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Highlights

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Prospects for Women Entrepreneurs

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Benefits and Challenges of Adopting

Discovering Thoughts, Inventing Future

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Benefits and Challenges of Adopting Disruptive Technologies in Purchasing Management

By Oliveira da Costa Calandrini, Paula Thaynara Sousa do Nascimento Silva, José Carlos Alves Roberto & Sistina Pereira Souto

Centro Universitário

Resumo- A importância de utilizar tecnologias disruptivas para ser um diferencial no mercado, onde os concorrentes não estão buscando novos métodos de inovações, ou seja, preencher um espaço existente com soluções inovadoras que irão transformar e revolucionar os processos existentes, gerando impactos significativos e positivos nas áreas de compra. Transformar e revolucionar os processos existentes, gerando impactos significativos e positivos nas áreas de compra. Quais são os benefícios e desafios enfrentados pelas empresas ao adotarem tecnologias disruptivas na gestão de compras? A metodologia adotada neste artigo envolveu pesquisa bibliográfica para identificar os benefícios e desafios da tecnologia disruptiva na gestão de compras, utilizando fontes de informações relevantes já publicadas. A gestão de compras desempenha um papel estratégico nas empresas atualmente, abandonando a visão burocrática e se tornando um centro de lucros. É essencial planejar, adquirir e avaliar de forma eficiente as compras, com um bom uso da tecnologia e automação, mapeando o processo e desenvolvendo uma estratégia sólida.

Palavras-Chaves: *tecnologia disruptiva. gestão de compras. inovação.*

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Benefits and Challenges of Adopting Disruptive Technologies in Purchasing Management

Benefícios E Desafios Da Adoção De Tecnologias Disruptivas Na Gestão De Compras Danielle

Oliveira da Costa Calandrini [α], Paula Thaynara Sousa do Nascimento Silva [σ], José Carlos Alves Roberto [ρ] & Sistina Pereira Souto [ω]

Resumo- A importância de utilizar tecnologias disruptivas para ser um diferencial no mercado, onde os concorrentes não estão buscando novos métodos de inovações, ou seja, preencher um espaço existente com soluções inovadoras que irão transformar e revolucionar os processos existentes, gerando impactos significativos e positivos nas áreas de compra. Transformar e revolucionar os processos existentes, gerando impactos significativos e positivos nas áreas de compra. Quais são os benefícios e desafios enfrentados pelas empresas ao adotarem tecnologias disruptivas na gestão de compras? A metodologia adotada neste artigo envolveu pesquisa bibliográfica paraidentificar os benefícios e desafios da tecnologia disruptiva na gestão de compras, utilizando fontes de informações relevantes já publicadas. A gestão de compras desempenha um papel estratégico nas empresas atualmente, abandonando a visão burocrática e se tornando um centro de lucros. É essencial planejar, adquirir e avaliarde forma eficiente as compras, com um bom uso da tecnologia e automação, mapeando o processo e desenvolvendo uma estratégia sólida. A tecnologia disruptiva tem transformado o processo de compras, permitindo a utilização de sistemas de monitoramento, modelos de licitação e compras eletrônicas, além do surgimento de lojas virtuais. As empresas modernas podem otimizar seus processos de compra, tornando-os mais eficientes, transparentes e integrados. A gestão de compras desempenha um papel estratégico nas empresas, sendo influenciada pelas tecnologias disruptivas. A adoção dessas tecnologias traz benefícios para a eficiência, transparência e integração dos processos de compra.

Palavras-Chaves: tecnologia disruptiva. gestão de compras. inovação.

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I. Introdução

O artigo irá tratar de um estudo bibliográfico realizado com o propósito de mostrar os benéficos e desafios da tecnologia disruptiva na gestão de compras. Com a globalização percebe-se que o setor de compras vem se tornando essencial e que está interligado a todos os outros setores da empresa, influenciando e sendo influenciado e com a aplicação da tecnologia disruptiva que é uma inovação que transforma abruptamente, tem a possibilidade de trazer grande melhorias nos processos de aquisições, uma delas seria a reduções de custos, melhorias no fluxo de informações, aumento da eficiência e competitividade, e fidelização de fornecedores e clientes.

O setor de compras não possuía uma grande importância nas organizações, até perceberem a necessidade de uma boa gestão de compras. Com as mudanças constantes, as empresas sempre buscam inovar, no entanto, algumas empresas resistem em adotar novas estratégias e tecnologias, o que pode resultar em perda de oportunidades no mercado, falta de competitividade e dificuldades em se adaptar às mudanças.

Objetivo geral deste artigo é mostrar que a integração de tecnologias disruptivas no processo de compras tem a possibilidade trazer grandes benefícios e com novas adoções consequentemente vem os desafios, mas escolhendo a ferramenta correta, mapeando os processos e buscando sempre inovar, pode trazer grandes resultados. É importante que as empresas estejam dispostas a abraçar a inovação.

O termo inovação disruptiva, segundo Roger Medke (2019), é uma inovação que cria uma rede de mercado e valor e, por fim, interrompe uma rede de valor e mercado existentes, deslocando empresas, produtos e alianças líderes de mercado. Ou seja, é o rompimento de um modelo de negócio tradicional sendo executado de forma diferente, criando assim uma rede ao redor desse novo negócio.

Bráulio (2020) definiu gestão de compras como uma função que busca maior eficiência na aquisição de

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materiais na quantidade certa, no tempo certo e com preçojusto. É, portanto, uma função de suprimento.

Para as organizações adotarem novos métodos e processos chegamos a um questionamento, quais são os benefícios e desafios enfrentados pelas empresas ao adotarem tecnologias disruptivas na gestão de compras?

A metodologia adotada neste artigo envolveu pesquisa bibliográfica utilizando fontes de informações como livros, teses, artigos e sites como referências, fazendo uma coleta de dados sobre os processos e rotinas dos compradores, a fim de fornecer informações que possam auxiliar na implementação bem-sucedida dessas tecnologias

Acredita-se que ao longo das etapas da pesquisa por meio da análise e seleção das tecnologias mais adequadas, a implementação de um novo processo pode trazer resultados que permita verificar a efetividade da tecnologia disruptiva na gestão de compras, identificando os benefícios e desafios associados à sua adoção.

II. Fundamentação Teórica

a) Gestão De Compras

Segundo os autores Anselmo e Junior (2021) A gestão é fundamental em todos os departamentos de uma organização, pois proporciona organização e orientação das atividades. A administração de compras e suprimentos desempenha um papel crucial e essencial na redução de custos em uma organização.

A gestão de compras é um processo necessário para um bom gerenciamento dentro de uma organização, isso porque o setor de compras atualmente se inter- relaciona com todos os outros setores da empresa, influenciando e sendo influenciado. Com o passar dos anos, a função de compras e suas áreas correlatas vem ganhando mais espaço.

Ferrer (2013), afirma que uma maneira de iniciar o processo é reformulando o modo como planejamos, adquirimos e avaliamos. Atualmente, há uma tendência de gastar mais tempo na execução das compras do que no seu planejamento. Isso impede que a organização aproveite plenamente as vantagens de escala e alcance, que estão nos extremos do processo e exigem uma inteligência centralizada para serem integrados de forma eficaz.

Atualmente as empresas que não possuem uma boa gestão de compras dificilmente conseguirão se destacar, pois quando há um controle de compras eficiente automaticamente ganharão uma série de diferenciais como agilidade no cumprimento das tarefas, e mais transparência de informação para clientes internos eexternos, diminuição de custos e entre outros.

Para Dezolt e Barbosa (2017) por meio da implementação de um sistema de monitoramento das compras, será viável estabelecer um modelo de aprimoramento contínuo na aquisição, com a finalidade de difundir o padrão de excelência dos estados que apresentam um desempenho superior.

Para ter uma gestão de compras eficiente é necessário mapear seu processo, desenvolver uma boa estratégia, monitorar vendas e estoque, ter uma variedade de fornecedores e confiáveis, automatização e um bom uso da tecnologia, para que no final a empresa gere bons frutos.

b) Tecnologia Disruptiva

De acordo com Rodrigues (2021), a disruptivas não é um fenômeno novo em si. Foi a evolução que tornou possível desenvolver diferentes maneiras de fazer ou facilitar atividades importantes em certos momentos da história. Grandes revoluções surgiram da.

A criatividade humana, encurtando distâncias, aumentando a produção, provocando conflitos e impondo restrições quando o resultado resultante tem uma grande capacidade de causar danos. Nesse sentido, a inovação não é necessariamente algo positivo ou negativo. É apenas diferente do normal em um determinado momento. Para alguns, isso por si só pode não deixar paradigmas previamente estabelecidos. Para outros, é seu requisito básico.

Para Medke (2019), se considerarmos o sucesso de todos os negócios como sendo resultado da disrupção, as empresas que alcançarem o topo de maneiras distintas serão consideradas fontes de insights para uma estratégia comum de sucesso. No entanto, isso pode ser perigoso porque os gerentes podem misturar e combinar comportamentos que provavelmente entrarão em conflito entre si, dificultando a obtenção dos resultados desejados. Geralmente, os princípios utilizados para definir a natureza disruptiva estão vinculados à melhoria do custo-benefício dos processos que ela gerencia, ao seu desempenho prático ou à inovação que apresenta. As mudanças a que assistimos são profundas, porque neste século voltamos a colocar o ser humano no centro de tudo. Isso irá resultar em consequências culturais disruptivas. Além disso, considerando que tanto os trabalhos tradicionais como intelectuais estão ameaçados de substituição pela robotização e IA.

