therefore, the Digital-Banking project manager monitors and controls customers’

Requirements” (ibid). Digital-Banking project implementation phase in the Digital-Banking project life-cycle is defined in a simplified form by Joseph and Michael (1994) as “the transformation of Digital-Banking project inputs, through a set of technical and organizational systems and procedures that produce a specified volume and quality of Digital-Banking project outputs”. Digital-Banking project inputs are financial, human, and material resources available to implement the Digital-Banking project as planned; while Digital-Banking project outputs refer to the services or the products that a Digital-Banking project delivers to a target population to produce the expected impacts (ibid).

### **4. Monitoring and Evaluation**

Parallel to the operational planning and Digital-Banking project executing, is tracking and controlling everything carried out by the Digital-Banking project, so as to propose corrective and preventive actions in the least time possible after the detection of an abnormality. The purpose of control is thus to compare the present Digital-Banking project status with that foreseen by planning and to take corrective actions in case of deviation (Vargas, 2008). Monitoring and

controlling should be an ongoing activity during Digital-Banking project implementation. The aim of this work should be to ensure that the activities of the Digital-Banking project are being undertaken on schedule to facilitate implementation as specified in the Digital-Banking project design (UNCRD, 2000). Digital-Banking project Monitoring refers to systematic and continuous process of assessing the progress of a Digital-Banking project/program over a certain period of time, usually using pre-determined indicators or recurrent questions. Digital-Banking project evaluation however, is a periodic assessment and refers to a process of identifying the broader positive and negative outcomes of programs/Digital-Banking projects to reach a conclusion about its overall value and whether objectives have been met (MoFED, 2008; and UNDP, 2009).

## **5. Closing Phase:**

Once all the deliverables have been produced and the customers have accepted the final solution, the Digital-Banking project is ready for closure Methods123 (2003). Before closing the Digital-Banking project, execution of the work is evaluated through internal or external (third party) auditing, the books and Digital-Banking project documents are closed, and all the failures during the Digital-Banking project are discussed and organized to prevent similar errors from occurring in new Digital-Banking projects (Lewis, 2007; and Vargas, 2008).

## **2.2. Research Gaps**

There have been a number of valuable studies of Digital-Banking project success, majority of which seems to agree that monitoring and evaluation is a major contributor to Digital-Banking project success (Prabhakar, 2008; Papke-Shields et al, 2010; Hwang and Lim, 2013; Ika et al, 2012; Chin, 2012; Ika et al, 2010).

Though the studies carried out mainly dealt with critical success factors, monitoring and evaluation being one of them, few of the studies have focused on monitoring and evaluation in isolation and in a greater detail. Several other studies reviewed also focused on monitoring and evaluation for example (Peterson and Fischer, 2009; Naidoo, 2011; Mwala, 2012; Marangu, 2012; Ling et al, 2009) but none have addressed the specific link between monitoring and evaluation in relation to Digital-Banking project success. This is the first gap that this study seeks to fill.



Several studies in the literature reviewed brought out three main aspects of monitoring and evaluation in Digital-Banking project management. The first of these aspects is strength of monitoring and evaluation team (Naidoo, 2011; Ling et al, 2009; Magondu, 2013; Hassan, 2013; Georgieva & Allan, 2008; Gwadoya, 2012), the second aspect being monitoring and evaluation approaches (Stem et al, 2005; Alotaibi, 2011; Mladenovic et al, 2013; Alhyari et al, 2013; Abdul-Rahman, Wang, & Muhammad, 2011), and the third being Digital-Banking project lifecycle stages (Kyriakopoulos, 2011; Chin, 2012; Pinto and Slevin, 1988; Müller and Turner, 2007; Khang and Moe, 2008). The researcher did not come across a research which combined all the three aspects identified that is strength of monitoring and evaluation team, monitoring and evaluation approach and Digital-Banking project life cycle stage. This is the second gap that this research addressed. The study will look into the effect of monitoring and evaluation team, monitoring and evaluation approach and Digital-Banking project life cycle stage on Digital-Banking project success. The research will also look at monitoring and evaluation within the framework of the Digital-Banking project lifecycle.

The review of literature suggests that there are researches that have been carried out mostly from USA, Malaysia, Iran, India, Nigeria, United Kingdom, and the like. Not much of the studies have been carried out on the monitoring and evaluation in relation to Digital-Banking project success from Ethiopian perspective. A few that have been carried out have not focused on monitoring and evaluation as a key Digital-Banking project success factor and most of them are in public sectors (Feysa, 2015; Temesgen T.A, 2010; Temesgen W. 2007; Abraham T. H, 2004; Wubishet J.M, 2000). Therefore, another knowledge gap that was addressed by this study in an attempt to add to the body of knowledge is to give the research an Ethiopian perspective.

## **2.3. Empirical Review**

The empirical literature provides empirical evidences of monitoring and evaluation practices and Digital-Banking project successes in Awash International Bank. Additionally, at the end of this section the conceptual frame of this study is presented.

### **2.3.1. Digital-Banking project Success Factor**

Digital-Banking project successes or failures are not only the issues of developing countries but also the developed ones though it seems associated with only the former ones. Ethiopia has

commenced socio economic and political system management since mid-1930s from feudo – capitalist to socialist oriented and market oriented with decentralized management.

In the three systems, the public sectors have played a leading role in the planning, execution, monitoring and evaluation and close out of Digital-Banking projects. According to Temesgen, 2007, the public sectors progress report findings on the Digital-Banking project implementation showed that Digital-Banking projects were over or under budgeted and did not complete within the planned period. Furthermore, the researcher noted that most Digital-Banking projects failed due to the institutional management difficulties, problems related to policy and resources and technical related problems.

The reason behind Digital-Banking project failure in Ethiopian public sectors is Digital-Banking project evaluations and poor planning as researched by Getachew (2010). This limited the attention given to evaluation both at strategic and grass root levels. Considering evaluations as impositions from high level managers resulted the lack in commitment, poor communication in Digital-Banking project, program, and impact of policies in designing information collection platforms. Other results of this attitude include: lack in integrations amongst different actors in the evaluation systems at a diverse level; evaluation findings and lessons learnt not being used for programming and making informed decisions, narrowing the scope of evaluation only to physical report and financial dimensions; limiting capacity of evaluations at both individual and systematic level.

One of the major factors in Digital-Banking project failure in Ethiopian public sectors is weak Digital-Banking project monitoring and evaluation. However, the Digital-Banking project monitoring and evaluation system should be well designed in order to track progresses, improve the intended level of efficiency, to keep the Digital-Banking project on course and to examine whether or not Digital-Banking projects are up to meet the objectives (MoFED, 2008).

In order to bring Digital-Banking projects into successes, MoFED (2008: Pg. 10 -11) conducted assessment on public sector monitoring and evaluation systems in the context of Ethiopia most of the Digital-Banking project success factors are quite related to monitoring and evaluation, functions and systems which the researcher highlighted as follows:

- In the Digital-Banking project cycle management, the attention given to monitoring and evaluation is inadequate resulting from the insufficient resource allocation as well as the insufficient skills and experience;
- The roles and responsibilities of monitoring and evaluation are not clear, it is usually considered as externally imposed obligations by vendor and hence the monitoring and evaluation team gets busy on mechanical aspects such as supporting the Digital-Banking project managers only in data collection and report writing;
- Monitoring and evaluation system are too dependent on vendor assistance and it will collapse when the support is terminated. The system is in place without a thorough analysis and hence relevant issues are not incorporated;
- The expectation from monitoring and evaluation is very high and it demands much information to be collected. This information lacks in considering the outreach, effect and impacts but rather focus only financial and physical aspects of the Digital-Banking projects and hence the monitoring and evaluation information is of poor quality. It is also rather irrelevant as compared to the actual monitoring and evaluation functions;
- There was insufficient, untimely or a lack of feedback and also the needs and aspirations of stakeholders are overlooked and invisible in monitoring and evaluation;
- There was a lack of integrations and cooperation between Digital-Banking project monitoring and evaluation and other Digital-Banking project management and more importantly poor accountability for failures; and;
- Monitoring and evaluation findings and lessons learnt are not taken in to consideration for future Digital-Banking project design and programming.

Ministry of Finance and Economic Development prepared a comprehensive national guideline focusing on monitoring and evaluation of public sectors Digital-Banking project to solve the aforementioned problems. This aimed at giving the practitioners at federal and regional government institutions a common basis to manage and implement development Digital-Banking projects properly (MoFED, 2008).

### **2.3.2. Monitoring and Evaluation Practice**

If you do not measure results, you cannot tell success from failure (World Bank, 2004). “*We cannot control what we cannot measure*”. Shareholders have clear guidelines on monitoring and evaluation where all stakeholders must be involved in the monitoring and evaluation process.

#### **2.3.2.1. Monitoring and Evaluation Competency**

Awash International Bank has passed through a number of strategic improvements following the design of 2025 vision. There after the MEAL (Monitoring Evaluation Accountability and Learning) unit which falls under the unit of Director Learning and Development has made number of efforts to centrally manage the unit and provide technical support to all Digital-Banking projects in the head office and branch program. The MEAL restructuring and rollout process has been progressing for the last four years with the objective of revitalizing the functions and systems with ensuring independence.

#### **2.3.2.2. Digital-Banking project Life cycle stage**

According to SCI (2016), A Digital-Banking project is a package of measures limited or capable of limitation in regional, social, subject and temporal terms by the partner and possibly other institutions in order to reach an objective that has been precisely designated beforehand and is objectively verifiable. A Digital-Banking project may be part of an overarching program.

The Digital-Banking project Life Cycle refers to a logical sequence of activities to accomplish the Digital-Banking project’s goals or objectives. Regardless of scope or complexity, any Digital-Banking project goes through a series of stages during its life. There is first an Initiation or Birth phase, in which the outputs and critical success factors are defined, followed by a Planning phase, characterized by breaking down the Digital-Banking project into smaller parts/tasks, an Execution phase, in which the Digital-Banking project plan is executed, and lastly a Closure or Exit phase, that marks the completion of the Digital-Banking project.

As of June 30, 2015, the Bank has incorporated the following indicators related to Digital-Banking project management, advocacy and policy development, Digital-Banking project quality and budget as of the KPI where the line managers should sit together with the one to one session and continuously assess and strengthen the capacity of the staffs.

The detail implementation plan, monitoring and evaluation Plan, budget versus accomplishments, phased budget, and IPTT (Indicator Performance Tracking Table) are some of the deliverables expected from the Digital-Banking project managers. In all the stages of the Digital-Banking project life cycle, the role of monitoring and evaluation as well as the Digital-Banking project team has to work hand in hand to get stakeholders acceptance. The preliminary assessment results with in Awash Bank revealed that most of the Digital-Banking project managers are not certified and the resources on the Digital-Banking project management are not of a standardized like the monitoring and evaluation tools and more importantly, there is no systemic kind of updating, uploading of the tools are minimal.

## **2.4. Conceptual Review**

### **2.4.1. The Thinking about Change**

The Thinking about Change tool was commissioned by CRGI to be the cornerstone of Awash Bank monitoring and evaluation approach with an emphasis on measuring impact and influence. In response to the challenge of measuring advocacy work and a concern that quality and learning from monitoring and evaluation could be improved, Awash Bank produced this guide to inspire the way program staff approach monitoring and evaluation as a way to improve quality.

The tool is rooted in complexity theory, and outlines a few key components of a dynamic approach to planning and monitoring. Complexity theory is widely acknowledged as a key innovation in development strategy, as it acknowledges the complex and dynamic nature of the environments in which programming and planning take place. The key to the tool is its simplicity, and focusing on only a few fundamental questions about change: What change is intended? What difference will it make? How is change achieved? The tool highlights the ways in which monitoring is a constant process that is connected to planning and programming – not separate from it. The text provides supporting advice on planning using key components to create ‘pathways of change’ that can be easily adapted, and guidance on developing useful indicators for monitoring progress. It also underscores the importance of core Awash Bank principles to monitoring.

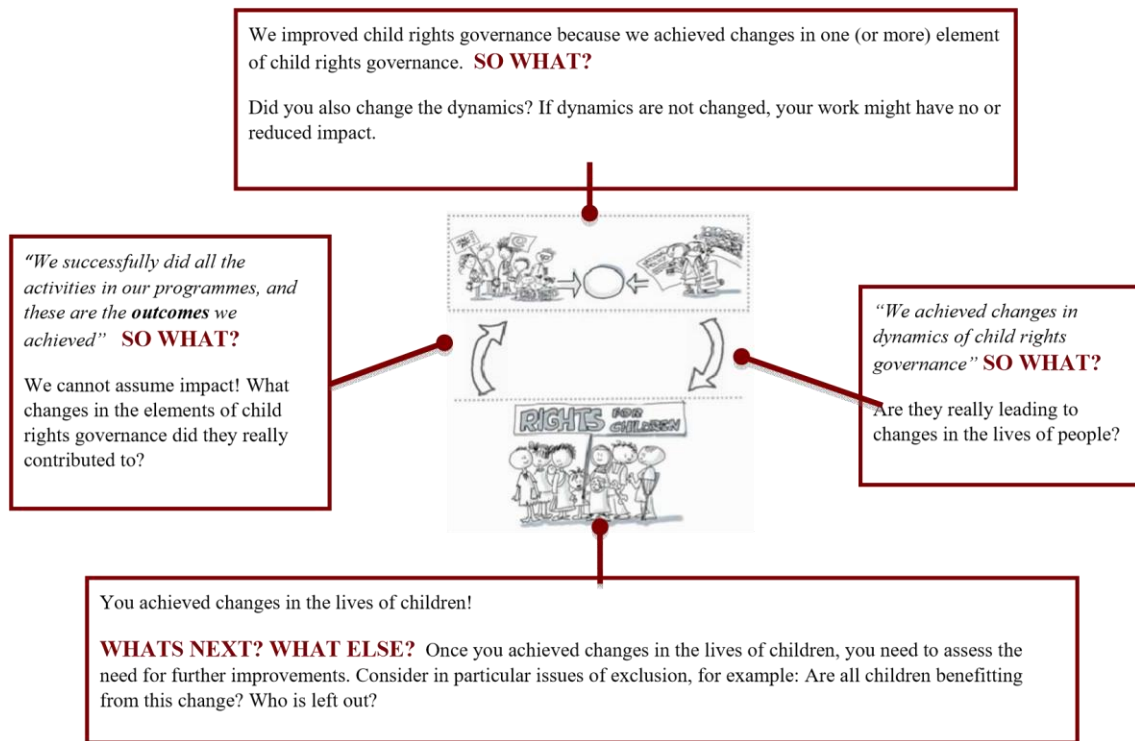


Figure 2. The Thinking about Change Tool

On the basis of the review of literature as explained in the immediate previous sections, the conceptual framework is a combination of the various findings in literature which have been grouped and arranged to a framework which will guide this research to provide a solution to the research problem.