Segundo Silveira (2021) aplicação de tecnologia nos processos de aquisições proporciona maior agilidade para lidar com a complexidade, esperando o tempo de seleção de novos fornecedores, verificando o tempo de pré-qualificação de fornecedores e permitindo licitações mais competitivas com ciclos mais curtos. Em suma, esses avanços na eficiência operacional decorrentes do uso da tecnologia resultam em redução de tempo, custo e maior evolução no departamento de compras.

A tecnologia disruptiva causa uma revolução no processo ou organização se tornando nova diante ao

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um novo mercado, seja ela trabalhando com produto ou serviço. Essa definição é consistente com o conceito geralmente aceito de tecnologia disruptiva, que inclui inovações que mudam a maneira como as coisas são feitas para se tornarem mais automatizadas.

Destaca-se que se considerarmos o sucesso dos negócios como resultado da disrupção (inovação), as empresas que alcançarem o topo de maneiras distintas podem se tornar um diferencial com estratégias de sucesso. Essa perspectiva ressalta a importância de uma abordagem minuciosa e coerente ao adotar tecnologias disruptivas, pois precisa ter planejamento estratégico visando benefícios e possíveis impactos.

Em resumo, esses autores ressaltam a importância de inovação, estratégia consistente, compreensão das transformações culturais e adoção responsável dessas tecnologias para obter benefícios positivos.

c) Tecnologias Disruptivas Na Gestão De Compras

A partir dos primeiros graus da sociedade, a técnica tem sido uma parte integrante de todas as atividades, ações e reações humanas, representando a evolução na relação entre os seres humanos na sociedade e com a natureza (Santos, Marco e Möller, 2019). A sua técnica pode ser entendida como um meio pelo qual os seres humanos realizaram práticas para suprir suas necessidades básicas, como exemplificado pela produção de um martelo pelos neandertais, devido à sua falta de habilidades instintivas.

O avanço da tecnologia, especialmente na área da informática, apresentou novas possibilidades para o mundo corporativo. A área de compras também se beneficiou desse progresso e incorporou essas novas tecnologias em seu trabalho. Surgiram, a partir dos anos 90, modelos de licitação e compras eletrônicas, pregões eletrônicos e o surgimento de lojas virtuais. (SILVEIRA, 2021)

O setor de compras deve buscar adquirir conhecimento e habilidades para gerenciar estratégias eficazes, bem como investir em tecnologias e metodologias queimpulsionam a evolução do processo de compras. Isso é essencial para reduzir custos, otimizar o uso de materiais de grandes estoques e outros aspectos relacionados. (ANSELMO E JUNIOR (2021)

Ao decorrer dos anos com o aumento da competitividade, as empresas sempre têm que buscar inovação para se manter no mercado, isso inclui melhorias no processo como todo. Quando a empresa resolve buscar uma nova estratégia e inovação, pode trazer grandes benefícios

Neste mundo globalizado e informatizado em que as empresas vivem, cada vez mais nota-se a importância da utilização de novas tecnologias de compras e da implantação de técnicas mais vantajosas que busquem a integração entre clientes e fornecedores a fim de melhorar a qualidade de serviços e/ou produtos (BAILY, et al., 2013)

Diante do ambiente competitivo das empresas, a tecnologia vem trazendo grandes melhorias em vários processos, como a facilidade de interagir com os fornecedores, a grande capacidade de armazenar informações e enviar, captar novosclientes e fidelizar.

O Sistema de informações gerenciais é um software que tem a finalidade de auxiliar o gestor nos processos gerenciais da empresa, trazendo agilidade, segurançano armazenamento de dados, e claro, muita facilidade no controle das atividades administrativas e operacionais, descartando a necessidade de anotações manuais.

A tecnologia desempenha um papel importante na gestão de compras nas empresas modernos. O avanço tecnológico e a aquisição de sistemas informatizados estão permitindo que as organizações agilizem seus processos de compras, tornando-os mais eficientes, transparentes e integrados. Para resolver esse problema, as empresas podem aplicar práticas e políticas de segurança rigorosas. incluindo o uso de firewalls criptografia de dados autenticação de usuário investigando atividades suspeitas e backups regulares. Além disso, a confidencialidade dos dados deve ser garantida, garantindo que as informações coletadas sejam colocadas apenas para os fins especificados da transação e que o consentimento da parte interessada tenha sido obtido corretamente. Conformidade com os regulamentos.

d) Empresas Que Não Avançam Com A Evolução Da Tecnologia

Em um mundo em constante evolução tecnológica e dinamismo nos mercados, as empresas enfrentam o desafio de se adaptar às mudanças para se manterem competitivas. No entanto, há organizações que resistem em adotar uma nova estratégia, permanecendo presas a métodos ultrapassados. (VARELA, 2015)

Uma das principais desvantagens de empresas que não adotam uma nova estratégia é a perda de oportunidades de mercado. Ao se negarem a acompanhar as tendências e inovações, essas empresas deixam de identificar e explorar novas demandas e necessidades do mercado e dos clientes. Consequentemente, sofrem perdas de ter uma chance de expandir seus negócios, alcançando novos mercados eassim garantindo sua sobrevivência a longo prazo. (CARVALHO, 2017)

A falta de adoção de uma nova estratégia pode resultar na perda de competitividade em relação aos concorrentes que estão atualizados e alinhados comas tendências do mercado. As organizações que não

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acompanham a inovação são consideradas atrasadas onde correm o risco de ficarem para trás em termos de inovação, qualidade do produto/serviço, atendimento ao cliente e reputação da marca. Essa perda de competitividade pode impactar na perda de clientes, dificuldade em despertar talentos e até mesmo ameaçar a sobrevivência do negócio/organização. (GUERREIRO, 2017).

As empresas que se recusam a adotar inovações estratégicas poderão enfrentar diversas desvantagens que podem prejudicar seu crescimento e sucesso. A perda de oportunidades no mercado, a estagnação, a má gestão e a falta de competitividade são apenas algumas das consequências negativas da não adaptação às mudanças atuais. Portanto, é necessário que as empresas estejam dispostas a abraçar a inovação, adotar estratégias e estar vigilante às demandas do mercado, a fim de preservar sua relevância e prosperidade no mundo empresarial cada vez maisdinâmico.

e) Benefícios Da Adoção De Tecnologias Disruptivas Na Gestão DeCompras

O dia a dia das pessoas vem se transformado por conta da tecnologias disruptivas e consequentemente nas empresas e no setor de compras, com isso é necessário se preparar para a disrupção em todos os aspectos, DOMBROWSKI; WAGNER, 2014 citou brevemente que com o avanço das inovações tecnológicas, acompanhamos as mudanças radicais ao longo das décadas, ocorrendo desdobramentos nos âmbitos sociais, políticos e econômicos, este conjunto de inovações e evoluções é denominado como uma revolução industrial.

Isso pode significar uma melhoria no relacionamento com fornecedores e o gerenciamento mais eficaz da cadeia de suprimentos, com fornecimento estratégico e melhor controle dos gastos, capturar instantaneamente preços, realizarem análises mais inteligentes para prever preços futuros, evitar riscos de fornecimento e atender a todas as necessidades internas rapidamente. A tecnologia da informação entre os quais os sistemas de informação podem ajudar todos os tipos de empresas a melhorarem a eficiência e a eficácia dos seus processos de negócios e tomada de decisão, fortalecendo, assim, suas posições competitivas em um mercado em rápidatransformação (WAKULICZ, 2016).

Quando uma empresa adota novas tecnologia no setor de compras, elas têm como benefícios:

- Melhoria na experiência dos fornecedores: A transformação digital proporcionou uma experiência mais ágil e satisfatória para os fornecedores. A implantação de plataformas digitais e sistemas de comunicação eficientes facilitou a interação entre compradores e fornecedores, tornando o processo de negociação e compra mais transparente e eficaz. Essa melhoria na experiência resultou em parcerias mais sólidas e benéficas para ambas as partes.
- Aumento da produtividade do comprador a partir das soluções implantadas, é possível utilizar softwares e programas que otimizem os processos empresariais, eliminando em muitos casos os controles manuais. Dessa maneira, as atividades se tornam mais produtivas, estratégicas e ágeis.
- Otimização do processo de compras na adoção de tecnologias disruptivas permitiu agilizar e automatizar as etapas do processo de compras, resultando em redução de tempo e custos. A utilização de ferramentas digitais facilitou a busca por fornecedores, a comparação de preços e a realização de transações, contribuindo para uma gestão mais eficiente das compras.
- Mais agilidade no processo de decisões com o auxílio de indicadores de desempenho, projeto organizacional, competências, entre outros.
- Aumento da compreensão teórica e prática sobre os processos, ampliando as possibilidades de reflexão, diálogo e ação voltada ao desenvolvimento e aprimoramento dos mesmos.
- Redução de tempo e custos dos processos, com enfoque econômico- financeiro
- Melhoria do fluxo de informações.
- Padronização nos processos de compras.
- Aumento da satisfação dos clientes.

Como todas as empresas buscam obter vantagens competitivas, a tecnologia pode ajudar a obter essa vantagem sobre os concorrentes e também pode contribuir para que a empresa a obtenha insights que, de outra forma, seriam difíceis de seremgerados e isso permite que as cadeias de suprimentos tragam mais valor aos negócios. Segundo Spricigo 2018, as empresas estão cada vez mais buscando alguma forma de crescimento no mercado que hoje está cada vez mais competitivo e ninguém vai querer ficar para trás nesta corrida.

f) Desafios Da Adoção De Tecnologias Disruptivas Na Gestão DeCompras

A marca distintiva da atual geração é a comunicação em tempo real, social, integrada e colaborativa. O surgimento, desenvolvimento e ampla disseminação da Internet e suas aplicações representam o maior marco dessa revolução. (SILVEIRA, 2021).

A implementação de um modelo mais automatizado nos processos de compras é influenciada por vários fatores, como questões culturais, processos padronizados, incentivos e a utilização de sistemas informatizados de apoio. Um dos desafios consiste em promover uma mudança cultural que conscientize as

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equipes sobre a relevância da mensuração e do uso dessa informação como estratégia de aprendizado e aprimoramento contínuo das compras. É crucial mudar esse paradigma, pois muitas vezes há uma percepção equivocada de busca por culpados e responsabilização. Um bom modelo poderá mensurar e ajudará as equipes a priorizar os problemas, identificar suas causas e propor ações de melhoria mais efetivas, contribuindo para aprimorar a qualidade das compras. (DEZOLT E BARBOSA, 2017).

A implementação de tecnologias disruptivas na gestão de compras se depara com desafios significativos nas empresas. Entre os principais desafios, destaca-se a resistência à mudança por parte da alta direção e dos colaboradores, que muitas vezes estão familiarizados com métodos tradicionais e têm receio de adotar novas tecnologias. Além disso, a implementação de sistemas e softwares disruptivos exige investimentos financeiros e de recursos humanos, o que pode se tornar um obstáculo para algumas organizações. A falta de conhecimento e capacitação também pode ser um desafio, pois os profissionais precisam se adaptar com as novas ferramentas e aprender a utilizá-las com maestria. Por fim, a integração dessas tecnologias com os sistemas existentes e a garantia da segurança da informação são desafios adicionaisque demandam atenção. Portanto, é fundamental que as empresas sejam ousadas a enfrentar esses desafios e busquem alternativas inovadoras para fomentar a transformação digital em suas operações de compras.

É fundamental promover uma mudança de mentalidade que conscientize as equipes sobre a importância da mensuração de resultados e do aproveitamento dessas informações como estratégia de aprendizado e melhoria contínua nas compras. Nesse sentido, é essencial romper com a percepção falaciosa de que o objetivo principal do modelo é atribuir culpa e responsabilizar indivíduos. Um modelo eficiente de mensuração permitirá que as equipes priorizem os problemas, identifiquem suas causas e proponham ações de melhoria mais eficazes, contribuindo assim para aprimorar a qualidade do processo de compras.

i. *Segurança De Dados E Privacidade*

No cenário global, as empresas enfrentam cada vez mais ameaças à segurança e confidencialidade dos dados. No Brasil, com a LGPD e a possibilidade de sofrer punições rigorosas, fica evidente que uma das principais preocupações das empresas atualmente é a proteção dos dados coletados. No entanto, é esperado que as empresas encontrem dificuldades para se adequar à LGPD e estejam em compliance com suas exigências. (PALUDETTO, 2019).

Com a promulgação do Regulamento Geral de Proteção de Dados (LGPD), juntamente com o aumento do uso de tecnologia e casos de violações de segurança de dados pessoais, medidas precisam ser tomadas para proteger os indivíduos de possíveis violações das informações. Assim, vivemos o compliance digital e as boas práticas de governança, que estabelecem critérios para o tratamento de dados pessoais e diretrizes a seguir nas políticas de privacidade e segurança da informação. (D'AVILA, SILVA, E ARAÚJO, 2021)

A empresa deve ter ciência de que, quanto mais controles de segurança forem implementados, maiores serão os benefícios com os processos, reconhecimento no mercado, mas de contrapartida maiores serão os custos relacionados à implantação e manutenção dessas medidas protetivas. Esses custos podem se manifestar de forma financeira, de tempo ou operacional. Portanto, cabe à organização,representada por seus líderes, a responsabilidade de determinar o nível de rigor dos controles de segurança. Esse é um dos principais desafios enfrentados na gestão da segurança da informação. (FONTES, 2020)

Os autores discutem a preocupação crescente das empresas em relação à segurança e confidencialidade dos dados, tendo o cenário atual do Brasil devido à vigência da Lei Geral de Proteção de Dados (LGPD). Espera-se que as empresas possam enfrentar desafios para se adequar à LGPD e cumprir suas exigências. Pode- se destacar a importância do compliance e das boas práticas de governança para proteger os dados dos clientes/fornecedores e garantir a privacidade dos indivíduos de forma completa. O investimento em controles de segurança implicará em custos financeiros, de tempo e operacionais, sendo responsabilidade da organização definir o nível de rigor desses controles. A gestão da segurança da informação lida com esse desafio como um dos seus principais aspectos.

Em suma, garantir a segurança e a privacidade dos dados durante o processo de aquisição é fundamental para conquistar a confiança de clientes e fornecedores, proteger a reputação da empresa e cumprir os regulamentos aplicáveis. Ao adotar medidas de segurança eficazes e implementar uma cultura de proteção de dados, asempresas podem reduzir riscos, proteger informações confidenciais e conduzir transações comerciais com segurança e ética. A segurança e confidencialidade dos dados são aspectos importantes a considerar durante o processo de compra. Os fornecedores estão se tornando uma preocupação crescente para as organizações. São necessárias medidas de segurança adequadas para garantir a integridade, confidencialidade e disponibilidade dos dados em todas as fases do processo de aquisição.

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ii. *Capacitação E Treinamento Dos Profissionais De Compras*

É fundamental que um profissional alcance um nível de desempenho excelente. Para isso, é necessário investir na aprendizagem contínua desse indivíduo, pois somente através do conhecimento adquirido durante sua formação profissional iniciale do aprimoramento por meio de educação adicional e prática desenvolvida, esse indivíduo poderá se tornar um especialista altamente qualificado. Isso implica em expandir suas habilidades e competências, o que muitas vezes resulta em mudanças de atitude, possibilitando a transformação de ferramentas operacionais em ferramentas funcionais com a capacidade de atingir os mais altos padrões de qualidade exigidos. (LEITE E LOTT, 2013)

Para os autores Marchi, Souza e Carvalho (2013), o atual ambiente de mercadoé impulsionado por uma competição cada vez mais acirrada entre empresas cuja sobrevivência e crescimento dependem de formas de se diferenciarem no ramo em que atuam. Melhorias como a criação de novos produtos e a aplicação de novas tecnologias em seus processos produtivos são rapidamente alcançadas e até mesmo superadas pelos concorrentes se houver disponibilidade de recursos financeiros. Nesse contexto, faz sentido seguir processos centrados nas pessoas, ou seja, a diferenciação por meio da valorização de competências importantes para a manutenção da vantagem competitiva. Diante dessa necessidade, a formação do capital humano conhecido como treinamento e desenvolvimento de pessoas é, sem dúvida, um investimento cada vez mais implacável na gestão das organizações.

Investir em programas de treinamento de funcionários é essencial para o crescimento das empresas. Aquelas que não investem em seus colaboradores enfrentam dificuldades para competir no mercado devido à falta de profissionais qualificados para ocupar determinados cargos. Por outro lado, as empresas de sucesso priorizam o treinamento e desenvolvimento de sua equipe, o que resulta em resultados extremamente positivos. Esses investimentos são compensados com o aumento da produtividade, melhoria nos níveis de qualidade em diversas áreas, maiorsatisfação dos clientes e, por fim, o tão esperado aumento nos lucros e resultados. (SILVA, KOLLING e CORNELIUS, 2017)

A educação e o treinamento dos profissionais de compras desempenham um papel fundamental no sucesso e na eficiência dos processos de compras. À medida que a tecnologia avança e as práticas de gestão evoluem, é imperativo que os profissionais se mantenham atualizados e prontos para enfrentar os desafios de um ambiente de compras em constante mudança. Por meio de programas de qualificação e treinamento, os profissionais podem aprimorar suas habilidades em negociação, análise de mercado, gestão de fornecedores, tomada de decisão e uso de ferramentas tecnológicas. Além disso, o treinamento também pode abranger aspectos éticos e legais relacionados à compra e ao cumprimento de normas e regulamentos. Ao investir na capacitação e no desenvolvimento contínuo dos profissionais de compras, as organizações podem aumentar sua expertise, otimizar processos, reduzir riscos e alcançar resultados mais positivos em suas atividades de aquisição.

g) *Sistema Informação Gerencial (Sig/Erp) Na Gestão De Compras*

Antonio de Loureiro (2016) abordou a definição de Sistema de informação gerencial (SIG/ERP) como uma ferramenta principal da tecnologia (TI) para integrar com os processos decisórios dos negócios privados ou governamentais. A sintonia dainformação SIG/ERP gera informações acerca do funcionamento do processo de compras, auxiliando nas tomadas de decisões organizacionais

Informatizar o que antes era totalmente manual, e transformar dados em informações para apoiar a gestão da empresa, em formato e tempo necessário e independente do desenvolvedor do software no final servirá para o mesmo objetivo, que é controlar a empresa, torná-la mais ágil e obter acuracidade nas informações para serem disponibilizadas a clientes internos e externos da organização (ANDREA BRANDÃO, 2018). E com isso podemos perceber que o objetivo do SIG/ERP e atender às necessidades, dando uma modelagem da visão sistêmica dos processos como a gestão de compras, ajudando o comprador a desenvolver novas direções, como identificar problemas futuros, reduzir custos, comprar certo e com qualidade, e uma interação melhor com os fornecedores.