The framework depicts the relationships between monitoring and evaluation and Digital-Banking project success as mediated by management support. It is conceptualized that the factors influencing Digital-Banking project success are effective strength of monitoring team, approach used by monitoring and evaluation team in evaluating Digital-Banking projects, accountability specified as information sharing, participation and complaint and response mechanism; and the stage of Digital-Banking project lifecycle. The monitoring and evaluation activities, accountability and Digital-Banking project success are all geared towards achievement of value addition to the organization.

This emphasis on constant re-evaluation of the effects of work including networking and advocacy allows program staff to hold themselves and their program to higher standards of accountability and impact. It also empowers them to prioritize learning as a valued outcome that is essential to quality programming. By presenting monitoring and evaluation as much more than reporting, i.e. as a tool for re-planning throughout the program cycle, the researcher begins to see it as the engine room of the change that the Digital-Banking project seeks. Finally, the tool is heavily visual and has been produced with engaging illustrations that make it very well suited to translation.

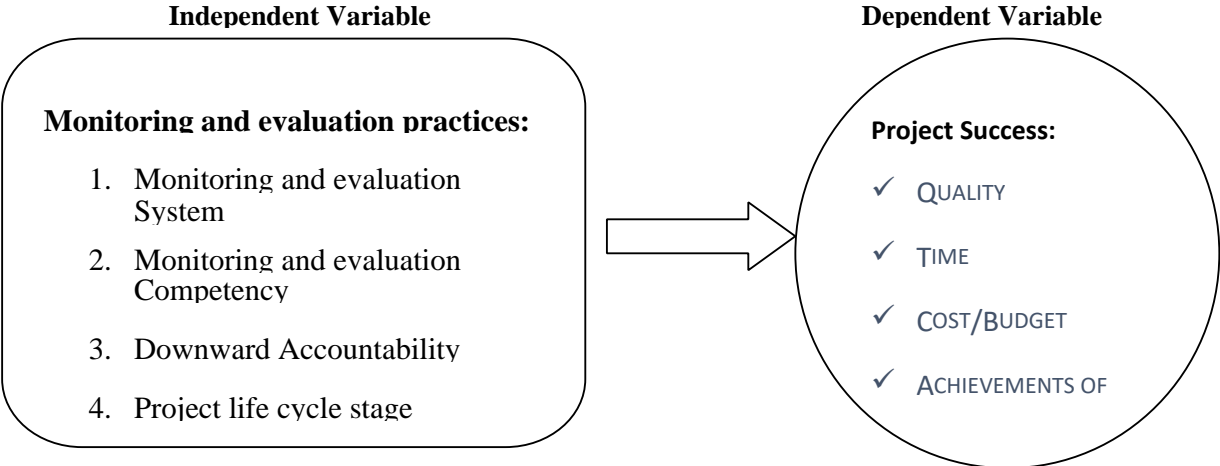


Figure 3. Conceptual Framework Adopted and Adapted from Related Literature

# CHAPTER THREE

## 3. RESEARCH METHODOLOGY

### 3.1. Research Design and Approach

A descriptive research design was selected for this research as it enabled the researcher to describe Monitoring and Evaluation practices in relation to Awash International Bank Digital-Banking project successes. The research also assessed whether the Monitoring and Evaluation roles are contributing to the success of the Digital-Banking projects. Besides, it gauged how the monitoring and evaluation practices are functioning within Bank.

The study gathered relevant and appropriate information on the role of monitoring and evaluation for success. The study employed both quantitative and qualitative methods to collect primary and secondary data. Relevant data and information were gathered from senior and middle level managers, directors and monitoring and evaluation experts. The primary and secondary sources helped to triangulate data from different perspectives regarding the research problem. The secondary sources of information used to provide the conceptual framework and acquire a general picture of the problem.

While the collection of the required data and information from the primary sources, questionnaire was used to get information on framework of the study. Participants' data were collected through in one survey with five points scale questionnaires.

The availability of time, cost as well as the skill of the researcher was taken into consideration for deciding the research design and how to get sufficient information for the research purpose and hence only individuals who have in depth knowledge of the research topics were contacted. The scientific way of dealing with the sample design and operational design were taken into consideration while dealing the research design and procedure. A total of 100 respondents were identified with the required knowledge and experience in the area of monitoring and evaluation and Digital-Banking project management considering the independent and dependent variables.



The study used descriptive research design and mixed research approach, where the survey result collected from questionnaire triangulated by qualitative data through administering key informant interviews to selected conversant staffs of monitoring and evaluation as well as Digital-Banking projects.

### **3.2. Target Population**

The target population for administering quantitative method were a total of 174 program staff. And cluster sampling techniques for dividing the respondents based on the role in the thematic sectors. Where monitoring and evaluation experts, Digital-Banking project managers, program operation managers, program operation directors and senior management team (Chiefs and Directors) happen to be working in the Information Technology (IT) Digital-Banking projects. They were contacted. Of the total program staff who participated as informants, 46 were from IT thematic sector, 35 from digital banking thematic sector, 32 from International Banking Directorate (IBD), 26 from Loan sector, 19 Audit thematic sectors, 16 from Retail and SME (Small and Medium Size Enterprise) Response and 5 from Board of Director thematic sectors.

The Key Informant Interview (KII) was administered to informant's selected using purposive sampling technique considering the criteria of their prior knowledge and capacity and experience of the respondents to the two research questions as well as the small number of populations to be studied intensively. This is purposive because of the deliberate selections of respondents with the logical reasoning of having rich knowledge in the research area. Because of this, only 10 (monitoring and evaluation technical leads, monitoring and evaluation head, deputy monitoring and evaluation head and program operation managers and program operation directors) were approached through KII.

In all thematic sectors of Awash Bank, representatives of Digital-Banking project staff were selected using convenient sampling. The criteria were their expertise in terms of monitoring and evaluation as well as Digital-Banking project management roles. There are staff members who can support more than one program portfolio and also more than one thematic sector which make the total number of the thematic sectors to be more than the number of respondents. Some of the Digital-Banking projects are also using the pooled system covering the level of effort that is being used to work in a certain Digital-Banking project.

### 3.3. Sample and Sampling Techniques

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample (Kothari, 2008).

It is believed that the data and information which was collected using the above informative samples through the designed method is sufficient enough to reach into conclusions to forward recommendations. The total population of the study is 174 Awash International Bank, Head Office and Addis Ababa branch employees. The sample size is determined based on the following formula (Yemane, 1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where, n is number of respondent employee

N is the total number of Awash International Bank program and monitoring and evaluation staffs which equals 150.

e is the precision level. A 95% confidence level was taken and e=0.05

As summarized in Table 3.1, the sample consisted of participants of this study surveyed from Awash International Bank.

Table 3. 1: Population Sample and Response 1

<b>Name of the Samples</b>	<b>Total Population Size</b>	<b>Sample</b>
Senior Level Managers	17	5
Managers and Coordinators	98	80
MEAL staffs	59	33
<b>Total</b>	<b>174</b>	<b>127</b>

The researcher distributed questionnaire for 127 respondents drawn from senior level manager, middle level managers and monitoring and evaluation staff. The total sample size is 174 and 127 respondents were expected to respond to the questionnaire and purposively selected 10 KII were also addressed using the qualitative method.

### **3.4. Data Collection Procedure**

#### **3.4.1. Data Sources**

This study employed descriptive research design, which employed both quantitative and qualitative data collection. Qualitative researchers typically gather multiple forms of data, such as interviews, observations, and document review, rather than relying on a single data source, (Kothari, 2004, p. 175). The study collected both primary and secondary data. The primary data were collected by the researcher through survey questionnaire, key informant interview and they were self-administered and secondary data was collected and merged with the primary data.

The primary sources include: Awash International Bank senior management team, middle level managers and monitoring and evaluation experts by employing both questionnaire and key informant interview.

Secondary data sources include: different records of the organization's narrative annual reports, evaluation reports, audit reports, monitoring visit reports, proceedings from the different thematic sectors which helped the researcher to triangulate the findings of the primary with the secondary data.

#### **3.4.2. Data Gathering Instruments**

##### **3.4.2.1. Questionnaire**

A survey questionnaire was prepared and administered to senior management team members, middle level managers and MEAL experts. The questionnaire contains mainly closed ended and few open-ended questions. It is an appropriate instrument to obtain variety opinions within a relatively short period of time. The questions rating was done depending on the type of questions and choices given. Since the media of communication of the international organization is English, the questionnaire was constructed in English. The questionnaire consisted of different parts mainly focusing on the monitoring and evaluation practices and its contribution to Digital-Banking project success.

##### **3.4.2.2. Key Informant Interview**

According to Kultar (2007), *“an interview is typically defined as face to face discussion or communication via some technology like telephone or computer between an interviewer and*

*respondent*". The primary advantage for interview is that they provide much more detailed information than data collected via other data collection methods such as survey Carolyn and Palena (2006).

The interviewees which include head of MEAL, Deputy Head of MEAL, Program Operation Directors, Chief of Parties and Program Operation managers were selected purposefully based on their depth knowledge in Digital-Banking project monitoring and evaluation and program management. Close to 10 individuals were contacted either through telephone or face to face interview.

This helped the researcher to see how the practices of monitoring and evaluation roles are and what actually helps the Digital-Banking project to be successful. The information obtained through interviewing displayed data collection efficiency, quality and consistency across all interviews. The response was kept confidential. Thus, the researcher triangulated the findings with the quantitative data collected through questionnaire.

### **3.5. Variables**

#### **3.5.1. Dependent Variables**

The Digital-Banking project is going to be successful if and only if the followings criteria are satisfied: meeting quality standards, completed with budget, implemented on the schedule, satisfy the beneficiaries concerns and achieve overall objective of the Digital-Banking project. The five-point Likert scale response options, scored from 0 to 4 are never, rarely, sometimes, mostly, always. Subscale scores were obtained by summing items scores and dividing by the total number of items.

#### **3.5.2. Independent Variables**

##### **3.5.2.1 Monitoring and Evaluation System**

To be able to describe their level of agreement in a five-scale response format from "never" to "always", respondents were asked nine questions each (e.g. Is the monitoring and evaluation systems effective, efficient? Does it contribute to impact in making a difference? Is the scope and purpose of the monitoring and evaluation system clear? etc.). The five-point Likert scale response options, were scored from 0 to 4 are never, rarely, sometimes, mostly and always. Subscale scores

were obtained by summing item scores and dividing it by the total number of items. If it is above or equal to the average it indicated the availability of strong monitoring and evaluation system in Awash International Bank.

### **3.5.2.2 Monitoring and Evaluation Competency**

To make respondents describe their level of agreement in a five-scale response format from “never” to “always”, each of them was asked nine questions (e.g. Is the role of monitoring and evaluation significantly contributing to meet Digital-Banking project objective? Does evaluation provide information that enables ongoing Digital-Banking projects to improve? Can you judge the overall merits of a Digital-Banking project, or generate knowledge about what works and what does not to influence the organization`s strategy and policy? etc.). The five-point Likert scale response options, were scored from 0 to 4 are never, rarely, sometimes, mostly and always. Subscale scores were obtained by summing item scores and dividing it by the total number of items. If it is above or equal to the average it indicated the existence of strong monitoring and evaluation system in Awash International Bank.

### **3.5.2.3 Accountability**

Respondents were asked six questions each (e.g. Does the organization have a system in place to ensure that the customer it aim to assist and other stakeholders have access to timely, relevant and clear information about the organization, program, Digital-Banking project and its activities? Does the organization have a system to analyze the information collected from stakeholders to further improve the quality of program? etc.). The five-point Likert scale response options, were scored from 0 to 4 are never, rarely, sometimes, mostly and always. Subscale scores were obtained by summing item scores and dividing it by the total number of items. If it is above or equal to the average it indicated the existence of strong monitoring and evaluation system in Awash International Bank. This is commonly called program accountability or downward accountability.

### **3.5.2.4 Digital-Banking project Life Cycle**

Respondents were asked eight questions each (e.g. Is the monitoring and evaluation systems effective and efficient? Does it contribute to impact in making a difference? Is the scope and purpose of the monitoring and evaluation system clear?, etc.). The five-point Likert scale response options, were scored from 0 to 4 are never, rarely, sometimes, mostly and always. Subscale scores

were obtained by summing item scores and dividing it by the total number of items. If it is above or equal to the average it indicated the existence of strong monitoring and evaluation system in Awash International Bank.

### **3.6. Method of Data Analysis**

Data were evaluated based on the responses from the distributed questionnaire and each response was administered by applying simple frequency arrangement using appropriate software application like SPSS (Statistical Packages for Social Science) and MS Excel. Then it was deeply analyzed using various statistical tools.

The researcher edited and sorted the questionnaire manually to make sure its completeness and data entry and analysis was performed using SPSS version 21.0. The questionnaires were collected, coded and entered in to a data entry template. Summary tables and charts were used for describing data. Mean and Standard deviation were also employed while analyzing the quantitative data. With regard to the qualitative part, the data was transcribed and translated into English by the researcher. It was then analyzed manually using the thematic analysis and interpretation.

### **3.7. Reliability and Validity**

#### **3.7.1. Reliability**

Reliability estimates the consistency of the measurements or more simply, the degree of uniformity of the results obtained from repeated measurements. “*Reliability is essentially about consistency*” (Adams, et al, 2007). For this purpose, the quality of data was measured, evaluated and guaranteed using appropriate techniques.

The data quality has been assured and measured through internal validity instrument in to correct research instruments application for accurately measuring the variables during the data collection procedures. Besides, data consistency was checked using reliability test (Cronbach’s Alpha methods).

While doing the study (collecting and analyzing the data obtained), the researcher has honestly followed all the expected ethical standards. According to Sekaran (2010), reliability less than 0.6

are considered to be poor, those in the 0.7 range, acceptable, and those above 0.8 are good. The closer the reliability coefficient gets to 1.0, the better.

Table 3. 2: Reliability Statistics/Cronba 1

<b>Variable</b>	<b>Number of Item</b>	<b>Cronbach's Alpha</b>
Assessments of Digital-Banking project Success	5	0.821
Assessment of MEAL Practices	8	0.896
To evaluate the competency and the role of the MEAL team	13	0.926
Downward accountability mechanisms work	7	0.909
Evaluate the role of MEAL along the Digital-Banking project life cycle	6	0.906
<b>Over all</b>	<b>39</b>	<b>0.953</b>

Cronbach`s Alpha is a statistical test used to examine the internal consistency of the attributes determined for each dimension. As shown in table 3.2 the value of the Cronbach`s Alpha for five dimensions of both dependent and independent variables was found to be above 0.7 which is an indication of acceptability of the scale for further analysis.