Para adotar esse sistema nas organizações é necessário ter todo cuidado para que não ocorra arrependimentos e nem perdas financeiras, e levar em consideração vários aspectos, um desses critérios é se o sistema tem a capacidade de atender a demanda. A verdade é que não existe sistema perfeito, e sim o mais aderente, adequado e oportuno para as empresas, lembrando que o sistema é uma ferramenta e que é necessário ter pessoas aptas para manuseá-la, e que opere com sabedoria e possa fornecer todas as informações e manutenções necessárias para um bom funcionamento.

Um bom exemplo de sistema de SIG/ERP é o SAP que tem a capacidade de determinar as necessidades do que precisa comprar, pedido de compra e todo acompanhamento da solicitação de compra, cotações onde é avaliado os preços, prazo ou qualidade, controla todas as fases envolvidas da administração de suprimentos, faturamentos etc. De

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acordo com Bastos (2017), o sistema SAP ERP busca satisfazer todas as demandas da organização, por meio da interligação de cada módulo a uma área específica. Esses módulos abrangem diversas áreas, como contabilidade, produção, vendas, compras de insumos, controle de estoque e outras.

Em resumo, é evidente a importância da gestão de compras e da introdução de tecnologias disruptivas neste setor.m Empresas que não desenvolvem tecnologia a tempo correm o risco de ficar de fora e perder oportunidades de mercado. A inovação e o uso estratégico da tecnologia são fundamentais para o sucesso de uma organização.

III. Métodos

a) Quanto À Natureza

A pesquisa científica começa com a pesquisa bibliográfica, na qual o pesquisador busca trabalhos relevantes que tenham sido publicados para entender e analisar o tema da questão de pesquisa a ser realizada. Essa primeira etapa é importante porque verifica se já existe trabalho científico sobre o tema da pesquisa, além de ajudar a identificar questões e aplicar métodos adequados com base em pesquisas publicadas (SOUZA, OLIVEIRA e ALVES, 2021). A pesquisa bibliográfica tem papel fundamental na construção da pesquisa científica, pois permite uma melhor compreensão do fenômeno em estudo. As ferramentas usadas nesta fase incluem livros, artigos acadêmicos, dissertações, teses, anuários, periódicos, estatutos e outras fontes escritas publicadas.

Esta pesquisa adota uma abordagem qualitativa, utilizando artigos bibliográficos como fontes de coleta de dados a partir do ano de 2013. O objetivo é reunir informações relevantes que possam contribuir para a implantação da tecnologia disruptiva no processo de compra e promover a melhoria contínua nos processos do comprador. Espera-se que essas melhorias tenham um impacto positivo nas organizações.

b) Quanto Aos Fins

Conforme Trigueiro (2014, p.3), é essencial dominar certos conceitos e compreender o desenvolvimento da ciência ao realizar uma pesquisa científica. Isso inclui familiarizar-se com os diferentes tipos de conhecimento, métodos de pesquisa e técnicas de coleta e análise de dados. Ao assimilar essas informações, o pesquisador estará capacitado para desenvolver projetos de pesquisa e elaborar relatórios de forma adequada.

Adotou-se uma pesquisa com abordagem descritiva com o objetivo de identificar benefícios e desafios para as organizações relacionados à implantação de tecnologias disruptivas no processo de compras. Para isso, foram coletados dados sobre os processos e rotinas dos compradores, a fim de fornecer informações que possam auxiliar na implementação bem-sucedida dessas tecnologias.

c) Quanto Aos Meios

Segundo Carvalho (2019, p.13), a realização de qualquer pesquisa requer o estabelecimento de uma questão que guiará todo o processo investigativo. Essa questão pode ser formulada na forma de uma pergunta. Esse procedimento desempenha um papel crucial, pois possibilita delimitar a área de interesse da pesquisa, ou seja, o tema proposto pelo pesquisador. Dessa forma, a definição da questão de pesquisa é um passo fundamental para o desenvolvimento do estudo.

Este artigo foi elaborado a partir de uma pesquisa bibliográfica, que envolveu a análise de livros, artigos científicos, dissertações e teses. Essa técnica foi utilizada com o objetivo de identificar a nova visão do mercado em relação à aplicação da tecnologia no setor de compras.

IV. Considerações Finais

A gestão de compras vem se tornado fundamental dentro de uma organização mostrando que está interligado com todos os setores. E quando uma empresa busca inovação no setor de compras consequentemente vem trazendo benefícios e desafios. A tecnologia disruptiva é apresentada como um fenômeno que muda a forma como trabalhamos e a implementação responsável dessas tecnologias é apontada como a base para resultados positivos.

O objetivo geral do artigo foi pontuar dados relevantes sobre a importância da integração de tecnologias disruptivas no processo de compras, onde poderá reunir grandes benefícios e desafios, promovendo a melhoria contínua nos processos na gestão de compras.

E para atingir esses objetivos fizemos a seguinte questionamento, quais são os benefícios e os desafios da tecnologia distuptiva na gestão de compras. E com resultado identificamos que é possível fazer grandes mudanças quando uma organização está disposta a ser um diferencial no mercado, apesar dos desafios que será enfrentado, a adoção de tecnologias disruptivas na gestão de compras irá trazer grandes benefícios como, melhoria na gestão de contratos e relacionamento com fornecedores, maior produtividade, redução de tempo, redução de custo, automatização dos processos, captações de novos clientes.

E importe ressaltar que para adotar grandes mudanças é fundamental a organização possuir um planejamento, uma delas é saber se possui a capacidade de adotar novos processos, novas tecnologias, se a nova ferramenta de implementação irá atender todos os requisitos, se possuem pessoal treinados e entre outros.

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Espera-se, que as empresas deem maior importância da gestão de compras dando ênfase nas tecnologias disruptivas. Tendo em vista, que as mesmas correm o risco de perderem espaço no mercado, a inovação e o uso estratégico da tecnologia são fundamentais para o sucesso de uma organização.

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Spiritual Intelligence and its Practical Importance – Insights from Oman

By Cam Caldwell

Introduction- In a world described as pessimistic and characterized by the deterioration of moral values, the opportunity to raise the bar of personal integrity and to positively contribute to the lives of others is possible when individuals choose to "find their voice" and help those around them to find theirs as well (Bennis, 2009). The challenge to discover one's unique significance by finding one's voice was often the theme of management guru, Stephen R. Covey who passed away in 2012 but his message and its profound importance continue to resound as an invitation to young men and women to become the best version of themselves and to help others to grow and to flourish (Covey, 2005).

The purpose of this paper is to build on the great significance of Covey's insights and their application to spiritual intelligence, the capacity to activate the higher dimensions of intelligence in enriching one's own life and in guiding the three other intelligences: physical intelligence, mental intelligence, and emotional intelligence. We begin this paper by defining the four intelligences that Covey cited as the foundation of each person's life and identifying their importance in a world that Covey suggested has become knowledge-, information-, and wisdomdependent.

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SPIRITUALINTELLIGENCEANDITSPRACTICALIMPORTANCEINSIGHTSFROMOMAN

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Spiritual Intelligence and its Practical Importance – Insights from Oman

Cam Caldwell

I. Introduction

In a world described as pessimistic and characterized by the deterioration of moral values, the opportunity to raise the bar of personal integrity and to positively contribute to the lives of others is possible when individuals choose to "find their voice" and help those around them to find theirs as well (Bennis, 2009). The challenge to discover one's unique significance by finding one's voice was often the theme of management guru, Stephen R. Covey who passed away in 2012 but his message and its profound importance continue to resound as an invitation to young men and women to become the best version of themselves and to help others to grow and to flourish (Covey, 2005).

The purpose of this paper is to build on the great significance of Covey's insights and their application to spiritual intelligence, the capacity to activate the higher dimensions of intelligence in enriching one's own life and in guiding the three other intelligences: physical intelligence, mental intelligence, and emotional intelligence. We begin this paper by defining the four intelligences that Covey cited as the foundation of each person's life and identifying their importance in a world that Covey suggested has become knowledge-, information-, and wisdom-dependent.

After that brief introduction, we offer a Muslim perspective about each of those intelligences and suggest eight propositions about the significance of spiritual intelligence as applied to college- age young men and women in the sultanate of Oman – but applicable to other young men and women throughout the world as well. We then identify five contributions of the paper to the literature about leadership and its applications for young men and women of the 21st century. We conclude the paper with a challenge to readers to examine the practical value of spiritual intelligence and its relationship to flourishing in a world where moral values and spiritual intelligence are often overlooked.

II. The Four Intelligences

The quest to understand the human mind and its application of knowledge has been a topic of interest to philosophers and scholars since the time of the Ancient Greeks (Thagard, 2023). Although there are differences of opinion about the nature of intelligence, Garcia (2012) suggests that human intelligence is the practical ability to acquire knowledge and to utilize that information to solve problems and maintain relationships.