### **3.7.2. Validity**

Data were collected from the reliable sources who have experience on both monitoring and evaluation as well Digital-Banking project management. The survey and interview questionnaire were developed based on the literature review and frame of reference to ensure validity of the results. According to Adam, et al. (2007), validity is the strength of our conclusions, implications or propositions. Validity is concerned with whether the findings are really about what they appear to be. *“Validity defined is as the extent to which data collection method or methods accurately measure what they were intended to measure”* (Sounders, 2003). The researcher used a content validity in order to respond the two main research questions of the paper in this regards the research questions and the data collected, unclear comments and obscure questions are reworded. The research instrument and data are validated

internally by colleagues who have expertise in the research areas and also the qualitative aspects of the research will give weight for substantiating the results of the survey. Therefore, the researcher use content, internal and external validity.

### **3.8. Ethical Consideration**

In the course of any research, the researcher has an ethical responsibility to complete the work honestly and with integrity. Accordingly, this research is a free of fraud and plagiarism and the entirety of the research was carefully planned and it was governed by ethical considerations (UNICEF, 2013).



# CHAPTER FOUR

## 4. RESULTS AND DISCUSSIONS

### 4.1. Introduction

In this chapter, the collected data are presented in tabular form; analysis and conclusion drawn from the findings of the study and arrived at recommendation. A total of 150 questionnaires were distributed out of which 127 were returned and, three were rejected due to omission and most of the questionnaire was not completed. Therefore, 123 questionnaires served as data for analysis to present the findings and draw conclusions. The valid questionnaires which formed the analysis resulted in 83 percent response rate.

In addition to this, the researcher interviewed eight senior management team members as well as senior expertise in the areas of monitoring and evaluation as well as Digital-Banking project management. Out of the eight senior experts one was female and the remaining seven were male. It is normal that some of the respondents might not prioritize the questionnaire to respond timely but according to Mugenda (2003), the statistically significant response rate for analysis should be at least be 50 percent. The data hence could be considered as representative enough for the wider Awash International Bank context.

The study is aimed to assess the monitoring and evaluation practices within Awash International Bank and also to investigate the contribution of the monitoring and evaluation to Digital-Banking project success. Mixed research methodology was employed to respond the questionnaires and SPSS procedure was conducted for analyzing the quantitative and qualitative parts was made using content analysis. In this chapter, the researcher tried to look at the quantitative and qualitative response of the respondents as well as the discussion sections where the two findings brought together and demonstrate how it relates to the literature and the theoretical framework.

### 4.2. Demographic Information

The first part of the questionnaire consists of the demographic information of the respondents. This part of the questionnaire requested information related to demographic characteristics of respondents. Accordingly, variables such as age, sex, level of education and experiences of the respondents were summarized and described in the following table.

Table 4 1: Demographic characteristics of respondents

No.	Item	No. of employee N 123	
		Frequency	Valid percent
1	<b>Gender</b>		
	Male	100	80.6
	Female	24	19.4
	<b>Total</b>	123	100.0
2	<b>Age</b>		
	23 -34	40	32.3
	35 – 44	66	53.2
	45 – 54	15	12.1
	55 – 64	3	2.4
	<b>Total</b>	<b>123</b>	<b>100.0</b>
3	<b>Educational Qualification</b>		
	PhD	4	3.2
	MA/MSc	92	74.2
	BA/BSc	28	22.6
	<b>Total</b>	<b>123</b>	<b>100.0</b>
4	<b>Experience</b>		
	1 – 7	32	25.8
	8 – 13	40	32.3
	14 – 19	38	30.6
	19 – 25	10	8.0
	26 – 31	4	3.2
	<b>Total</b>	<b>123</b>	<b>100</b>

According to Table 4.1 above, 80.6 percent of the respondents were male and the rest 19.4 percent were female which obviously shows that the majority of the respondents were male. There were 123 full-time employees who responded to the survey. From the total respondents, 100 males and 24 females, out of which 12 were senior management team, 79 were middle level managers and 33 were lower level managers. This shows that the female experts are lower in the middle and senior management level where the country offices are requested to take affirmative actions.

As can be seen in the table 4.1 above, the largest age group lies under the age brackets of 35 to 45 scoring 53.2 percent followed by the age brackets of 23 to 34 resulting in 32.3 percent. Thus, 85 percent of the respondents are between the age ranges of 23 to 44. Though age does not necessarily show the years of experiences but if we link the age distribution with the experience of respondents, it implies that the higher the age of the respondents, the higher the years of experiences. 67.7 percent of the respondents are above the age range of 35 and more than 6 years of experiences amounting for a 72.37 percent.

With regard to the qualification of the respondents, the majority of the respondents were post graduates amounting to 74.2 percent. The rest of the respondents were undergraduate staff with 22.6 percent and 3.2 percent respondents were employees holding Doctors of Philosophy. In terms of qualifications of the respondents, 28 have bachelors, 92 post graduate and the 4 doctorate degrees. This shows that 96 percent of the respondents are highly qualified to respond the questionnaire in a professional manner.

In terms of work experience, 47 percent of the total respondents have more than ten years of experience, 25 percent between six and ten years of experiences, 19 percent between three and six years of experience and only 9 percent have less than three years of experiences. The majority of the respondents have more than six of years of experience in the areas of Digital-Banking project management and monitoring and evaluation reaching 82 percent. The remaining 18 percent of respondents have less than six years of experience which shows that most of the respondents have lots of knowledge in the research area.

Interviews were also employed for selected senior management team who have ample experience to respond to the research questions and the researcher was able to extract some quotes to complete the survey. Most of the respondents are male, post graduate, middle level managers who have more than ten years of relevant work experience with the right mix of competency to respond to the research questions and meet the aim of the research objective.

### 4.3. Descriptive Analysis

#### 4.3.1. Monitoring and Evaluation Systems

Monitoring and evaluation systems focus on the organizational readiness in terms of designing effective and efficient system with a thorough analysis of the situation, clarifying the scope and purpose, communicating impact and agreeing on the approach. Besides, supporting the organizational theory of change and getting a support from the senior management team are other focus areas.

*Table 4 2: Monitoring and evaluation system contribution*

The monitoring and evaluation system are effective, efficient and contributes to achieve the Digital-Banking project objective		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	3	2.4	2.4	2.4
	Rarely	16	13	13	15.4
	Sometimes	54	43.9	43.9	58.3
	Mostly	39	31.7	31.7	90
	Always	11	10	10	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

The researcher is eager to know the effectiveness and efficiency of the monitoring and evaluation system in realizing the Digital-Banking project objective. In this regard, 43.9 percent of the total respondents have said that it is sometimes that the monitoring and evaluation system is efficient and effective. 31.7 percent of total respondents have said that most of the time monitoring and evaluation system is efficient and effective, while 13 percent of the respondents said it is rarely that Awash International Bank monitoring and evaluation system is efficient and effective in helping to achieve the Digital-Banking project objective. 10 percent of the total respondents have said that Awash International Bank monitoring and evaluation system is effective and efficient which can be taken as role model for other Banks. 2.4 percent of the total respondents still question the existence of the monitoring and evaluation system let alone its efficiency and effectiveness.

In general, the researcher concludes that only 41.7 percent of the respondents are confident on the effectiveness and efficiency of the monitoring and evaluation system towards its contribution to meet the Digital-Banking project objective. 43.9 percent of the respondents are in a dilemma to clearly state the system as good or bad and 15.4 percent of the respondents are not aware of the existence of the monitoring and evaluation system. To this effect, Awash International Bank has to work in making the monitoring and evaluation system efficient and effective to achieve Digital-Banking project objectives.

*Table 4 3: Monitoring and evaluation system has a clear scope and purpose*

The scope and purpose of the monitoring and evaluation system is clear		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	2	1.6	1.6	1.6
	Rarely	20	16.3	16.3	17.9
	Sometimes	32	26	26	43.9
	Mostly	64	52	52	95.9
	Always	5	4.1	4.1	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As per the Table 4.3, 52 percent of the total respondents have clear knowhow on the most part of the monitoring and evaluation system’s purpose and scope, 26 percent of total respondents have said that it is sometimes clear what the monitoring and evaluation system’s scope and purpose is all about and sometimes not, 16.3 percent of the total respondents have rarely clear understanding on the scope and purpose of monitoring and evaluation system, 4.1 percent of the total respondents witnessed that monitoring and evaluation system’s scope and purpose are always clear to the stakeholders and finally 1.6 percent of the total respondents have said that the monitoring and evaluation system’s scope and purpose were never clear.

In conclusion, 56.1 percent of the total respondents have responded that the monitoring and evaluation scope and purpose are clear most of the time but still 17.9 percent of the respondents have never thought about the existence of the monitoring and evaluation system’s scope and purpose. Hence Awash International Bank has to work in introducing the monitoring and

evaluation system purpose and scope across all Digital-Banking projects thematic sectors and hubs.

*Table 4 4: Monitoring and evaluation system is built with consensus*

The monitoring and evaluation system are built with a thorough situational analysis		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	30	24.4	24.4	27.7
	Sometimes	52	42.3	42.3	70
	Mostly	31	25.2	25.2	95.2
	Always	6	4.8	4.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As per the table 4.4, 42.3 percent of the total respondents have responded that it is sometimes that they came to know that the monitoring and evaluation team conducted a thorough situational analysis before arriving to the monitoring and evaluation system. Some said the system is built after conducting the analysis and still some said that it is rarely that the situational analysis informs the monitoring and evaluation system. 4.8 percent of the total respondents have said that the monitoring and evaluation system is well informed by the evidence collected during the situational analysis. 3.3 percent of the total respondents argued that there is no situational analysis conducted and input given to the monitoring and evaluation system. To this effect, Awash International Bank has a long way to go in informing the Digital-Banking project staff while developing the monitoring and evaluation system which is critical to get buy-in from the Digital-Banking project team as well as to make the work of the monitoring and evaluation team easy.

Table 4 5: Monitoring and evaluation system has bought in from leaders

The monitoring and evaluation system have bought – in from the senior management team		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	2	1.6	1.6	1.6
	Rarely	9	7.3	7.3	8.9
	Sometimes	45	36.6	36.6	45.5
	Mostly	60	48.8	48.8	94.3
	Always	7	5.7	5.7	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As per Table 4.5, 48.8 percent of the total respondents have witnessed the buy in from the leaders towards monitoring and evaluation system. 36.6 percent of the total respondents have not seen consistency of the buy-in from the leaders towards monitoring and evaluation system. 7.3 percent of the total respondents have rarely noticed the buy-in from the leaders and 5.7 percent of the total respondents have always seen the buy-in from the leaders towards the monitoring and evaluation system. 1.6 percent of the respondents have never seen any support from the senior management about the monitoring and evaluation system.

In this regard, the researcher stipulated that 54.5 percent of the total respondents have noticed the support of the senior management team towards monitoring and evaluation system at a larger or maximum scale. Since 45 percent of the respondents are in one way or another devoid of getting support from the senior management team Awash International Bank has yet to standardize the monitoring and evaluation system and encourage thematic leads, head, directors, chief of party etc. to be champions in providing support towards the operationalization of monitoring and evaluation system.

Table 4 6: Monitoring and evaluation system reflects

The monitoring and evaluation system reflects the theory of change and supports the mission and vision of the organization		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	2	1.6	1.6	1.6
	Rarely	13	10.6	10.6	12.2
	Sometimes	32	26	26	38.2
	Mostly	64	52	52	90.2
	Always	12	9.8	9.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

The researcher wants to know more about the monitoring and evaluation system and the organization's top priorities such as theory of change and the support towards mission and vision of the organization. In view of this, 52 percent of the total respondents have witnessed that monitoring and evaluation system mostly supports the mission and vision of the organization as well as reflects the theory of change. 26 percent of the total respondents have said that monitoring and evaluation system sometimes supports the mission and vision of the organization and sometimes not. 10.6 percent of the total respondents have said that monitoring and evaluation rarely supports the organizational mission and vision. 9.8 percent of the total respondents have witnessed that monitoring and evaluation system is always supportive towards the existence of the organization.

It is good that close to 62 percent of Awash International Bank respondents know the role of monitoring and evaluation system towards contributing the mission and vision of the organization as well the theory of change. Hence it is good to work around the remaining 38 percent which have doubts on the monitoring and evaluation system's contribution towards the existence of the organization as well as reflecting change in the satisfaction of stakeholders.



Table 4 7: Monitoring and evaluation system

The monitoring and evaluation system have a clear level of data collection, analysis and use of its information from Digital-Banking project to program and organization to bringing about change		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	21	17.1	17.1	20.4
	Sometimes	48	39	39	59.4
	Mostly	42	34.1	34.1	93.5
	Always	8	6.5	6.5	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As per the above table 4.7, 39 percent of the total respondents have doubted the data management of Awash International Bank and its contribution to a sound decision making by the senior managers. 34 percent of the total respondents have witnessed that most of the monitoring and evaluation system has a mechanism to track data and become evidence for decision making. 17.1 percent of the total respondents have said that the monitoring and evaluation system has rarely contributed to the decision making with generating evidences. 6.5 percent of the total respondents have appreciated the monitoring and evaluation system and its data generation for taking sound decisions. 3.3 percent of the total respondents have never seen any monitoring and evaluation system where decision is taken based on evidences. From the above table, the researcher concluded that 40.6 percent of the respondents have witnessed that monitoring and evaluation system has a clear decision-making process based on the data collected and analyzed. Hence Awash International Bank has to establish a standardized database management system where reliable data collected, and can help inform decision makers after verification. The qualitative results have shown that monitoring and evaluation system helps for a Digital-Banking project to get a real time information for decisions through a routine monitoring visit.

Table 4 8: Monitoring and evaluation system has linked with the operation standards

The monitoring and evaluation focus areas such as planning systems, indicators, baseline information, monitoring and evaluation tools, resources, reporting and data storage are clearly linked to the organization monitoring and evaluation system		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	1	0.8	0.8	0.8
	Rarely	23	18.7	18.7	19.5
	Sometimes	45	36.6	36.6	56.1
	Mostly	42	34.1	34.1	90.2
	Always	12	9.8	9.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As per the above table 4.8, 36.6 percent of the total respondents have responded that they have doubt on the linkage of the monitoring and evaluation system in operating standards of tools, indicators and reporting. 34 percent of the total respondents have responded that most of the monitoring and evaluation system has linked with the monitoring and evaluation operating standards. 18.7 percent of the total respondents argue that the central monitoring and evaluation system is not interlinked with monitoring and evaluation focus areas. 9.8 percent of the total respondents have witnessed the integration and linkage.

From the above table, the researcher came to know that 43.9 percent of the total respondents have a clarity about the central monitoring and evaluation system functions and its linkage with the major monitoring and evaluation focus areas. Hence, the awareness in this regard is low. Awash International Bank has to revert this and bring all Digital-Banking project staff in the same level for the holistic function of monitoring and evaluation system.