Although as many as twelve different types of intelligence have been described by psychologists (Gardner, 2011), the focus of this paper is on the four intelligences identified by Stephen R. Covey - including physical, mental, emotional, and spiritual intelligence. Those four intelligences have been the subject of numerous articles and, while a case can be made for including other intelligences, Covey's framework is the basis for this paper. Each of those four intelligences is described below.

a) Physical Intelligence

According to Stephen R. Covey (2005), human Physical Intelligence (PQ) includes a broad range of capabilities – ranging from 1) the capacity to read, hear, walk, talk, and other skills requiring coordination; 2) the refinement of any of a broad number of physical skills or abilities that require effort, practice, and learning; and 3) the multitude of physical actions involved maintain health, resisting disease, increasing one's physical strength, or improving one's physical health. In writing about PQ, Judith Fischer (2023) described it as follows:

> "Physical Intelligence is the set of physical capacities that allows us to learn and to express our thoughts and feelings. These capacities are located in our physical bodies. They provide us with information through sensory channels, and this information then becomes the foundation for our cognitive and emotional development."

We marvel at the refined PQ skills developed by concert musicians, world-class athletes, operatic singers, and surgeons who perform complex operations, but PQ is a basic and fundamental part of every individual's life Tony Buzan (2003) has noted that PQ also includes all aspects of physical fitness, balance, agility and coordination, anticipation, reaction time, strength, flexibility and aerobic capacity.

In writing about the natural functioning of PQ in every person's life, Clement Ugoani (2017) explained that PQ integrates all of the complex organ processes in the human body - literally coordinating billions of intricately related biological and physiological systems

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that enable each person to maintain their equilibrium and good health, in most cases entirely on an involuntary basis – functioning with a complexity far beyond that of the most advanced computer. PQ is enhanced by self-discipline, self-control, and extensive effort in the pursuit of personal self-mastery (Dhiman & Dhiman, 2017) and the commitment to excellence can lead the persevering person to the achievement of results that can far exceed one's expectations (Duckworth, 2018).

b) Mental Intelligence

Mental Intelligence (IQ) includes the broad range of capabilities of the mind that enable individuals to acquire knowledge, categorize information, draw inferences, solve problems, and create new opportunities (Sternberg, 2018). As a cognitive process, IQ is typically measured by the administration of standardized tests. IQ is a score obtained by dividing a person's mental age score derived from an intelligence test that measures knowledge and problem-solving by the person's chronological age (Van der Maas, Kaan & Borsboom, 2014). When people think of cognitive intelligence. They frequently consider it to be the ability to analyze, to reason, to think both concretely and abstractly, to use language effectively in communicating with others, to be able to plan and visualize possibilities, and the capacity to comprehend complex concepts (Covey, 2013). Although there is general consensus about the nature of intelligence, Linda Gottfredson (1998, p. 24) has nonetheless unequivocally declared, "No subject in psychology has provoked more intense public controversy than the study of human intelligence."

With the explosion of interest in Artificial Intelligence and its ability to access an extensive database of information and link related ideas, IQ has been redefined to mean much more than the ability to summarize facts and information (Moldenhauer & Londt, 2018). Implicit in this evolving definition of IQ is the capacity to examine the ethical implications of decision-making and the values that are linked with alternative choices (Tanner & Christen, 2013). Stephen R. Covey emphasized that Mental Intelligence is incorporated in each of the "Seven Habits of Highly Effective People." Table 1, provided here, lists each of those habits and explains the role that IQ plays in the decision-making process.

Table 1: Intelligence and Covey's Seven Habits

The Habit	Its Meaning	Application to IQ	Comment
Be Proactive.	Take the initiative in your life. Don't let external things control you.	Thoughtfully assess the external factors that impact life and your ability to act.	There is a space between stimulus and response that requires careful thought.
Begin with the End in Mind.	Identify your goals and what you want to achieve with your life.	Think seriously about your true identity and what you want your life to mean.	Identify the steps required to get to where you seek to ultimately be.
Put First Things First.	Determine your priorities and act on what is most important.	Distinguish between the "urgent" and the truly "important."	Accept accountability for your choices and learn to control your life.
Think Win/Win.	Recognize that relationships work best when all parties benefit.	Learn to explore possibilities that serve others' needs as well as your own.	Long-term relationships require building trust and demand integrity.
Seek First to Understand, then to be Understood.	Acknowledge the reality that communicating with other people requires listening and truly understanding them.	Until we first understand what others want to accomplish, we cannot partner effectively.	Relationships that last demand the willingness to learn what others consider to be important.
Learn to Synergize.	Synergy seeks solutions where the whole is more than the sum of the parts.	Creative solutions demand openness, honesty, and mutual commitment.	Knowing the other party's goals necessitates a thorough learning process.
Sharpen the Saw.	Constantly seek to improve and to learn.	Applying knowledge creates true wisdom.	Investing in learning pays great dividends.

As a means for achieving constant personal growth, IQ is the integration of perception, learning, memory, reasoning, and problem-solving (Sternberg, 2022). IQ has historically been considered a critical "flair factor" for success in many jobs and is a differentiating quality that is widely believed to be essential for success in positions demanding mental acuity (Caldwell, Beverage & Converse, 2018). In his extensive research about successful organizations, Jim Collins (2001, Chapter 1) found that "getting the right persons on the bus" was essential to achieving a great organization and often meant identifying people with the intelligence to be able to see and understand what others did not see.

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c) *Emotional Intelligence*

In his classic research about Emotional Intelligence (EQ), Daniel Goleman (2005) defined it as the capacity to integrate self-knowledge and self-control with an understanding of the needs of others and the ability to craft the best possible response to help others to achieve their best possible outcome. EQ consists of five related qualities.

Self-Awareness

Self-awareness is a thorough knowledge of oneself and one's predictable responses – both emotionally and cognitively – in dealing with situations (Carver, 2012). Covey (2005) explained that for every person there is a space between stimulus and response in which everyone can assess how (s)he will choose to act. Understanding oneself includes the ability to gauge how one is going to respond to a stimulus and to recognize how those tendencies will play out as specific actions (Morin, 2011).

Self-Control

The power of self-mastery in controlling one's responses enables a person to resist the emotional hijacking that can often occur and is a higher-level example of self-discipline that demands maturity, a commitment to values, and life experience (Dhiman & Dhiman, 2017). The capacity to control oneself is fraught with moral implications and reflects the ability to understand the implications of one's actions from a rational perspective – even when one is under the pressure of the moment (Baxley, 2014).

Empathy

Recognizing and understanding others' situations and being able to feel what they feel are the essence of empathy and empathy has been described as the most important relationship-building skill (King, 2023). Empathy rises above sympathy and is best manifested as compassion -- the added quality of using that understanding of others' situation to then craft the response that best serves that party's needs (Singer & Klimecki, 2014).

Motivation

Motivation in EQ is the desire to make a meaningful difference in actually bettering another party's situation, coupled with the willingness to take the required actions and then assist that party. Motivation puts the recognition of another's situation into action (Deckers, 2022). Motivation may be rooted in a broad range of complex personal intentions, but regardless of the underlying reason, the demonstrated positive outcome of EQ is dependent upon whether a person takes the appropriate action to help another party (Goleman, 2005).

Interpersonal Skills

There is a broad range of appropriate interpersonal skills that can be called upon to assist another party (Engleberg & Sjoberg, 2005). A person with high EQ recognizes that her/his ability to assist another party may require a broad range of capabilities and selects the most effective response from that array of possible choices. Interpersonal skills in EQ are ultimately situational and require the person possessing those skills to not only know when and how to take action but to translate that knowledge into behaviors that best serve others (Hughes & Terrell, 2011).

Each of these five elements is essential in the process of helping others and each of the five elements contributes to an individual's EQ and their ability to serve others.

d) *Spiritual Intelligence*

Spiritual Intelligence (SQ) was defined by Stephen R. Covey (2005) as the guiding factor that directs each of the three other intelligences in each person's quest to become a better and more effective leader. It adopts the wisdom attributed to Pierre Teilhard de Chardin that "We are not human beings having a spiritual experience. We are spiritual beings having a human experience."

Danah Zohar (1997), an American-British author and scholar identified twelve principles that incorporate the foundations of spiritual intelligence and enable leaders to not only be more effective but enable them to inspire others and create organizations that enrich others. A summary of Zohar's twelve principles of SQ is provided here.

Self-awareness – Being clear about one's beliefs and values.

Spontaneity – Living in the moment and appreciating its opportunities.

Values- and Vision-Led – Acting from principles and living accordingly.

Holism – Seeing one's place in larger patterns and being connected.

Compassion – Having the quality of "feeling with" others.

Celebration of Diversity – Valuing others for their differences.

Independence – Standing against the crowd when necessary.

Humility – Understanding one's true place in the world.

Curiosity – Needing to understand things and asking "Why?"

Context – Ability to see the bigger picture and keep perspective.

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Perseverance – Growing from setbacks and learning from them.

Purpose – Honoring one's personal calling and mission in life

Incorporating these twelve principles, SQ becomes the central focus of all the intelligences and represents the pursuit of meaning and connection in life. Defining self-transcendence as the essence of self-fulfillment, Abraham Maslow (1994) equated the achievement of the ultimate experiences in life to achieving harmony in life and alignment with the divine in achieving what is the essence of SQ.

In providing a visual portrayal of the relationship between SQ and the other three intelligences, Covey suggested that Diagram 1 (bellow) accurately reflected this relationship.