Table 4 9: Monitoring and evaluation system integration system

The organization monitoring and evaluation system is integrated with other organizational systems and processes.		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	12	9.8	9.8	9.8
	Rarely	34	27.6	27.6	37.4
	Sometimes	46	37.4	37.4	74.8
	Mostly	28	22.8	22.8	97.6
	Always	3	2.4	2.4	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As is stated above in Table 4.9, 37.4 percent of the total respondents have doubts on the integration of the monitoring and evaluation system with other organizational system and processes. 27.6 percent of the total respondents have responded that it is only rarely that the monitoring and evaluation system integration seen with other organizational system and processes. 22.8 percent of the total respondents on the other hand, have said that most of the monitoring and evaluation system is integrated with the other organizational system and processes. 9.8 percent of the total respondents have never seen the integration of the monitoring and evaluation system, 2.4 percent of the total respondents on the contrary have witnessed a strong integration between the monitoring and evaluation system and other organizational systems and process.

Here the researcher suggests that Awash International Bank has to work more on the integration of the monitoring and evaluation system since only a quarter of the total respondents have witnessed the monitoring and evaluation integration. The qualitative results of the study have also revealed that the monitoring and evaluation system is not systematic and consistent.

Table 4 10: Descriptive Statistics on Monitoring and Evaluation System

<b>How does the monitoring and evaluation system functions within Awash International Bank Digital-Banking project</b>	<b>Mean</b>	<b>S.D</b>
The monitoring and evaluation system are effective, efficient and contributes to achieve the Digital-Banking project objective.	3.32	0.899
The scope and purpose of the monitoring and evaluation system is clear.	3.41	0.867
The monitoring and evaluation system are built with a thorough situational analysis.	3.04	0.909
The monitoring and evaluation system have bought – in from the senior management team.	3.5	0.783
The monitoring and evaluation system reflect the theory of change and support the mission and vision of the organization.	3.58	0.868
The monitoring and evaluation system have a clear level of data collection, analysis and use of its information from Digital-Banking project to program and organization to bringing about change.	3.24	0.924
The monitoring and evaluation focus areas such as planning systems, indicators, baseline information, monitoring and evaluation tools, resources, reporting and data storage) are clearly linked to the organization monitoring and evaluation system.	3.33	0.92
The organization MEAL system is integrated with other organizational systems and processes.	2.8	0.981
<b>Group Average</b>	<b>3.28</b>	<b>0.894</b>

More weight was given to all the monitoring and evaluation system in place except the integrations of the system with other organizational system and processes. The highest weighted mean was given to the buy – in of the senior management team as well as its contribution to the theory of change communicating evidence-based results.

The average mean result shows a weighted mean of 3.28 which means that Awash International Bank’s monitoring and evaluation systems are perceived as strong without forgetting that there is a lot to work on system integration and improving the monitoring and evaluation system dimension.

The results of the mixed research approach revealed that monitoring and evaluation system is good in terms of generating evidence for decision making, improving the quality of the deliverables, helping to achieve the Digital-Banking project objective and capacitating the staffs in the areas of monitoring, evaluation, accountability and learning. However, areas of improvements are also highlighted by respondents among others are weak involvement in budget tracking, the sustainability of the Digital-Banking project and systemic integration with organizational system.

### 4.3.2. Competency of Monitoring and Evaluation Team

The strength of monitoring and evaluation is important in helping the Digital-Banking project to be successful since everything lies on the competency of the staff members. In this questionnaire, issues related to the continuous monitoring of the Digital-Banking project, the demand of the monitoring and evaluation of the Digital-Banking project versus the number of staff, actual competency of the team are assessed.

Table 4 11: Monitoring and evaluation team conduct monitoring

The monitoring and evaluation team and program staff conduct monitoring of Digital-Banking projects once in a quarter		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	10	8.1	8.1	8.1
	Rarely	25	20.3	20.3	28.4
	Sometimes	31	25.2	25.2	53.6
	Mostly	42	34.1	34.1	87.7
	Always	15	12.3	12.3	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

According to Table 4.11 here, 34.1 percent of the total respondents have responded that most of the Digital-Banking projects have monitored once in a quarter by Digital-Banking project staff and monitoring and evaluation team. 25.2 percent of the total respondents have not seen consistency in terms of monitoring Digital-Banking projects on quarter bases. 20.3 percent of the total respondents have witnessed that the monitoring visits conducted were rarely, meaning

on an annual or bi annual bases. 12.3 percent of the total respondents have responded that monitoring by Digital-Banking project and monitoring expert were consistently conducted on a quarterly basis. 8.1 percent of the total respondents have never experienced a quarterly monitoring visit.

From the above table, the researcher summarized that it is only 46.5 percent of the total respondents who have witnessed the consistent monitoring visits either by the Digital-Banking project staff or monitoring and evaluation expert where Awash International Bank has to take action to encourage staff out of the routine and conduct monitoring visit at least once in a quarter.

*Table 4 12: Monitoring and evaluation team against the demand*

The number of monitoring and evaluation staff vis. a vis. the demand from the Digital-Banking project is well-matched		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	16	13	13	13
	Rarely	35	28.5	28.5	41.5
	Sometimes	42	34.1	34.1	75.6
	Mostly	22	17.9	17.9	93.5
	Always	8	6.5	6.5	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

According to Table 4.12, 34.1 percent of the total respondents have responded that it is sometimes that a match between the demand and the monitoring and evaluation staff is seen. 28.5 percent of the total respondents have responded that is only rarely that the demand of Digital-Banking projects matches with the available monitoring and evaluation staff. 17.9 percent of the total respondents said that most of the time the match between the demand and available staff is observed. 13 percent of the total respondents however responded that there has never been a match between the demand and the number of monitoring and evaluation staffs. 6.5 percent of the total respondents have witnessed that there is a perfect match between the demand and the monitoring and evaluation team at their disposal.

Table 4 13: Monitoring and evaluation team competency

Monitoring and evaluation staff have the required Competency to discharge their roles and responsibilities in translating the monitoring and evaluation system into practice.		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	1	0.8	0.8	0.8
	Rarely	14	11.4	11.4	12.2
	Sometimes	48	39	39	51.2
	Mostly	49	39.8	39.8	91
	Always	11	9	9	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per Table 4.13, 39.8 percent of the total respondents have responded that most of the monitoring and evaluation team is competent to discharge their roles and responsibility. 39 percent of the total respondents have not said all are competent but some are competent and some are not. 11 percent of the total respondent mentioned that it is rarely you find a competent monitoring and evaluation team. 9 percent of the total respondents have full confidence on the capacity of the monitoring and evaluation team and only 0.8 percent of the total respondents have argued that there is no competent monitoring and evaluation team at all. From this, the researcher wants to emphasize that Awash International Bank has to seriously work to improve the competency of the staff recruited and the human resource department has to work a lot in terms of continuously evaluating performance.

Table 4 14: Monitoring and evaluation activities

The amount of budget allocated for monitoring and evaluation is enough to conduct the monitoring and evaluation activities		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	10	8.1	8.1	8.1
	Rarely	32	26	8.1	34.1
	Sometimes	38	30.9	30.9	65
	Mostly	35	28.5	28.5	93.5
	Always	8	6.5	6.5	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

What we can gather from Table 4.14 above is that 30.9 percent of the total respondents have responded there is some Digital-Banking project that are budgeted while some Digital-Banking projects do not have budget for monitoring and evaluation. 28.5 percent of the respondents believe that most of the Digital-Banking projects have resourced monitoring and evaluation. 26 percent of the total respondents have responded that it is only rarely that Digital-Banking projects have allocated resource for monitoring and evaluation. 8.1 percent of the respondents have never seen budget for monitoring and evaluation but 6.5 percent of the total respondents have witnessed that monitoring and evaluation budget have always been allocated in the Digital-Banking project. Based on the above table, the researcher suggests that the monitoring and evaluation staff and activities should be resourced since it is only 35 percent of the total budget that is agreed upon to be allocated for monitoring and evaluation. The leaders have to work in lobbying for obtaining monitoring and evaluation resources.

*Table 4 15: Monitoring and evaluation system is supported by database*

The monitoring and evaluation team has developed a database system to serve for calculating the total reach		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	13	10.6	10.6	10.6
	Rarely	23	18.7	18.7	29.3
	Sometimes	41	33.3	33.3	62.6
	Mostly	36	29.3	29.3	91.9
	Always	10	8.1	8.1	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per Table 4.15 above, 33.3 percent of the total respondents have replied that there are some Digital-Banking projects that have a database system and still some Digital-Banking projects do not have the data base. 29.3 percent of the respondents replied that most of the Digital-Banking projects have a data base system to track the total reach. 18.7 percent of the total responded that it is rarely that the total reach is systematically tracked. 10.6 percent of the respondents replied that the total reach is never been tracked from the database. 8.1 percent of the total respondents have replied that the total reach is systematically tracked and the database system is installed. From Table 4.20 here, one can learn that Awash International



Bank has to work a lot in systematically tracking the total reach using the database management and continue for using the technology since it has only 37 percent Digital-Banking project-based database system which helps to inform decision makers.

*Table 4 16: Monitoring results are helpful for timely decision making*

Monitoring results help to take timely decision making, ensures accountability, and provides a robust foundation for evaluation and learning in the organization		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	21	17.1	17.1	20.4
	Sometimes	38	30.9	30.9	51.3
	Mostly	43	35	35	86.3
	Always	17	13.7	13.7	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table 4.16, 35 percent of the total respondents have used the monitoring visit report for decision making, 30.9 percent have replied there is no consistency in taking the monitoring visits report seriously for decision making and accountability. 17percent of the respondents have replied that it is rarely that the monitoring results are used as an input for decision makings. 13.7 percent of the respondents have replied that the monitoring visit reports have taken seriously to take evidence-based decision. 3.3 percent of the total respondents replied that monitoring results are never seen when the decision makers have used for future programming. From the above table, it is less than 50 percent of the respondents who have witnessed that the monitoring results have taken for decision and learnings. Thus, Awash International Bank should work on developing the mechanisms for action tracker.

Table 4 17: Evaluation results

Evaluation results provide information to Enable ongoing Digital-Banking projects to improve future programming, judge the overall merits of a Digital-Banking project, and generate knowledge about what worked well and what did not work well.		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	5	4.1	4.1	4.1
	Rarely	18	14.6	14.6	20.7
	Sometimes	48	39	39	59.7
	Mostly	34	27.6	27.6	85.4
	Always	18	14.6	14.6	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table, 39 percent of the total respondents have a doubt that the evaluation results have utilized for future programming and learning. 27.6 percent of the respondents have replied that mostly the evaluation results have been utilized for future programming. 14.7 percent of the respondents have replied that it is rarely that the evaluation findings are utilized for future programming and the same percentage of the respondents have replied the contrary saying that it is always that the evaluation results have seriously been taken for learnings and future programming. 4 percent of the total respondents have replied that the evaluation results have never been used for future programming. Based on Table 4.2.2. Above, the researcher has concluded that it is less than 50 percent of the total respondents who have agreed that evaluation results are utilized in future programming. Hence, it is better for Awash International Bank to improve the quality of evaluation, policy brief and action plan for improving the evaluation conducted either by internal or external staff.

Table 4 18: the role of monitoring and evaluation

The role of monitoring and evaluation is significantly contributing to meet Digital-Banking project objective		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	2	1.6	1.6	1.6
	Rarely	17	13.8	13.8	15.4
	Sometimes	43	34.9	34.9	50.3
	Mostly	39	31.9	31.9	82.2
	Always	22	17.8	17.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the table above, 34.9 percent of the total respondents have doubts that the evaluation results have been significantly contributing to meet Digital-Banking project objectives. 31.9 percent of the respondents have replied that mostly the evaluation results have been contributing to meet Digital-Banking project objectives. 13.8 percent of the respondents have replied that it is rarely that the evaluation findings have contributed to meet Digital-Banking project objectives. 17.8 percent of the total respondents have replied that the evaluation results have always been seriously contributing to meet Digital-Banking project objectives. 1.6 percent of the total respondents have replied that the evaluation results have never been used for contributing to meet Digital-Banking project objectives. Using Table 4.23. Above as a foundation, the researcher has concluded that it is less than 50 percent of the total respondents who have agreed with the notion that evaluation results are contributing to meet Digital-Banking project objectives and hence it is better for Awash International Bank to improve the quality of evaluation.

Table 4 19: the role of monitoring and evaluation to projects

The role of monitoring and evaluation is significantly contributing to conclude the Digital-Banking project without time overrun		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	5	4.1	4.1	4.1
	Rarely	24	19.5	19.5	19.6
	Sometimes	42	34.1	34.1	53.7
	Mostly	38	30.9	30.9	84.6
	Always	14	11.4	11.4	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table 4.19, 34.1 percent of the total respondents have replied that sometimes the role of monitoring and evaluation contributed to Digital-Banking project completion on time and sometimes not. 30.9 percent of the total respondents have replied that most of the time monitoring and evaluation contributed for a Digital-Banking project to be completed on time. 19.5percent of the total respondents have replied that it is rarely that monitoring and evaluation contributed for a Digital-Banking project to be completed on time. 11.4 percent of the total respondents have replied that the role of monitoring and evaluation is always contributing for a Digital-Banking project to be completed on the planned time. 4.1 percent of the total respondents have replied that the role of monitoring and evaluation is never seen while contributing to the Digital-Banking project completion on the planned time.

From the above table 4.19, the researcher came to know that 42 percent of the total respondents have witnessed the contribution of monitoring and evaluation role towards Digital-Banking project completion in time. Thus, the role of monitoring and evaluation has to be elaborated through the monitoring and evaluation system.

Table 4 20: the role of monitoring and evaluation to budget

The role of monitoring and evaluation is significantly contributing to complete the Digital-Banking project without budget overrun		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	6	4.8	4.8	4.8
	Rarely	22	17.9	17.9	22.7
	Sometimes	56	45.5	45.5	68.2
	Mostly	27	21.9	21.9	90.1
	Always	12	9.9	9.9	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table 4.20, 45.5 percent of the total respondents have replied that sometimes the role of monitoring and evaluation contributed to Digital-Banking project completion on budget and sometimes not. 21.9 percent of the total respondents have replied that most of the time monitoring and evaluation contributed for a Digital-Banking project to be completed on budget. 17.9 percent of the total respondents have replied that it is rarely that monitoring and evaluation contributed for a Digital-Banking project to be completed on budget. 9.9 percent of the total respondents have replied that monitoring and evaluation role is always contributing for a Digital-Banking project to be completed on the planned budget. 4.8 percent of the total respondents have replied that the role of monitoring and evaluation is never seen for a Digital-Banking project completion on the planned budget.

From the above table 4.20, the researcher came to know that 31.8 percent of the total respondents have witnessed the contribution of monitoring and evaluation role towards Digital-Banking project completion on planned budget. This implies the majority of the respondents did not see the contribution of monitoring and evaluation role for a Digital-Banking project to be completed on budget. Hence, there is a huge work around strengthening the monitoring and evaluation system so that the Digital-Banking project progress will be tracked continuously and reflected in efficient use of budget utilization.

Table 4 21: the contribution of monitoring and evaluation of beneficiaries

The role of monitoring and evaluation is significantly contributing to the satisfaction of beneficiaries		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	5	4.1	4.1	4.1
	Rarely	24	19.5	19.5	23.6
	Sometimes	40	32.5	32.5	56.1
	Mostly	37	30.1	30.1	87.2
	Always	17	13.8	13.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table 4.21, 32.5 percent of the total respondents have replied that sometimes the contribution of monitoring and evaluation towards beneficiary satisfaction is sometimes observed. 30.1 percent of the total respondents replied that most of the time monitoring and evaluation contributed for the beneficiaries to be satisfied. 19.5percent of the total respondents have said that it is rarely that monitoring and evaluation contribution for beneficiary satisfaction. 13.8percent of the total respondents have replied that monitoring and evaluation role is always contributing for the beneficiaries to be satisfied on the services. 4.8percent of the total respondents have replied that monitoring and evaluation never contributed for beneficiaries' satisfaction.

From the above table 4.21, the researcher came to know that 43.9 percent of the total respondents have witnessed the contribution of monitoring and evaluation for a beneficiary satisfaction meaning the majority of the respondents have replied that Awash International Bank has to work a lot in strengthening the monitoring and evaluation system particularly the internal accountability mechanisms.

Table 4 22: the contribution of monitoring and evaluation standards

The role of monitoring and evaluation is significantly contributing to meet national and international quality standards		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	19	15.4	15.4	18.7
	Sometimes	35	28.5	28.5	47.2
	Mostly	50	40.7	40.7	87.9
	Always	15	12.1	12.1	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table 4.22, 40.7 percent of the total respondents have replied that most of the time monitoring and evaluation contributed to meet the quality standards. 28.5 percent of the total respondents have replied that sometimes the contribution of monitoring and evaluation towards meeting quality standards. 15.4percent of the total respondents have replied that it is rarely that monitoring and evaluation contributed for meeting quality standards. 12.1percent of the total respondents have replied that monitoring and evaluation role is always contributing for Digital-Banking projects to meet the quality standards. 3.3 percent of the total respondents have replied that the role of monitoring and evaluation is never contributed for meeting the quality standards.

From the above table 4.22, the researcher came to know that 52.8 percent of the total respondents have witnessed the contribution of monitoring and evaluation for meeting the quality standards and hence it is good for Awash International Bank to fully roll out the quality benchmarks and inculcate in each hubs and Digital-Banking projects so that the monitoring and evaluation system becomes robust and help for meeting the quality benchmark.

Table 4 23: the contribution of monitoring and evaluation towards sustainability

The role of monitoring and evaluation is significantly contributing to the sustainability of results beyond the Digital-Banking project period		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	6	4.9	4.9	4.9
	Rarely	31	25.2	25.2	30.1
	Sometimes	34	27.6	27.6	57.7
	Mostly	40	32.5	32.5	90.2
	Always	12	9.8	9.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table 4.23, 32.5 percent of the total respondents have replied that mostly monitoring and evaluation contributed to sustainability. 27.6 percent of the total respondents have replied that it is sometimes that monitoring and evaluation contributes to sustainability. 25.2 percent of the total respondents have replied that monitoring and evaluation rarely contributes to sustainability. 9.8percent of the total respondents have replied that monitoring and evaluation role is always contributing for Digital-Banking projects to sustain beyond the Digital-Banking project life time. 4.9 percent of the total respondents have replied that monitoring and evaluation never contributed for sustainability.

From the above table 4.23, the researcher came to know that 52.8 percent of the total respondents have witnessed the contribution of monitoring and evaluation for meeting the quality standards and hence it is good for Awash International Bank to fully roll out the quality benchmarks and inculcate in each hub and Digital-Banking project so that the monitoring and evaluation system becomes robust and help for meeting the quality benchmark.

Table 4 24: Descriptive statistics of monitoring and evaluation team competency



<b>How do you evaluate the competency and the role of the monitoring and evaluation team to achieve Digital-Banking project success?</b>	<b>Mean</b>	<b>S.D</b>
The monitoring and evaluation team and program staff conducts monitoring of Digital-Banking projects once in a quarter.	3.22	1.149
The number of monitoring and evaluation staff vis. a vis. the demand from the Digital-Banking project is well-matched.	2.76	1.095
Monitoring and evaluation staff have the required competency to discharge their roles and responsibilities in translating the monitoring and evaluation system into practice.	3.45	0.842
The amount of budget allocated for monitoring and evaluation is enough to conduct the monitoring and evaluation activities	2.99	1.067
The monitoring and evaluation team has developed a data base system to serve for calculating the total reach.	3.06	1.111
Monitoring results help to take timely decision making, ensures Digital-Banking project accountability, and provides a robust foundation for evaluation and learning in the organization.	3.39	1.029
Evaluation results provide information to enable ongoing Digital-Banking projects to improve future programming, judge the overall merits of a Digital-Banking project, and generate knowledge about what worked well and what did not work well.	3.34	1.031
The role of monitoring and evaluation is significantly contributing to meet Digital-Banking project objective.	3.5	0.995
The role of monitoring and evaluation is significantly contributing to conclude the Digital-Banking project without time overrun.	3.26	1.031
The role of monitoring and evaluation is significantly contributing to complete the Digital-Banking project without budget overrun.	3.14	0.986
The role of monitoring and evaluation is significantly contributing to the satisfaction of beneficiaries.	3.3	1.063
The role of monitoring and evaluation is significantly contributing to meet national and international quality standards.	3.43	1.001
The role of monitoring and evaluation is significantly contributing to the sustainability of results beyond the Digital-Banking project period.	3.17	1.069
<b>Average</b>	<b>3.23</b>	<b>1.037</b>

Table 4.24 shows the weighted average mean calculated using the variables in the question's subsection above. More weight was given to the performance of the monitoring and evaluation

team to meet the Digital-Banking project objective, competency, significant contributions towards meeting the quality, sharing information for the timely decisions, evaluation help to get inputs for the future programming. Lesser weights were assigned to the budget allocated for monitoring and evaluation as well as the number of monitoring and evaluation team as compared to the demand of the Digital-Banking project. The head of monitoring, evaluation, accountability and learning explained in the interview that the total budget allocated is 4.4 while Awash International Bank requires for a Digital-Banking project to reach from 5 to 10 percent. This explains that monitoring and valuation system is not supported by budget even to the minimum expected requirement and further argued that it is not the few numbers of monitoring and evaluation staff but the absence of a sound monitoring and evaluation system that affects the proper utilization of the team. Awash International Bank has close to 100 Digital-Banking projects and the monitoring and evaluation staff are 50. So, one monitoring and evaluation expert can work for two Digital-Banking projects. Though this ratio was not brought about on purpose, the system affects or favors one Digital-Banking project over the other.

The result of the mixed research implied that Awash International Bank has a competent monitoring and evaluation team witnessing the existence of robust monitoring and evaluation system, evidence-based decisions taken, the Digital-Banking project staffs are capacitated but it still requires to strengthen the capacity from the data base system to web based system.

### **4.3.3. Downward Accountability Mechanism**

The downward accountability mechanisms focus on assessing the participation and information sharing to stakeholders along the Digital-Banking project cycle management, strengthen the capacity of stakeholders to demand their entitlement and also give feedback to improve Digital-Banking project quality. Here the research looks at the accountability mechanism as one of the monitoring and evaluation system within the organization.

*Table 4 25: the organization has information sharing mechanism for stakeholders*

The organization has system to ensure stakeholders have access to timely, relevant and clear information about the organization, program, Digital-Banking project and its activities		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	3	2.4	2.4	2.4
	Rarely	19	15.4	15.4	17.8
	Sometimes	38	30.9	30.9	48.7
	Mostly	56	45.5	45.5	94.2
	Always	7	5.8	5.8	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

According to Table 4.25 above, 45.5 percent of the total respondents, have replied that most of the time the organization has a system to share information for stakeholders. 30.9 percent of the total respondents, on the other hand, have replied that the organization is not consistent in terms of sharing information to stakeholder which means some Digital-Banking projects have sound mechanisms on information sharing and some have not. 15.4percent of the total respondents have replied the organization rarely shares information to stakeholders. 5.8 percent of the total respondents have replied that the organization has always shared information for stakeholder. 2.4 percent of the total respondents have replied that the organization has no information sharing mechanisms.

From the above table 4.25, the researcher came to know that 51.3 percent of the total respondents have witnessed that the stakeholders have got the required information but still the same percentage of the total respondents have replied that there is no information sharing mechanism that is consistent, updated and resourced across all the Digital-Banking projects. So, Awash International Bank has to commit itself to establish and strengthen the accountability system.

*Table 4 26: the organization has a system to analyze information collected*

The organization has a system to analyze the information collected from stakeholders to further improve the quality of program		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	11	8.9	8.9	12.2
	Sometimes	50	40.7	40.7	52.9
	Mostly	53	43.1	43.1	96
	Always	5	4.1	4.1	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table, 43.1 percent of the total respondents have replied the organization has a system for analyzing information to use for a decision making. 40.7 percent of the total respondents have replied that the organization is not consistent in terms of using the information collected for decision making. 8.9 percent of the total respondents have replied the organization rarely uses the information collected for quality programming. 4.1 percent of the total respondents have replied that the organization has a sound system for using the data for decision. 3.3 percent of the total respondents have replied that the organization has no information sharing mechanisms.

From the above table 4.26, the researcher came to know that 58 percent of the total respondents have replied that there is a system to use the information collected while the remaining 42 percent has replied that Awash International Bank did not use the data collected for program quality. Thus, it is good to work around installing a database system in which information can be collected, stored, analyzed and used for evidence-based decision.

Table 4 27: the organization has a system for stakeholder (customer) participation

The organization has system in place to listen to the people it aims to assist, incorporating their views, concerns and influence the program decision in Digital-Banking project cycle management		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	9	7.3	7.3	7.3
	Rarely	26	21.1	21.1	28.4
	Sometimes	52	42.3	42.3	70.7
	Mostly	32	26	26	96.7
	Always	4	3.3	3.3	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per Table 4.27 above, 42.3 percent of the total respondents have replied it is sometimes that the organization stakeholders' participation system works and there is no consistency amongst different Digital-Banking projects and thematic sectors in taking the views of beneficiaries and influencing the decision of Digital-Banking project designs. 26percent of the total respondents have replied that most of the Digital-Banking projects have a stakeholder participation system where the views of beneficiaries mainly customer are heard to influence decisions. 21.1 percent of the total respondents have replied that the organization stakeholders' participation rarely functions. 7.3 percent of the total respondents have replied that the organization has no mechanism to let stakeholders participate. 3.3 percent of the total respondents have replied that the organization has a sound stakeholders' participation system.

From the above table 4.27, the researcher came to understand that 36 percent of the total respondents have replied that there is a system to engage beneficiaries and customer along the Digital-Banking project cycle management and improve the quality of program delivered. To this effect 64 percent of the total respondents have doubt on the availability, utilizations and functions of the stakeholders' participation tools. Hence, Awash International Bank has to standardize the involvement of stakeholders' participation across all the Digital-Banking project cycle management in each hub and every thematic sector.

Table 4 28: the organization strengthening

The organization has a system to build the Capacity (knowledge, skills and attitudes) of customer to participate in Digital-Banking project/program development, implementation, monitoring and evaluation.		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	8	6.5	6.5	6.5
	Rarely	32	26	26	32.5
	Sometimes	44	35.8	35.8	68.3
	Mostly	34	27.6	27.6	95.9
	Always	5	4.1	4.1	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table (Table 4.28), 35.8percent of the total respondents have replied that it is sometimes the organization stakeholders’ participation system is backed by strengthening the capacity of the beneficiaries. 27.6 percent of the total respondents have replied that most of the time the beneficiaries have got capacity strengthening training for improving their participation across the Digital-Banking project cycle management. 26 percent of the total respondents have replied that the capacity strengthening activities have rarely strengthened the capacity of beneficiaries. 6.5 percent of the total respondents have replied that the organization has never strengthened the capacity of the beneficiaries. 4.1 percent of the total respondents have responded that Awash International Bank has a system to strengthen the capacity of the beneficiaries to participate in Digital-Banking project life stages.

The researcher came to conclude that 31.7 percent of the total respondents have replied there is an organizational system which capacitate beneficiaries to involve across the Digital-Banking project life cycle stages which implies that the capacity building work has a long way to go in terms of strengthening the organization system and to see the changes made following the meaningful participation of beneficiaries.

Table 4 29: the organization monitoring and evaluation

The organization has a system in place to incorporate customer’s participation in Digital-Banking project design, implementation, monitoring and evaluation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	6	4.9	4.9	4.9
	Rarely	33	26.8	26.8	31.7
	Sometimes	48	39	39	70.7
	Mostly	32	26	26	96.7
	Always	4	3.3	3.3	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per Table 4.29 above, 39 percent of the total respondents have replied that it is sometimes that customer participation in Digital-Banking project design, implementation, and monitoring and evaluation take place. 26.8 percent of the total respondents have replied the customer participation is rarely seen. 26 percent of the total respondents have replied that most of the time customer are participated in Digital-Banking project design, implementation, and monitoring and evaluation. 4.9 percent of the total respondents have replied that customer have never been participated in Digital-Banking project design, implementation as well as monitoring and evaluation. 3.3 percent of the total respondents have responded that the organization have always participated.

From the above table, the researcher understood that 29.3 percent of the total respondents have replied that customer participated in Digital-Banking project design, implementation, and monitoring and evaluation which implies that the main focus of the Digital-Banking projects are not participating. Accordingly, Awash International Bank has to strengthen a system where customer’s participation is unavoidable in Digital-Banking project design, implementation, and monitoring and evaluation.

Table 4 30: the organization collect feedback from beneficiary and respond.

The organization has a system in place to enable Beneficiaries it aims to assist and other stakeholders to provide feedback and receive response through effective, accessible and safe information sharing mechanisms and processes.		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	3	2.4	2.4	2.4
	Rarely	23	18.7	18.7	21.1
	Sometimes	50	40.7	40.7	61.8
	Mostly	42	34.1	34.1	95.9
	Always	5	4.1	4.1	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the table above, 40.7 percent of the total respondents have replied that it is sometimes that beneficiaries provide feedback and get response from the Digital-Banking project. 34.1 percent of the total respondents have replied to the same question that it is most of the time beneficiaries have given feedbacks and get response. 18.7 percent of the total respondents replied that the beneficiaries' feedback and its responses have been exercised rarely. 4.1 percent of the total respondents have responded that beneficiary feedbacks are always collected and the Digital-Banking project has also responded to their enquiry accordingly. 2.4 percent of the total respondents have replied that there is no feedback collected from beneficiaries.