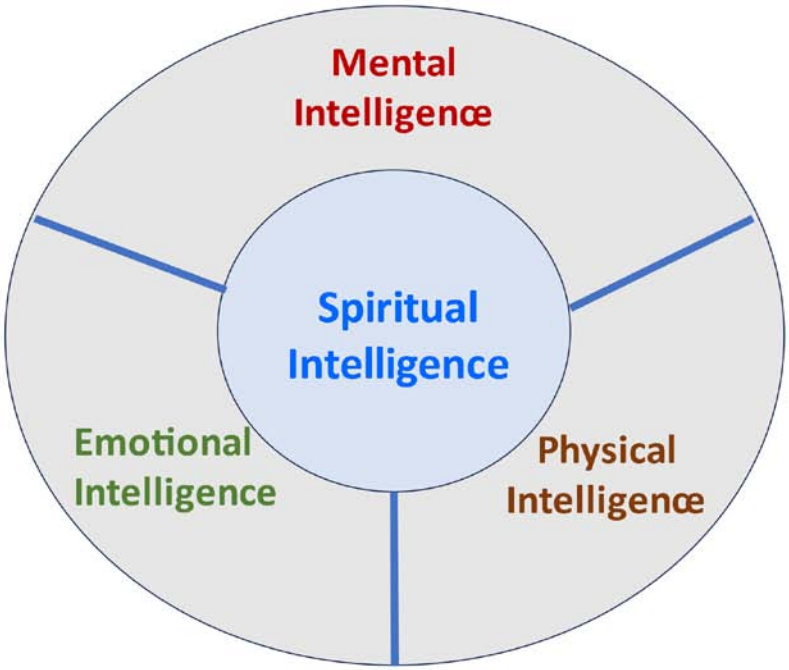

Diagram 1

Spiritual Intelligence provides guidance by understanding the importance of the purposes of creating relationships that enrich the lives of others, enabling others to grow and flourish, and empowering individuals to magnify their highest potential (Covey, 2005)

III. The Muslim Perspective

Muslim scholars have offered powerful insights about each of the four intelligences, with Islamic doctrine reflecting the greatest emphasis on the spiritual, emotional, and mental intelligences that impact daily life. In this section, we incorporate insights from Muslim scholars, religious leaders, and philosophers to clarify how the intelligences dominate Islamic thought and daily living. In summarizing the Muslim perceptions of these four intelligences, we also present eight propositions related to these intelligences.

a) Muslims and PQ

Islam sees men and women as both physical and spiritual beings created by Allah to live a life connected to divine principles (Sayilgan, 2021). Virtuousness and chaste conduct are fundamental elements of Islam and limit social and romantic relationships among highly devout Muslim young men and women (Masgood & Masgood, 1995). Muslims believe that to achieve exalted status in their faith, the physical and the metaphysical, or that which is the "true reality," must align (Dogan, 2014). Traditional Muslim women cover themselves modestly from head to toe and the Muslim woman is known for her modest dress and demeanor. (Bucar, 2017). This linking of the spiritual and the physical in the Muslim faith is readily apparent in the dress and conduct of Muslim women (Gray, 2019).

Islam views the physical aspects of human life to be as important as the spiritual and prescribes laws of health, dietary restrictions, proper hygiene, and moderation in all aspects of life in the quest to maintain good health (Shaikh & Shaikh, 2021). Muslims view the body as a gift from Allah that should be taken care of, maintained in proper health, and used for righteous purposes (Mahdi, Rahman & Schimmel, 2023). Muslims seek to maintain good hygiene, obtain proper nutrition, balance both physical and spiritual needs, and pursue harmony and moderation in all aspects of life (Koenig & Al Shohaib, 2014).

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Consistent with this review of the Muslim role of PQ, we offer our first two propositions.

P_1: Muslims view Physical Intelligence primarily in maintaining proper physical health in the same way as individuals of other faiths.

P_2: The Muslim perspective of Physical Intelligence is more influenced by beliefs about personal virtuousness, modesty, and chaste behavior than individuals of other faiths.

b) Muslims and IQ

Education in Islam emphasizes both acquiring intellectual knowledge through the application of reason and logic and developing spiritual knowledge from personal spiritual experience and divine revelation (Majdi & Kommarudin, 2022).In Arabic three terms are used for education. The term *ta'līm*, from the root *'alima*, which means knowing, perceiving, learning, and being aware; *Tarbiyah* from the root of *raba*, refers to spiritual and moral growth aligned with the will of Allah; the third term is *Ta'dīb* from the root *aduba* which refers to being cultured and appropriate in social behavior (Halstead, 2004).

Muslim philosophers have long valued the quest for knowledge as a divine command and part of the obligation of Muslims to pursue intellectual knowledge and metaphysical truth (N'Daw, 2014). At the heart of the Muslim perspective has been the work delineated by Aristotle and Plato in the journey to obtain ultimate truth (Ivy, 2012). The enlightened Muslim perspective of education has begun to provide women with the opportunity to obtain formal education – an opportunity that was not fully available for many Muslim women for centuries and that continues to be a restriction in many rural Muslim communities today (Abukari, 2014).

IQ and enhancing knowledge for Muslims encompasses far more than simply the acquiring of secular wisdom and experience – although Islam fully endorses its followers' responsibility to live productively and wisely in the world. For Muslims, their secular knowledge integrates with their spiritual life perspective in the pursuit of learning.

Consistent with Islam's commitment to integrating religious knowledge with other types of intellectual knowledge, we offer two more propositions.

P_3: Muslims view Mental Intelligence with a greater emphasis on religious beliefs and the integration of secular and spiritual truths more than individuals of other faiths.

P_4: The Muslim perspective of Mental Intelligence provides fewer opportunities for the education of women in secular areas of knowledge than other faiths.

c) Muslims and Emotional Intelligence

Consistent with Islam's emphasis on the spiritual elements of life, Muslim skill sets associated with EQ were found by one study to be aligned with transcendental awareness, an emphasis on understanding the meaning of life, the acquisition of patience, and the importance of forgiveness in relationships (Anwar, Gani & Rahman, 2020). In writing about Islam and the importance of emotional balance, El-Nadi (2023) observed that Islam advocated a low-key expression of emotions of all types in the quest for personal balance and inner peace.

In writing about the historical and religious applications of EQ, Smith (2019) cited the importance of understanding context and history in responding to situations and acting in ways that treated all individuals with respect and great personal regard as key EQ components. The relationship between the Arabic concepts of *taqwa*, or God consciousness, and *syunkr*, or gratitude to God, were found to increase the personal awareness of EQ and understanding one's own emotional responses (Wahab, Masron & Kana, 2022). A study by Kessi and colleagues (2022) found a correlation between EQ, spiritual leadership, and employee performance within a Muslim work context.

Integrating the Muslim view of EQ with the secular definition, Islam's focus is on acquiring personal inner balance and self-understanding. EQ is then intended to be applied to specific contexts in serving others and being a responsible member of society – but always within a spiritual framework as well.

Related to this summary of Muslim perspectives about EQ, we suggest two more propositions.

P_5: Muslims view Emotional Intelligence through the lens of their religious beliefs and the integration of secular and spiritual truths more than individuals of other faiths.

P_6: The Muslim perspective of Emotional Intelligence emphasizes emotional moderation related to problem solving more than individuals of other faiths.

d) Muslims and Spiritual Intelligence

SQ is the driving force in Islam and includes a deep and focused commitment to serving Allah and blessing others on the earth (Winter & Williams, 2002). Islam literally means the personal commitment in which a Muslim submits her or his life to the will of Allah. In explaining SQ, Toto Tasmara (2001) stated that in Islam there are four spiritual domains *ofal-ruh* (spirit), *al-qalb* (heart), a*l-nafs* (soul) and al-*aql* (sense) – closely paralleling EQ and IQ and impacting PQ.

Based upon the writing of the Qu'ran, Islam emphasizes the spiritual pre-disposition of man 1) rooted in the belief in Allah, 2) constantly internalizing faith, 3) engaging in inner reflection to seek self-awareness, 4) committing to a lifestyle of worship, and

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5) adhering to the highest standards of personal morality (Bensaid, Machouce & Grine, 2015). SQ for the faithful Muslim includes the pursuit of inner peace, the maintenance of healthy wellness, and sustaining the driving motivation for good (Bahuruddin & Ismail, 2015). SQ is correlated not only with a Muslim's personal self-esteem but is a fundamental part of his or her moral identity (Boudlaie, *et al.,* 2022).

For Muslims, SQ is closely aligned with the secular concept that the spiritual priorities of life should give direction to the other three intelligences. SQ affirms the importance of keeping in mind one's primary life purpose, which for Muslims is clearly to serve Allah and to be a positive benefit in the lives of other sojourners in the world.

Based upon this review of Muslim's perspectives about SQ, we offer our seventh and eight propositions.

P_7: The Muslim view of Spiritual Intelligence as the driving force for the other three intelligences reflects a stronger commitment for followers of Islam than the commitment expressed by members of other faiths.

P_8: The Muslim perspective of Spiritual Intelligence is more closely aligned with the Muslims' view of the other three intelligences than the alignment between SQ, IQ, EQ, and PQ of members of other faiths.

IV. Contributions of the Paper

In a world that is often conflicted with negative images about those who are different, the study of other faiths and cultures provides an opportunity for greater understanding, closer unity, reduced social and cultural bias, more effective organizations, and better relationships (Livingston, 2021). Because members of all religious faiths, ethnicities, and cultural backgrounds can benefit from this greater awareness, this paper's study of SQ has great practical value. We suggest that this paper makes five significant contributions.