The researcher came to know from the above table that 38.2 percent of the total respondents have replied that beneficiaries have a mechanism to provide feedbacks and get responses. This indicates that Awash International Bank has to standardize its complaint and response mechanisms and help beneficiaries to express their concern and give response in time.



Table 4 31: the organization beneficiary's feedback as evidence

The organization has system in place to store, verify and analyze the feedback, complaints and use for future programming and take an input for quality program delivery		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	6	4.9	4.9	4.9
	Rarely	31	25.2	25.2	30.1
	Sometimes	43	35	35	65.1
	Mostly	40	32.5	32.5	97.6
	Always	3	2.4	2.4	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the table above, 35 percent of the total respondents have replied that there is no consistency in properly collecting, analyzing and utilizing the data for future programming and for the improvements of data quality. 32.5 percent of the total respondents have replied that in most cases the organization has done the aforementioned tasks. 25.2 percent of the total respondents on the other hand, replied that it is rarely that the data collection, analysis and its utilization is used as an input for future programming. 4.9 percent of the total respondents have replied that there is no feedback mechanism. 2.4 percent of the total respondents have responded that beneficiary feedbacks are always collected, verified and utilized as evidences for future programming and help for program quality.

From Table 4.31, the researcher came to know that 34.9 percent of the total respondents have replied that Awash International Bank has a system to collect, store and analyze data for utilizing as an input for decision making. To this effect, Awash International Bank has to work on improving the internal accountability mechanisms and monitoring system so that all decisions will be made based on evidences generated there by putting beneficiaries at the heart of programming.

Table 4 32: Descriptive statistics on downward accountability system

<b>How does the downward accountability mechanisms in Awash International Bank’s monitoring and evaluation system work to improve the quality of a Digital-Banking project and beneficiary satisfaction?</b>	<b>Mean</b>	<b>S.D</b>
The organization has system in place to ensure that the customer it aim to assist and other stakeholders have access to timely, relevant and clear information about the organization, program, Digital-Banking project and its activities.	3.37	0.899
The organization has a system to analyze the information collected from stakeholders to further improve the quality of program.	3.36	0.831
The organization has system in place to listen to the people it aim to assist, incorporating their views, concerns and influence the program decision in Digital-Banking project cycle management.	2.97	0.949
The organization has a system to build the capacity (knowledge, skills and attitudes) of customer to participate in Digital-Banking project/program development, implementation, monitoring and evaluation.	2.97	0.983
The organization has a system in place to incorporate customer’s participation in Digital-Banking project/program development, implementation, monitoring and evaluation.	2.96	0.927
The organization has a system in place to enable beneficiaries it aims to assist and Other stakeholders to provide feedback and receive response through effective, accessible and safe information sharing mechanisms and processes.	3.19	0.872
The organization has system in place to store, verify and analyze the feedback, complaints and use for future programming and take an input for quality program delivery	3.02	0.936
<b>Group Average</b>	<b>3.12</b>	<b>0.914</b>

As depicted in table 4.32 above, more weight was given to sharing information to stakeholders, analysis of the information for future programming and receiving feedback and complaints to improve the Digital-Banking project whilst fewer weight was given to empowering the beneficiaries to demand their entitlement as well as to taking their views to influence Digital-Banking project decision.

The mixed research result showed that most of the respondents perceive Awash International Bank has a strong downward accountability mechanism whereby beneficiaries have a system to raise their views and concerns, the Digital-Banking project and staff information’s are shared to

the beneficiaries and stakeholders employing a workable media outlet. However, the respondents have also highlighted areas of improvements among others are there is no system for the staff to air any management or leadership concern to the senior management team, accountability mechanisms are not uniformly implemented, no tailored made approach to the different intervention contexts and the tools are not child friendly.

#### 4.3.4. Digital-Banking project Life Cycle

The involvement of monitoring and evaluation activities along the Digital-Banking project life cycle were assessed by asking those who involved in the Digital-Banking project design, baseline, execution, monitoring and evaluation and close out.

*Table 4 33: Monitoring and evaluation team involvement*

The engagement of monitoring and evaluation staff in the initiation stages of Digital-Banking project is high		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	26	21.1	21.1	24.4
	Sometimes	38	30.9	30.9	55.3
	Mostly	36	29.3	29.3	84.6
	Always	19	15.4	15.4	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the table above, 30.9 percent of the total respondents have replied that monitoring and evaluation sometimes involved in Digital-Banking project initiation period. 29.3 percent of the total respondents have replied that most of the time monitoring and evaluation team involvements have been observed. 21.1 percent of the total respondents have replied the involvement of monitoring and evaluation team in Digital-Banking project initiation was rare. 5.8 percent replied that monitoring and evaluation experts have always been involved in Digital-Banking project initiation. 3.3 percent of the total respondents have replied that monitoring and evaluation experts have never been involved in Digital-Banking project initiation period.

From the Table 4.33 above, the researcher came to realize that 44.7 percent of the total respondents have replied that monitoring and evaluation experts involved a lot in the Digital-Banking project initiation. They have conducted rapid assessment and helped in the design of a Digital-Banking project where beneficiaries' views are at the center of the Digital-Banking project. In this case, Awash International Bank has to work closely with the technical specialist so as to maximize the involvement of the monitoring and evaluation team and to make the Digital-Banking project design by taking into account the views and concerns of beneficiaries.

*Table 4 34: Monitoring and evaluation team involvement in baseline development*

The role of MEAL in baseline development is high		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	3	2.4	2.4	2.4
	Rarely	19	15.4	15.4	17.8
	Sometimes	32	26	26	43.8
	Mostly	40	32.5	32.5	76.3
	Always	29	23.6	23.7	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

Here, 32.5 percent of the total respondents have replied that most of the time monitoring and evaluation teams are involved in baseline development. 26 percent of the total respondents have replied that monitoring and evaluation team has sometimes involved in baseline development. 23.6 percent of the total respondents have replied that monitoring and evaluation experts have always involved in conducting baseline assessment. 15.4 percent of the total respondents have replied monitoring and evaluation team has rarely involved in conducting baseline assessment. 2.4 percent of the total respondents on the other hand replied that monitoring and evaluation experts have never been involved in baseline assessment.

From table 4.34 above, the researcher came to know that 56.1 percent of the total respondents have replied that monitoring and evaluation experts have highest or higher level of involvement in conducting baseline. Thus, Awash International Bank has to improve the monitoring and evaluation system whereby conducting baseline can be done jointly with the involvement of the monitoring and evaluation team.

Table 4 35: Monitoring and evaluation team involvement

The engagement of monitoring and evaluation staff in the planning stages of Digital-Banking project is high		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	16	13	3.3	6.6
	Sometimes	37	30.1	30.1	36.7
	Mostly	42	34.1	34.1	70.8
	Always	24	19.2	19.2	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

Table 4.35 shows that 34.1 percent of the total respondents have replied that most of the time monitoring and evaluation teams are involved in Digital-Banking project planning. 30.1 percent of the total respondents have replied that it's only sometimes that the monitoring and evaluation team has involved in Digital-Banking project planning. 19.2 percent of the total respondents have replied that monitoring and evaluation experts have always involved in Digital-Banking project planning. 13 percent of the total respondents have replied monitoring and evaluation team has rarely involved in Digital-Banking project planning. 3.3 percent of the total respondents have replied that monitoring and evaluation experts have never been involved in Digital-Banking project planning.

The researcher came to conclude that 53.3 percent of the total respondents have replied that monitoring and evaluation experts have highest or higher level of involvement in Digital-Banking project planning. Thus, there are still Digital-Banking projects where the monitoring and evaluation planning and detail implementation plan have done without the proper involvement of the monitoring and evaluation team. This resulted in a loose ownership and synergy of the Digital-Banking project team with monitoring and evaluation. So, Awash International Bank has to incorporate the monitoring and evaluation team in the planning of the Digital-Banking project.

Table 4 36: Monitoring and evaluation team project

The engagement of monitoring and evaluation in the execution stages of Digital-Banking project is high		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	14	11.4	11.4	14.7
	Sometimes	44	35.8	35.8	50.5
	Mostly	35	28.5	28.5	79
	Always	26	21	21	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table (Table 4.40), 35.8 percent of the total respondents have replied that monitoring and evaluation team involvement is sometimes high in Digital-Banking project implementation. 28.5 percent of the total respondents have replied that most of the time monitoring and evaluation team’s involvement in Digital-Banking project execution is high. 21 percent of the total respondents have replied that monitoring and evaluation experts have always been involved in Digital-Banking project execution. 11.4 percent of the total respondents have replied monitoring and evaluation team has rarely been involved in Digital-Banking project implementation. 3.3 percent of the total respondents have replied that monitoring and evaluation experts have never been involved in Digital-Banking project execution.

The researcher understood from Table 4.36 that the involvement of monitoring and evaluation in Digital-Banking project execution is 49.5 percent. This means that the monitoring and evaluation expert involvement in supporting the Digital-Banking project execution through giving progresses, generating evidence for decision making and working with Digital-Banking project staff has almost a 50 to 50 ratio. Hence, the monitoring and evaluation system has to be improved to scale up the involvement of the monitoring and evaluation system to further accommodate and work together.

Table 4 37: Monitoring and evaluation team in the evaluation stage

The engagement of monitoring and evaluation in the evaluation stages of a Digital-Banking project/program is high		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	4	3.3	3.3	3.3
	Rarely	10	8.1	8.1	11.4
	Sometimes	39	31.7	31.7	42.1
	Mostly	38	30.9	30.9	73
	Always	32	27	27	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per the above table, 31.7 percent of the total respondents have replied that monitoring and evaluation team involvement is sometimes high in Digital-Banking project evaluation. 30.9 percent of the total respondents have replied that most of the time monitoring and evaluation team involvement in Digital-Banking project evaluations are high. 27 percent of the total respondents have replied that monitoring and evaluation experts have always involved in Digital-Banking project evaluation. 8.1 percent of the total respondents have replied monitoring and evaluation team has rarely involved in Digital-Banking project evaluation. 3.3 percent of the total respondents have replied that monitoring and evaluation experts have never been involved in Digital-Banking project evaluation.

From the table above, the researcher understood that the involvement of monitoring and evaluation in Digital-Banking project execution is 57.9 percent meaning the monitoring and evaluation expert involvement in evaluation by developing terms of reference and standardizing the tools, giving feedback to the consultant.

Table 4 38: Monitoring and evaluation in the closeout stage

The engagement of monitoring and evaluation in the closing stages of Digital-Banking project is high		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	3	2.4	2.4	2.4
	Rarely	15	12.2	12.2	14.6
	Sometimes	43	35	35	49.6
	Mostly	30	24.4	24.4	74
	Always	32	26	26	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	<b>100</b>

As per Table 4.38 above, 35 percent of the total respondents have replied that the involvement of monitoring and evaluation team is sometimes high in Digital-Banking project closeout. 24.4 percent of the total respondents have replied that most of the time monitoring and evaluation team involvement in Digital-Banking project closeout is high. 26 percent of the total respondents have replied that monitoring and evaluation experts have always involved in Digital-Banking project closeout. 12.2 percent of the total respondents have replied monitoring and evaluation team has rarely involved in Digital-Banking project evaluation. 2.4 percent of the total respondents have replied that monitoring and evaluation experts have never been involved in Digital-Banking project closeout.

From the above table, the researcher understood that the involvement of monitoring and evaluation in Digital-Banking project closeout is 50.4 percent meaning the monitoring and evaluation expert involvement in closeout by sharing the lessons learnt to other directorate and beneficiaries, discuss on the exit (sustainability) strategy of the Digital-Banking project and generate learnings. Here the researcher wants to emphasize that the monitoring and evaluation team has to involve in Digital-Banking project close out and discuss the exit strategy as well as document the learnings for the upcoming Digital-Banking projects design.



Table 4 39: Descriptive statistics on Digital-Banking project life cycle

<b>How do you evaluate the role of monitoring and evaluation in Digital-Banking project lifecycle?</b>	<b>Mean</b>	<b>S.D</b>
The engagement of monitoring and evaluation staff in the initiation stages of Digital-Banking project is high.	3.33	1.075
The role of MEAL in baseline development is high.	3.56	1.085
The engagement of monitoring and evaluation staff in the planning stages of Digital-Banking project is high.	3.54	1.05
The engagement of monitoring and evaluation in the execution stages of Digital-Banking project is high.	3.53	1.051
The engagement of monitoring and evaluation in the evaluation stages of a Digital-Banking project/program is high.	3.68	1.051
The engagement of monitoring and evaluation in the closing stages of Digital-Banking project is high.	3.59	1.078
<b>Group Average</b>	<b>3.54</b>	<b>1.065</b>

More weight was given to the involvement of monitoring and evaluation in Digital-Banking project life cycle, the involvement of monitoring and evaluation team is highest in monitoring and evaluation of a Digital-Banking project, in closing out of a Digital-Banking project, baseline assessment, planning, and execution. Fewer weight is given to the level of involvement to the Digital-Banking project design stage. The results showed that less monitoring activities were required at initial stages of the Digital-Banking project where a bulk of monitoring activities are necessary during baseline, execution and close out.

In general, the mixed research results revealed that respondents believe that monitoring and evaluation teams are highly involved across the Digital-Banking project cycle management and hence contributed to the Digital-Banking project success. However, there are a varied understanding as to when the monitoring and evaluation team has to involve along the Digital-Banking project life cycle as some argue that their involvement should be limited to the baseline, monitoring and evaluation. There are Respondents were asked to dictate the involvement of monitoring and evaluation in Digital-Banking project life cycle stage.

#### **4.3.5. Digital-Banking project Success**

Digital-Banking project success focus on the variables of meeting the Digital-Banking project with national and international quality standards, completing the Digital-Banking project in time and

on budget, beneficiary satisfactions and meeting the overall objective of the Digital-Banking project. The weighted average mean and standard deviation was calculated using the response from the variables explained which is listed in the questionnaire below.

*Table 4 40: Digital-Banking projects are completed at the Planned Time*

Digital-Banking projects are completed at the planned time		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	0	0	0	0
	Rarely	5	4.1	4.1	4.1
	Sometimes	27	22	22	26.1
	Mostly	77	62.6	62.6	88.7
	Always	15	11.3	11.3	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

Respondents were asked about whether Digital-Banking projects are completed on the planned time. The majority of the respondents, which are 62.2 percent, and the second major (22 percent) responded “mostly” and “sometimes”, respectively. The remaining 11.3 percent and 4.1 percent of the total respondents replied “always” and “rarely”. From the above analysis, the researcher points out that most of the Awash International Bank Digital-Banking projects are completed as per the planned time period and 73.9 percent of the respondents have agreed that Digital-Banking projects have completed without time overrun or without asking for cost extensions.