1. *We affirm the importance of studying Spiritual Intelligence and its important impact on human behaviors.* As the framework for guiding all other intelligences, recognizing the powerful role of spiritual intelligence enables individuals to more holistically guide their lives (Ahmed, *et al.,* 2016)..
2. *We provide insights into the dedicated commitment of Muslims and their reliance upon Spiritual Intelligence in their own lives.* Appreciating the value that Muslims place on their religious commitment can help others to appreciate Islam and its commitment to divine principles and the pursuit of excellence (Bensaid, Machouce & Grine, 2015).
3. *We provide eight testable propositions about Muslim beliefs related to the four intelligences that can enable members of other faiths to compare their own life view with the beliefs of Islam.* Recognizing the uplifting underlying principles of the Muslim faith can enable others to appreciate this important sector of the world more fully (Baharuddin & Ismail, 2015).
4. *We provide a forum for much greater discussion of religious beliefs and the importance of the role of Spiritual Intelligence.* The importance of Spiritual Intelligence in individual lives is widely acknowledged as a foundation for better living and is a topic worthy of extensive discussion by scholars and individuals (Sirvastava, 2016).
5. *We identify the similarities between the Muslim perspectives of the four intelligences and the secular perspectives of widely respected scholars.* As noted in this paper, the Muslim perspective about the guiding role of SQ is similar in many ways to the role of SQ as advocated by Stephen R. Covey (2005).

V. A Challenge to Readers

It is not news that the modern world is challenged in its ability to establish healthy relationships – both in organizations (Clifton & Harter, 2019) and in inter-personal associations (Edelman, 2023). Recognizing the importance of the spiritual side of life and its very practical applications is often viewed as applicable from a religious perspective but not relevant to the real world.

We unequivocally challenge that basic assumption. We invite readers to reflect upon their own values, commitments, and purpose. We challenge the readers of this paper to reflect upon their own moral identities. We encourage those who are unfamiliar with the principles of Islam to try to understand the many good and true principles espoused by this faith and to come to respect to a greater degree the many outstanding individuals who have adopted Muslim precepts – especially those associated with Spiritual Intelligence.

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Determinants of Electronic Banking Service Adoption the Case of Economic Leadership in Bank in Economics Leadership

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Abstract- The prime objective of this study is to analysis determinates of e-banking service adoption among Economics leadership in banke conomics leadership. Evidence from selected Economics leadership economics in bank 20 economics leadership used to achieve the objectives of the study and answer the research questions, the study was used mixed research approach which encompasses both qualitative and quantitative research methods. In this study the data was collected by using questionnaire data collection method and the data source of the study was primary data source only. This descriptive study was conducted based on the data gathered from 20 economics leadership in Economics leadership economics in banks. The data collected was analyzed using exploratory statistics and regression analysis. A research framework developed based on the Technology, Organization , Environment, Demographic and socio cultural, perceived usefulness and Political factors was used to guide the study. The study revealed the following major driving determinants of E-banking service adoption Economics leadership economics in bank; Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) of the technology.

Keywords: *E- banking, agency banking, mobile banking, ATM, adoption o E banking.*

GJMBR-A Classification: *JEL Code: L86*



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Keywords: E- banking, agency banking, mobile banking, ATM, adoption o E banking.

Chapter One: Introduction

a) Background of the Study

Electronic banking (commonly referred as E-banking) is one form of modern electronic payment systems which adds new flavors of cash payment transactions in addition to facilitate the traditional bank services like Cash-deposit and Withdrawal (Datta, 2010). The term is used in different ways. For instance; Natasha, Faiza, Maryum and Atta (2014) used the term for representing all systems and procedures that enables a customer to complete banking transactions electronically without visiting a physical institution. This explanation is considered as the working definition of E-banking in this document. Technology adoption is a common term used to describe the stage or level in which a technology is selected for use by an individual or an organization (Datta, 2010). In this thesis context, E- banking adoption is specifically referred to the stage in which E-banking technology is selected and used by individuals or of banks. E-banking was introduced in Ethiopia for the first time in 2001 by the state owned Economics leadership economics in Bank of Ethiopia (CBE) using Automatic Teller Machines (ATMs) (Worku, 2010). However, it was lagged to successfully address the services to its mainly due to infrastructure related problems. Following the State pioneer bank, Dashen and Wegagen Banks have started to offer E- banking services through card payments in 2006 and 2010 respectively (Kindie, 2016; Worku, 2010; Zeleke, 2016). Currently, almost all economics leadership economics in banks in Ethiopia provides E-banking services in one or more ways. Card based payment through ATM and Point of Sale (POS) machines, Mobile banking, Internet banking and Agent banking are some of E-banking services exercised in Ethiopia. Though it took nearly two decades, E-banking is not fully adopted in Ethiopia; and Cash is the most dominant medium of exchange (Girma, 2016). While the basic transactions, Cash withdrawal and Fund transfer, can be done using other electronic channels, people are still preferring to visit the narrow teller windows. The number of transactions using E-banking channels comparing to the traditional way of banking is remarkably very low. This situation doesn't meet business specialists' expectation of returns on huge investments, which in turn might negatively affect further expenditures on new technology acquisition. There are different factors associated with this problem. Demographic factors, lack of awareness, security issues and low levels of computer literacy are among the most common factors (Girma, 2016; Muche, 2017; Zeleke, 2016). Moreover, factors related to' behavioral intention

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to wards using E-banking technologies are the likely reasons for poor E-banking adoption (Alalwan et al., 2017). In this research thesis, further exploring of these factors that influences' E-banking service adoption in Economics leadership economics in bank context would be conducted.

b) Statement of the Problem

Even though modern technology-based banking service has offered many advantages over the traditional systems, E-banking usage in developing countries is very poor (Natasha, Faiza, Maryum, & Atta, 2014). 'intention to involve in and use of E-banking services in Economics leadership economics in bank is also very poor. Zeleke (2016) mentioned that Ethiopian Banks' are not yet entertaining the benefits of E-banking technologies. Kindie (2016) also analyzed that of Economics leadership economics in bank pay no attention for its newly deployed E-banking services. Moreover, Muche (2017) strengthen the above idea by mentioning the stage of E-banking as infant in the Economics leadership economics in bank.

Since the paradox between the availability of sophisticated E-banking systems and very poor adoption takes much attention, numbers of studies were conducted to improve the situation. For instance; a study conducted by Gemechu (2014) on adoption of E-banking in Ethiopia, found that security risk, lack of trust, lack of legal and regulatory framework, lack of ICT infrastructure and absence of competition between local and foreign banks as major barriers. On the other hand, from customer point of view, Tesfaye (2016) found perceived usefulness (PU) and Trust as most significant factors affecting' intention towards using E-banking services while perceived ease of use (PEOU) and Subjective Norm (SN) negatively affect usage behavior in of Economics leadership economics in bank. Merga (2017) also indicated that performance expectancy (PE), effort expectancy (EE) and price value (PV) are major influencing factors of behavioral intention (BI) whereas social value (SV), facilitating conditions (FC) and hedonic motivation (HM) are insignificant on BI of for Mobile banking in CBE. On the other hand, Yohannes (2010) study on key factors of Internet banking adoption in Economics leadership economics in bank revealed that demographic factors including age, income and occupation status have a relationship with the adoption of internet banking. On contrary, Muche (2017) found that except for gender, the remaining demographic variables such as age, income, educational level and occupational status have no significant influence on users' E-banking usage behavior. However, most of these studies focus on one form of E-banking services like on ATM or Mobile banking independently. However, Lai (2007) suggested that E-banking technologies are highly interrelated to each other that require comprehensive study of technology adoption. Since ATM and Mobile banking are the most widely used E-banking services in Economics leadership economics in bank and Internet banking is the promising future prospect, comprehensive study of E-banking adoption that includes these three channels will help to have more general idea than study conducted independently. Furthermore, most previous researches done in Economics leadership economics in bank are focused separately on of a single branch. As a result, findings in regarding to E-banking adoption factors shows inconsistency that makes it difficult to generalize for all economics leadership. The findings of Tesfaye (2016) and Merga (2017) also revealed the above idea that different authors found different factors in similar topic. One reason for their different findings might be due to the nature of electronic channelthey focused or the behavior of specific economics leadership. Moreover, most of prior studies conducted to identify E-banking adoption factors focused on behavioral intention rather than measuring the actual use behavior. However, examining factors that influence the actual use behavior of E-banking along with factors that influence the' behavioral intention will make the research more inclusive. To the researcher's level of understanding on previous related works, no such study that analyze both the intention and actual use behavior of E-banking adoption by encompasses many alternative channels together among different economics leadership in Economics leadership economics in bank. In general, this research is aimed to further shed light on the E-banking adoption in Economics leadership economics in bank context and overcome previously mentioned problems by conducting comprehensive study of E-banking adoption factors among different bank economics leadership located in different areas of ECONOMICS LEADERSHIP.

c) Research Hypothesis

- *H1:* Technology has significant effect on users 'adoption of E-banking services among Economics leadership economics inbank.
- *H2:* Organizational factors have significant effect on users 'adoption of E-banking services among Economics leadership economics inbank.
- *H3:* Environment has significant effect on users 'adoption of E-banking services among Economics leadership economics in bank
- *H4:* Perceived usefulness has significant effect on users 'adoption of E-banking services among Economics leadership economics in bank
- *H5:* Political and legal issue has significant effect on users 'adoption of E-banking services among Economics leadership economics inbank.