*Table 4 41: Digital-Banking projects are completed without Budget Overrun*

Digital-Banking projects are completed within the planned budget		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	0	0	0	0
	Rarely	5	4.1	4.1	4.1
	Sometimes	29	23.6	23.6	27.7
	Mostly	76	61.8	61.8	89.5
	Always	13	10.5	10.5	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

Table 4.41 shows that significant number of respondents representing 61.8 percent have responded that most of the Digital-Banking projects have ended as per the planned budget. The second larger response of the 23.6 percent showed that sometimes the Digital-Banking projects are ended as per budget sometimes with under or over budget. The other group which covers 10.5 percent of the total number of respondents, responded that Awash International Bank Digital-Banking projects have always finalized within budget. Only 4.1 percent have responded that Digital-Banking projects are rarely completed as per the planed budget. From the above analysis, the researcher stipulates that 72.3 percent of the respondents have depicted that Awash International Bank Digital-Banking projects completed within budget.

*Table 4 42: Digital-Banking projects met quality standard*

Digital-Banking projects have as well as met national international quality standards		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	0	0	0	0
	Rarely	7	5.7	5.7	5.7
	Sometimes	44	35.8	35.8	41.5
	Mostly	61	49.6	49.6	91.1
	Always	11	8.9	8.9	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

As per the data in Table 4.42, 35.8 percent of the total respondents have doubt on Digital-Banking projects meeting quality standards. Other groups of respondents amounting to 49.6 percent rate that most of the Digital-Banking projects have met quality standards. The remaining respondents of 8.9 percent and 5.7 percent responded “always” and “rarely”, respectively.

From the above table, the researcher stipulated that 58.5 percent of the respondents have said that most of Awash International Bank Digital-Banking projects have met national and international standards. A quarter of it responded that the quality of Digital-Banking projects has always met and 41.5 percent expressed that they have doubt on the quality of the Digital-Banking projects

which rings the bell for Awash International Bank to improve the quality of Digital-Banking project.

Table 4 43: Beneficiary satisfaction

Digital-Banking are satisfied and project beneficiaries impacted positively		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	0	0	0	0
	Rarely	5	4.1	4.1	4.1
	Sometimes	25	20.3	20.3	24.4
	Mostly	75	61	61	85.4
	Always	18	14.6	14.6	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

The researcher is eager to know more about Awash International Bank’s commitment towards satisfying vulnerable people that claim to be served. In this regard, 61 percent of the total respondents have said that most of the customers are satisfied with the Digital-Banking projects of Bank, 15 percent of the total respondents have said there is no customer who are not satisfied by Bank Digital-Banking projects. 20.3 percent of the respondents have said that it is sometimes that Bank listens and satisfies customer where by 4.1 percent of the total respondents have said that Bank rarely satisfies its beneficiaries.

The data in the table above tells that 75.6 percent of the respondents have agreed Bank Digital-Banking projects have satisfied beneficiaries by winning their minds and hearts. Only 24.4 percent of the respondents have argued that Bank Digital-Banking projects satisfy the interest of most vulnerable people only sometimes.

Table 4 44: Digital-Banking project achieve the planned objective

Digital-Banking projects meet the planned and objective outcomes that are intended to achieve		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Never	1	0.8	0.8	0.8
	Rarely	4	3.3	3.3	4.1
	Sometimes	22	17.9	17.9	22
	Mostly	78	63.4	63.4	85.4
	Always	18	14.6	14.6	100
<b>Total</b>		<b>123</b>	<b>100</b>	<b>100</b>	

According to the Table 4.44, the majority of respondents which are 63.4 percent, responded that most of Bank’s Digital-Banking projects realized the overall objective set in the Digital-Banking project document. 17.9 percent responded “sometimes”. The remaining 14.6 percent claimed that Bank Digital-Banking projects have always achieved the objective while 3.3 percent of the total respondents have argued that it is only rarely that Digital-Banking project achieve the intended purpose. 0.8 Percent of the total respondents have responded that Bank have never achieved the intended purpose of the Digital-Banking project.

From table 4.44, the researcher analyzed that 78 percent of the total respondents have witnessed that Bank achieved intended purposes of its Digital-Banking projects while 22 percent of the total respondents have doubts in this regard.

Table 4 45: Descriptive statistics on Digital-Banking project success

How often do your Digital-Banking projects meet the following criteria?	Mean	Standard Deviation
Digital-Banking projects are completed at the planned time	3.81	0.682
Digital-Banking projects are completed within the planned budget	3.79	0.681
Digital-Banking projects met the national as well as international quality standard	3.62	0.73
Digital-Banking project beneficiaries are satisfied and impacted positively	3.86	0.705
The overall objective of Digital-Banking projects has achieved	3.88	0.72
<b>Group Average</b>	<b>3.79</b>	<b>0.704</b>

Table 4.45 shows that more weight is given to meeting the Digital-Banking project objective, satisfaction of beneficiaries and completing the Digital-Banking project in time and fewer weight was assigned to completing the Digital-Banking project on budget while meeting the quality standards. In terms of the Digital-Banking project success criteria, the lower score goes to quality which could send a clear message to Bank customer in prioritizing the effort to meet national and international quality standards. The weighted mean of the Digital-Banking project success is 3.79 which shows most of the Digital-Banking projects implemented in Bank were perceived successful.

The mixed research result revealed that Awash International Bank is relatively weak in keeping the national and international quality standards which actually reminded us the recent movement of quality benchmark establishments and roll out. The Digital-Banking project success factors vary amongst the different practitioners as the scholars have also a varied understanding. In addition to what scholars agreed to disagree up on Digital-Banking project success factors, the respondents suggest the following additional success factors which are sustainability, flexibility and adjustment in the course of Digital-Banking project implementation, competency of staff, alignment with government priorities and integration of a Digital-Banking project with the government.

#### **4.3.6. Monitoring and Evaluation Functions towards Digital-Banking project Success**

The descriptive statistics was used to examine mean, standard deviation of dependent and independent variables. Table 4.44 below contains mean and standard deviations for the five Digital-Banking project success factors subscales, eight monitoring and evaluation practices, thirteen monitoring and evaluation team competency, seven assessment of the downward accountability mechanism and six roles monitoring and evaluation in plays in Digital-Banking project life cycle. In all cases, the distribution of scores for the sample contained reasonable variance and normality for use in subsequent analyses.

Table 4 46: Monitoring and evaluation practices and standard deviation

Variables	N	Mean	S.D
Digital-Banking project success factors	123	3.79	0.704
Monitoring and evaluation system	123	3.28	0.894
Monitoring and evaluation staff competency	123	3.23	1.037
Downward accountability mechanism	123	3.12	0.914
Digital-Banking project life cycle	123	3.54	1.065

The researcher sought to look at monitoring and evaluation practices and its contribution towards Digital-Banking project success at Awash International Bank. In all cases, the distribution of scores for the sample contained acceptable standard deviation and showed normality for use in subsequent analyses. Hence, the disparity amongst the data collected for each variable are acceptable with various degrees. All the mean values are three and above and this justifies how close to the central tendency expressing the contribution of monitoring and evaluation functions to the Digital-Banking project success.

The Digital-Banking project success factors have a higher value which implies that most of the Awash International Bank Digital-Banking projects have successful. However, the qualitative studies have also highlighted important success parameters in the development Digital-Banking projects such as context, flexibility and alignment with the government priorities to be considered. The involvement of monitoring and evaluation in the Digital-Banking project life cycle stages has a higher mean value which implies that most of the Awash International Bank Digital-Banking projects have involved monitoring and evaluation experts from the initiation up to close out. However, the qualitative results revealed that there is a variation response as to when the monitoring and evaluation has to be part of the Digital-Banking project in reality.

#### 4.4. Discussion

The discussion sections evaluate and interpret the research implications focusing on qualitative and quantitative results. The results of the findings are examined, interpreted, and qualified. Then, inferences were drawn from them. The researcher would also emphasize the theory as well as the validity of the conclusion to take positions addressing the research question.

#### **4.4.1. Monitoring and Evaluation System**

The average mean result shows a weighted mean of 3.28 which means Awash International Bank monitoring and evaluation system are perceived strong. This goes without forgetting some dimensions getting least value in companion with other dimensions such as a weak systemic integration amongst and between other organizational system and processes.

The integration of the monitoring and evaluation system with other organizational systems has given low rate and the researchers came in to conclusion that the role of leadership in resourcing, supporting and also become champion in strengthening the monitoring and evaluation system is crucial (DPME, 2013).

#### **4.4.2. Monitoring and Evaluation Team Competency**

Awash International Bank monitoring and evaluation team are competent as witnessed by the average mean weighted score of 3.23 with a variation on the dimension. Least score is given emphasizing the number of monitoring and evaluation staff against the demand of the Digital-Banking project as well as supporting the amount of budget allocated for monitoring and evaluation activities.

The qualitative findings of the study revealed that monitoring, evaluation, accountability and learning has budgeted 4.4 percent while the Awash International Bank key performance indicators said 5 to 10% of the budget allocation goes to monitoring and evaluation which implies that the minimum thresholds are not yet achieved. In terms of the monitoring and evaluation team against the demand, the percentage ratio is one monitoring and evaluation expert for two Digital-Banking projects which implies that it is not about numbers but it is a weak system that hinders us from using human resources (Ghere G. et al. 2006).

Other areas for improvement as noted from qualitative data were operational research and lack of the organizational readiness to continuously improve and certify experts to be an expatriate with in Awash International Bank family.



### **4.4.3. Downward Accountability**

Awash International Bank's downward accountability is functioning and the respondents have given 3.12 rate implying that the accountability mechanisms are working well. There are actually areas where low rates are given which indicates that the participation of beneficiaries across the Digital-Banking project life cycle is not meaningful and beneficiaries have not capacitated to raise their views and concerns to influence Digital-Banking projects and inform future programming (Anteneh, 2015).

### **4.4.4. Digital-Banking project Life Cycle Stage**

There are a clear and vivid results showing that Awash International Bank involve the monitoring and evaluation experts in the Digital-Banking project cycle management scoring a 3.54 weighted mean result. Amongst the dimensions of Digital-Banking project life cycle stages, the involvement of monitoring and evaluation in Digital-Banking project initiation is low.

The qualitative findings have shown that some Digital-Banking projects encourage the monitoring and evaluation expert to participate along the Digital-Banking project cycle stage but some only stick to baseline, midterm and final evaluation. Still some Digital-Banking projects are given the assignment of monitoring and evaluation to the Digital-Banking project management staffs (Ara and Al-Mudimigh, 2011).

One of the main findings that came out an interview is that the monitoring and evaluation team has to work hand in hand with the Digital-Banking project team emphasizing the supportive role. In Digital-Banking projects that do not have monitoring and evaluation experts, the Digital-Banking project has to take the lead for doing monitoring and evaluation activities.

### **4.4.5. Digital-Banking project Success**

The quantitative results have reached in to conclusion that Awash International Bank Digital-Banking projects are successful (with the mean value of 3.79) testing on the Digital-Banking project success parameter with a varied rate of degree. The quality parameter is the least

performing dimension as compared to the other Digital-Banking project success dimensions. This is fully supported by the qualitative findings at Awash International Bank in 2017 in which the thematic specific quality benchmark was developed and started to roll out.

In addition to the literature success factors dimension, the respondents have also replied the parameters which are crucial for a Digital-Banking project to be successful such as sustainability, competency of staff, alignment with the government priorities and integration of a Digital-Banking project with government and echoed by literature Chan et al. (2004).

#### **4.4.6. The Role of Monitoring and Evaluation to Achieve Digital-Banking project Success**

The quantitative results of Digital-Banking project success and monitoring and evaluation dimensions revealed the following weighted average: Digital-Banking project success 3.79, life cycle 3.54, monitoring and evaluation system 3.29, monitoring and evaluation team competency 3.23 and downward accountability 3.12.

As per the weighted mean average result of the monitoring and evaluation dimensions as well as the Digital-Banking project successes criteria, the researcher came to conclude that Awash International Bank Digital-Banking projects are successful and functions well without forgetting the areas of improvement to work with the Digital-Banking project managers to use the monitoring and evaluation tool as one of the Digital-Banking project management tool. Awash International Bank Digital-Banking project successes can be ensured through a robust monitoring and evaluation system, leadership support and inculcating the monitoring, evaluations, accountability and learning in the job descriptions and key performance indicators.

## **CHAPTER FIVE**

### **5. SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1. Introduction**

This chapter gives a summary of key findings of the study presented according to the objectives of the study. Conclusions are drawn from the findings and recommendation are provided to help investigate the role of monitoring and evaluation functions in achieving digital-banking project success and also assess the monitoring and evaluation practices.

#### **5.2. Summary of Key Findings**

The findings showed that Awash International Bank monitoring and evaluation system is doing good in general terms and it has also areas of improvements around integrating the monitoring and evaluation system from Digital-Banking projects to branch and central head office system, the thinking of my Digital-Banking project and my thematic has also influenced the whole system as some did not see the bigger picture of the organization as a whole.

The monitoring and evaluation team are affected by the availability of budget, its effective utilization of the budget as well as the absence of monitoring and evaluation staff. The role of monitoring and evaluation towards the sustainability of a Digital-Banking projects are also given a weak weighted average mean which implies the monitoring and evaluation system and the team competency have to help for a Digital-Banking project to sustain beyond the Digital-Banking project period.

The research findings revealed that the complaint and response mechanisms and the stakeholder participation have given a low weighted mean implying that Awash

International Bank has to go a lot in terms of making the accountability mechanisms more robust within the different Digital-Banking projects and mandates. The other findings in this connection is that there is no system for the staff of a Digital-Banking project to raise concern with regard to management or leadership as the only system we have is the anonymous confidential system which help to stop fraud.

The finding showed that there is a positive relationship between the role of monitoring and evaluation functions and Digital-Banking project success. This means that the monitoring and evaluation system is in place. It also means that the role of monitoring and evaluation in Digital-Banking project cycle management, the strengthening of the monitoring and evaluation function in improving the downward accountability mechanisms and also the monitoring and evaluation team competency are contributing to the success of Digital-Banking projects.

Thus, the presence of a sound monitoring and evaluation system helps a lot in Digital-Banking project success but its absence does not necessarily result in Digital-Banking project failure. The monitoring and evaluation contributions are specified in using the installment of a system by recruiting a competent staff and continuously strengthening the capacity, strengthening the internal accountability mechanisms as well as the sound involvement of the monitoring and evaluation expert along the Digital-Banking project cycle stages. There are actually other parameters which can contribute to the Digital-Banking project success but the dimensions researched have contributed to the Digital-Banking project success.

The monitoring and evaluation expert involvement along the Digital-Banking project life cycle stages are of a varied understanding saying some has to participate in the whole Digital-Banking project life cycle, some still say only in the baseline, evaluation and monitoring, still some pother say in the planning stage of a Digital-Banking project. It is also reflected from Awash International Bank Digital-Banking project managers do not have a certified Digital-Banking project manager and are not well conversant on the tools and techniques that is why the monitoring and evaluation tools are not properly used as one of the other Digital-Banking project management tools.

### **5.3. Conclusion**

The key role of monitoring and evaluation function is to provide evidence-based feedback to the management which helps as input for decision making and track the Digital-Banking project progress. The research problem that this study intends to address was that the role of monitoring and evaluation functions in achieving Digital-Banking project success.

In response to the research problem and hence answering the research questions, this study gathered and analyzed data which has led to this conclusion. This research then concluded that generally Digital-Banking projects implemented by Awash International Bank are successful. The success of these Digital-Banking projects was the results of strong monitoring and evaluation system, competent monitoring and evaluation team, strong downward accountability mechanism and closely monitoring the Digital-Banking projects at all stages of the Digital-Banking project life cycle.

Management support was also a contributing factor for the success of the Digital-Banking projects and most of the respondents also agree that there is buy – in from the senior management team. However, some short comings were observed concerning the Digital-Banking project success and monitoring and evaluation. These shortcomings include the quality standards of a Digital-Banking project is not kept which is due to the recent initiation of rolling out quality benchmark, resource allocated for the monitoring and evaluation is not enough as compared to the demand of the Digital-Banking project, the organizational structure is a big challenge since some are design in Digital-Banking project, some in hubs and still some are in center.

Monitoring and evaluation function were found to be a significant factor which contributes to Digital-Banking project success. The research findings in this study suggest that organization readiness is important in equipping the monitoring and evaluation team with all the tools and system to objectively monitor and evaluate Digital-Banking projects and come up with evidence for decision making and learnings from the

Digital-Banking projects for future programming. In addition, the monitoring and evaluation team has to continuously empower the Digital-Banking project staff to do monitoring instead of playing a police role and this results in the failure of a Digital-Banking project success though the monitoring and evaluation expert budgeted and functions. This was the main contribution to the body of knowledge which already established that for a Digital-Banking project to have monitoring and evaluation is not a guarantee by itself for the Digital-Banking project to be successful.

#### **5.4. Recommendations**

Based on the findings of the study, the researcher has given the following recommendations for Awash International Bank for the latter to take in its monitoring and evaluation strategic direction and future programming.

- The finding revealed that way the monitoring and evaluation team is structured is not uniform-some are Digital-Banking project, some are branch and some are at head office level. One structure serves for all and the MEAL has to come up with very clear strategies. The researcher's belief is it must be a demand-based strategy. The head office monitoring and evaluation team should focus on overall strategic issues such as developing monitoring and evaluation strategy, capacity building of SC's and partners' MEAL staff, conducting baseline studies, joint monitoring and supervision of Digital-Banking projects together with Program Development and Quality (PDQ) and Operation team. Other focus areas are end line evaluation, developing and rolling out quality checklist, and documenting and sharing good practices that can be scaled up, and learning. The Digital-Banking project level MEAL team shall be responsible to develop Digital-Banking project specific MEAL plan, IPTT, install accountability mechanism, undertake continuous monitoring of the Digital-Banking projects, and capture Digital-Banking project level learnings. In order to create linkage between the central and Digital-Banking project level MEAL, SC need to install a web-based MEAL system.
  
- The findings revealed that the budget allocated for MEAL support specifically for monitoring and evaluation experts as well as activities has not been adequate. Thus, the

researcher has recommended that Awash International Bank senior management shall enforce and follow up that every Digital-Banking project shall allocate at least 5 percent its budget for MEAL related activities. To ensure this, the head of MEAL at the central office and MEAL managers should be given a co-budget holder responsibility to make sure the MEAL budget is used for intended purpose and contribute to program quality implementation, monitoring and evaluation, and learning.

- The monitoring and evaluation practice will be improved if Digital-Banking projects are implemented according to the plan and concrete decisions are made on issues identified during Digital-Banking project monitoring. The Digital-Banking project/program manager and monitoring and evaluation staff should regularly collect quality data Digital-Banking project at the field level and reliability of the data must be verified. This will help directors/managers and MEAL staff to take actions as per the evidence generated from the field, to improve the quality of Digital-Banking project/program implementation.
- Digital-Banking project and program managers do not use the MEAL tools as one of the Digital-Banking project/program management tools. The researcher recommended that MEAL tools should be part of the key performance indicators where they will be accountable for taking actions or in actions. There are some Digital-Banking project/program managers who are closely working with the MEAL team and who use the available MEAL tools properly, and these staff need to be acknowledged and rewarded by the leaders. While those staff who are not properly using the MEAL tools should be encouraged and their capacity should be built through trainings and availing the tools, and closely follow up their actions regularly, annual performance evaluation, and beyond.

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## ANNEXES

Annex: 1 Questionnaire for M&E and Digital-Banking project Management Expert

St. Mary's University

School of Post Graduate Study

Questionnaire on “the role of monitoring and evaluation functions in achieving Digital-Banking project success” in Awash International Bank.

### Questionnaire

Dear Respondent,

I am conducting a research on “MONITORING AND EVALUATION PRACTICES OF DIGITAL-BANKING PROJECTS: THE CASE OF AWASH INTERNATIONAL BANK S.C. The purpose of the study is merely academic. The general objective of the research is Monitoring and Evaluation Practices of Digital-Banking projects in Awash International Bank. And the specific objectives are to assess the monitoring and evaluation practices in Awash International Bank Digital-Banking projects and to investigate the contribution of monitoring and evaluation practices to Digital-Banking project success

Your participation in this questioner is voluntary; you will not be paid for your participation. You may withdraw from the study at any time without penalty or harm of any type. If you decline to participate in or choose to not complete the questionnaire, the researcher will not inform anyone of your decision, and no foreseeable negative consequences will result. Completing the questionnaire will require approximately 20 minutes. There are no known risks associated with completing the questionnaire. If, however, you feel uncomfortable in any way during this process, you may decline to answer any question, or not complete the questionnaire. The researcher will not identify you by name in any report using information obtained from your questionnaire; your confidentiality as a participant in this study will remain secure. Subsequent uses of data generated by this questionnaire will protect the anonymity of all individuals.

Thank you very much for your time and cooperation.

**Part One: General Information about the Respondent:**

1.1. Full name of the respondent (Optional) .....

1.2. Sex Male  Female

1.3. Education level and type 1) PhD 2) MSC/MA 3) BA/BSC 4) Diploma

1.4. Current position held

1) Technical Team Leader 2) Head of Thematic Sector 3) Program Manager

4) Program Specialist 5) MEAL Manager 6) Program Coordinator

7) Field Office Manager 8) Digital-Banking project Manager 9) MEAL Coordinator

10) Digital-Banking project Coordinator 11) MEAL Officer 12) Digital-Banking project Officer

1.5 The number of years of experience.....

1.6 Thematic Sectors: (you can select more than one if you are working in more than one thematic sector)

1) IT Thematic Sector 2) Digital Banking 3) International Banking Directorate

4) Load Thematic Sector 5) Audit Thematic Sector 6) Retail and SME Sector

7) Board of Directors

1.7 Vendors Portfolio: 1) IBM 2) I2S 3) Finastra



Part Two: Assessments of Digital-Banking project Success Factors

S.N	How often do your Digital-Banking projects meet the following criteria?	Never	Rarely	Sometimes	Mostly	Always
		0	1	2	3	4
2.1	Digital-Banking projects are completed at the planned time					
2.2	Digital-Banking projects are completed within the planned budget					
2.3	Digital-Banking projects have national as well as international quality standard that must be met					
2.4	Digital-Banking project beneficiaries are satisfied and impacted positively					
2.5	Digital-Banking projects realized meet the planned objective and outcomes that are intended to achieve					

2.6 Are there any other Digital-Banking project success factors which are missed in the above list? If so, please

Specify below:.....

Part Three: Assessment of Monitoring and Evaluation Practices, more specifically monitoring and Evaluation System, Monitoring and Evaluation Team, Accountability Benchmarks and Digital-Banking project Lifecycle with in Awash International Bank.

S.N	How does the monitoring and evaluation system functions within your Digital-Banking project as Awash International Bank?	Never	Rarely	Sometimes	Mostly	Always
		0	1	2	3	4
2.1	The monitoring and evaluation system are effective, efficient and contributes to achieve the Digital-Banking project objective					
2.2	The scope and purpose of the monitoring and evaluation system is clear					
2.3	The monitoring and evaluation system are built with a thorough situational analysis					
2.4	The monitoring and evaluation system have bought – in from the senior management team					
2.5	The monitoring and evaluation system reflect the theory of change and supports the mission and vision of the organization					
2.6	The monitoring and evaluation system have a clear level of data collection, analysis and use of its information from Digital-Banking project to program and organization to bringing about change.					
2.7	The monitoring and evaluation focus areas such as planning systems, indicators, baseline information, monitoring and evaluation tools, resources, reporting and data storage are clearly linked to the organization monitoring and evaluation system					
2.8	The organization monitoring and evaluation system is integrated with other organizational systems and processes.					

2.9 What do you think the monitoring and evaluation system contributes to the Digital-Banking project success? .....

S.N	3. How do you evaluate the competency and the role of the monitoring and evaluation team to achieve Digital-Banking project success?	Never	Rarely	Sometimes	Mostly	Always
		0	1	2	3	4
3.1	The monitoring and evaluation team and program staffs conduct monitoring of Digital-Banking projects once in a quarter					
3.2	The number of monitoring and evaluation staff vis. a vis. the demand from the Digital-Banking project is well-matched					
3.3	Monitoring and evaluation staff have the required competency to discharge their roles and responsibilities in translating the monitoring and evaluation system into practice.					
3.4	The amount of budget allocated for monitoring and evaluation is enough to conduct the monitoring and evaluation activities					
3.5	The monitoring and evaluation team has developed a database system to serve for calculating the total reach					
3.6	Monitoring results help to take timely decision making, ensures Digital-Banking project accountability, and provides a robust foundation for evaluation and learning in the organization					
3.7	Evaluation results provide information to enable ongoing Digital-Banking projects to improve future programming, judge the overall merits of a Digital-Banking project, and generate knowledge about what worked well and what did not work well.					
3.8	The role of monitoring and evaluation is significantly contributin to meet Digital-Banking project g objective					
3.9	The role of monitoring and evaluation is significantly contributing to conclude the Digital-Banking project without time overrun					
3.10	The role of monitoring and evaluation is significantly contributing to complete the Digital-Banking project without budget overrun					
3.11	The role of monitoring and evaluation is significantly contributing to the satisfaction of beneficiaries					

3.12	The role of monitoring and evaluation is significantly contributing to meet national and international quality standards					
3.13	The role of monitoring and evaluation is significantly contributing to the sustainability of results beyond the Digital-Banking project period					

3.14. Can you give me an example of a time when monitoring and evaluation helped to achieve Digital-Banking project success? .....

S.N	4. How does Awash International Bank’s monitoring and evaluation system, the downward accountability mechanisms work to improve the quality of a Digital-Banking project and beneficiary satisfaction?	Never	Rarely	Sometimes	Mostly	Always
		0	1	2	3	4
4.1	The organization has system in place to ensure that the stakeholders, it aims to assist and have access to timely, relevant and clear information about the organization, program, Digital-Banking project and its activities					
4.2	The organization has a system to analyze the information collected from stakeholders to further improve the quality of program					
4.3	The organization has system in place to listen to the people it aims to assist, incorporating their views, concerns and influence the program decision in Digital-Banking project cycle management					
4.4	The organization has a system to build the capacity (knowledge, skills and attitudes) of stakeholders to participate in Digital-Banking project/program development, implementation, monitoring and evaluation.					
4.5	The organization has a system in place to incorporate stakeholder’s participation in Digital-Banking project/program development, implementation, monitoring and evaluation.					

4.6	The organization has a system in place to enable beneficiaries it aims to assist and other stakeholders to provide feedback and receive response through effective, accessible and safe information sharing mechanisms and processes.					
4.7	The organization has system in place to store, verify and analyze the feedback, complaints and use for future programming and take an input for quality program delivery					

4.8. What do you think is the role of monitoring and evaluation to improve the downward accountability mechanisms?

S.N	5. How do you evaluate the role of monitoring and evaluation along the Digital-Banking project life cycle in your Digital-Banking project?	Never	Rarely	Sometimes	Mostly	Always
		0	1	2	3	4
5.1	The engagement of monitoring and evaluation staff in the initiation stages of Digital-Banking project is high					
5.2	The role of monitoring and evaluation in baseline development is high					
5.3	The engagement of monitoring and evaluation staff in the planning stages of Digital-Banking project is high					
5.4	The engagement of monitoring and evaluation in the execution stages of Digital-Banking project is high					
5.5	The engagement of monitoring and evaluation in the evaluation stages of a Digital-Banking project/program is high					
5.6	The engagement of monitoring and evaluation in the closing stages of Digital-Banking project is high					

5.7. Can you give me an example of a time when the role of monitoring and evaluation in Digital-Banking project life cycle is exemplary?

.....

5.8. What do you think is the major role of monitoring and evaluation to achieve Digital-Banking project success?

.....

## Annex 2 Interview Questions for Senior Management Team

### Section I: Digital-Banking project Success

1. Tell me about any Digital-Banking project that you managed, supervised or monitored in the last five years? What was the name of the Digital-Banking project, its thematic focus, Digital-Banking project period, beneficiaries, and etc.? Was the Digital-Banking project successful or not?
2. Clarify on the specific parameters of Digital-Banking project success?
3. Which of the success factors you mentioned are critical in determining the success of a Digital-Banking project?
4. What is your suggestion for improving or ensuring Digital-Banking project success in Awash International Bank?

### Section II: Monitoring and Evaluation Practices

1. How does monitoring and evaluation system function in Awash International Bank?
2. How does the central monitoring and evaluation function units/works with other thematic sectors and managers to bring the desired change in the Bank?
3. How do you see the monitoring and evaluation system Awash International Bank?
4. Do the Bank thematic sectors practice the monitoring and evaluation as per the designed monitoring and evaluation system? If not, why?
5. Think of any Digital-Banking project you had supervised or monitored over the past years:
  - a. Was the Digital-Banking project/program properly monitored and evaluated?
  - b. How often was Digital-Banking project monitoring conducted?
  - c. If there was no sound monitoring and evaluation system and practices in managing this Digital-Banking project, what were the gaps and how can this be improved?
6. What are the key monitoring and evaluation challenges? Mention at least two or three challenges?
7. What is your suggestion for improving the monitoring and evaluation practices?

### Section III: Contribution of Monitoring and Evaluation to Digital-Banking project Success

1. How do you describe monitoring and evaluation system and Digital-Banking project success?
2. How do you relate the competency of program staff on monitoring and evaluation to Digital-Banking project success?
3. What do you think the downward accountability has got to do with Digital-Banking project success?
4. What are the activities of monitoring and evaluation in Digital-Banking project life cycle?
5. What is your suggestion to improve the existing monitoring and evaluation system and practice?