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d) Objectives of the Study

i. *General Objective*

To analyze the determinants of electronic banking services adoption in case of Economics leadership economics in Bank.

ii. *Specific Objectives*

- To determine the influence of technologyfactors on users 'adoption of E-banking services among Economics leadership economics inbank.
- To examine the influence of organizational factors on users 'adoption of E-banking services among Economics leadership economics inbank.
- To determine the influence of environmentfactors on users 'adoption of E-banking services among Economics leadership economics inbank.
- To determine the influence of perceived usefulness on users 'adoption of E-banking services among Economics leadership economics in bank.
- To examine the influence of political and legal issue factors on users 'adoption of E-banking services among Economics leadership economics inbank.

e) Significance of the Study

Analyzing' E-banking adoption in Buna international bank will enable us to recognize factors that influence E-banking adoption by. This recognition in turn will add new findings to the existing knowledge of E-banking adoption factors in Economics leadership economics in banks context. Since Ethiopia is one of the sluggish countries in technology adoption, such kinds of researches are very important to build the existing knowledge.

This research is also significant for practitioners in Ethiopian banks to consider findings of this research in their strategies to increase deposit mobilization and earning profit through E-banking channels. It would be very valuable in addressing the needs of bank and taking measures to improve poor situations. Findings of this research are also very likely to be used as an inputfor strategic decisions in fostering E-banking adoption among their. Customizing and presenting E-banking services according to the' desire will used to capture and retain more so that the bank would be benefited from profits of large number of E-banking users.

In conducting this study, there are beneficiary bodies such as:

1. *For Organizations:* After conducting this research the organization would be benefices that the manager see identified problems and recommended solution of the study and he/she will take the corrective action in the way and function of the electronic banking service adoption.
2. *For Researcher:* Beneficiary on getting knowledge about the study and experience on conducting such assessment to get satisfaction that when the study would be the solution for problem to practice the theoretical part with in addition practice in the real economics leadership.
3. *For other Researchers:* He/she can take this study as a reference for conducting other similar assessment.

f) Scope of the Study

In this study the study would be delimited to determinants of electronic banking service adoption in Economics leadership economics in bank. Geographically the study would be conducted ECONOMICS LEADERSHIP. Conceptually the study will focus on Card banking, Internet point of sale, Mobile banking. Methodologically the stud wouldbe delimited to mixed research approach (Qualitative and Quantitative). Therefore in this research Explanatory research design would be used because of dependent and independent variables .The data source would be exclusively primary data because data nature will going to be direct collected from managers and employees so there no ways to go secondary data. The time duration of this research would be from October 22-July 2021 G. C. It may not cover all economics leadership of the Bank because of vast coverage of area.

g) Limitation of the Study

This research focuses on identifying and analyzing of E-banking services adoption factors among Economics leadership economics in bank. For manageability, only economics leadership will been selected for conducting the study banks, financial organizations, payment associations and switch providers will not be included.

h) Operational Definition

1. *E- Banking:* All forms of banking services and transactions performed through electronic means.
2. *ATM:* Is an electronic banking outlet that allows to complete basic transactions without the aid of a branch representative or teller
3. *Mobile Banking:* Is the act of making financial transactions on a mobile device (cell phone, tablet, etc.).
4. *Internet Banking:* Is the system that provides the facility to the customer to conduct the financial and non-financial transactions from his net banking account
5. *Agent Banking:* Is the conduct of banking business on behalf of a financial institution through an agent using various service delivery channels
6. *Point of Sale (POS):* A critical piece of a point of purchase, refers to the place where a customer executes the payment for goods or services and where sales taxes may become payable

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7. *IT:* Set of tools, processes, and methodologies (such as coding/programming, data communications, data conversion, storage and retrieval, systems analysis and design, systems control) and associated equipment employed to collect, process, and present information. In broad terms, IT also includes office automation, multimedia, and telecommunications
8. *An Electronic Payment:* (E-payment), in short, can be simply defined as paying for goods or services on the internet. It includes all financial operations using electronic devices, such as computers, smart phones or tablets.

i) Organizing of the Research thesis

The research thesis would be organized in to three chapters and ethical issues the First chapter deals with introduction of the study, Back grounds of the study area, Statements of the problem, Objectives of the study, Research hypothesis, Significance of the study, scope (delimitation) of the study, limitation of the study, operational definition and out line of the study. The second chapter introduce reviews of related literature in the area of the study. The third chapter deals with Introduction, study area, source of data, the research design, population and sample procedures, data processing and analysis and finally ethical issues (time and cost budget) and reference.

Chapter Two: Review of Related Literature

a) Theoretical Review of Literature

The economics leadership is changing at an astounding rate and technology is considered to be the key driver for these changes around us. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. The ATM and the Net transactions are becoming popular. But the customer is clear on one thing that he wants net-banking to be simple and the banking sector is matching its steps to the march of technology. E-banking or Online banking is a generic term for the delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably (Kamrul, 2009).

i. *Definition of E-banking*

E-banking has a variety of definitions all refer to the same meaning, the following section show some of these definitions. E-banking is a form of banking service where funds are transferred through an exchange of electronic signal between financial institutions, rather than exchange of cash, checks, or other negotiable instruments (Kamrul 2009). E-banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by check or cash (Malak 2007). Electronic banking is one of the truly widespread avatars of E-commerce the economics leadership over.

ii. *Types of E-banking*

E-banking can defined as a variety of platforms such as internet banking or (online banking), TV-based banking, mobile phone banking, and PC (personal computer) banking (or offline bank banking) whereby access these services using an intelligent electronic device, like PC, personal digital assistant (PDA), automated teller machine (ATM), point of sale (POS), kiosk, or touch tone telephone (Alagheband 2006). According to Alghaeband, there are different types of E-banking and some of the basic are discussed as follow:

1. *Automated Teller Machines (ATM)* - It is an electronic terminal which gives consumers the opportunity to get banking service at almost any time. To withdraw cash, make deposits or transfer funds between accounts, a consumer needs an ATM card and a personal identification number (PIN) (Malak, 2007).
2. *Point-of-Sale Transfer Terminals (POS)* - The system allows consumers to pay for retail purchase with a check card, a new name for debit card. This card looks like a credit card but with a significant difference. The money for the purchase is transferred immediately from account of debit card holder to the store's account (Malak 2007)
3. *Internet/extranet Banking*- It is an electronic home banking system using web technology in which Bank are able to conduct their business transactions with the bank through personal computers (Ivatury & Layman, 2006)
4. *Mobile Banking*- Mobile banking is a service that enables to conduct some banking services such as account inquiry and funds transfer, by using of short text message (SMS) (Ivatury & Layman, 2006).
5. *Agency Banking*- Agency Banking is a service outlet contracted by financial institution or mobile network operator to process client's transactions rather than a bank teller. It is the owner or an employee of the retail outlet who conducts the transaction and lets its client deposit, withdraw and transfer funds, pay their bills, inquire about an account balance, or a direct deposit from their employer, or receive government benefits. Banking agents can be pharmacies, super markets, conveniences stores, lottery outlets, post offices etc. (Ivatury & Layman, 2006).

iii. *Need for E-banking*

One has to approach the branch in person, to withdraw cash or deposit a cheque or request a

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statement of accounts. In true e-banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing e-banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Banks have traditionally been in the forefront of harnessing technology to improve their products, services and efficiency. They have, over a long time, been using electronic and telecommunication networks for delivering a wide range of value added products and services. The delivery channels include direct dial-up connections, private networks; public networks etc. and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and Economics leadership Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their. This form of bankingis generally referred to as Internet Banking, although the range of products and services offered by different banks vary widely both in their content and sophistication (Salman & Kashif 2010).

iv. *Benefit of E-banking System*

Business organizations are trying to uncover the new technologies coming from the E-commerce applications which has a lower transaction cost resulted to eliminate association in distributing channels (Salman & Kashif 2010). The cost can be reduced to zero in some services like information and manufactured goods information. Transaction of low cost and easiness provides to adopt the new trend of technology to trade information among different groups and business parties. Information and Communication technology transformed business to go from local and global. However it has been said that E-banking is vital in the banking sector of developing countries (Turban, D 2008). The online payment system is quite new in banking institutions and dispersion of these innovations can result in more competent online banking systems which resulted in lots of changes in the technologies of the banking sector. Generally E- banking has a benefits for banks, and for the economy (Kamrul, H 2009).

1. *Benefit of E-banking for Banks*

It should be noted that E-banking can bring about various benefits for banks and their as well. It is obvious that cost savings, efficiency, gaining new segments of, improvement of the banks reputation and better customer services and satisfaction are primary benefits to banks (Alagheband, P 2006).

Under the view of Alagheband, P (2006), relevant costs for conducting a banking transaction via online are much lower than via a brick and mortar branch. Moreover, Malak, J (2007) contends that one of the most important factors influencing the practice of E-banking by banks is the need to build up strong barriers to customer exiting. Under the view of the author, once become familiar with the utilization of full service E-banking, it is unlikely that they will change to another financial institution. Specifically, banking industry has also received numerous benefits due to growth of E-Banking infrastructure (Quaddus, M, and Hofmeyer G 2007). The growth of E-banking has greatly helped the banks in controlling their overheads and operating cost. Many repetitive and tedious tasks have now been fully automated resulting in greater efficiency, better time usage and enhanced control. The rise of E-banking has made banks more competitive. It has also led to expansion of the banking industry, opening of new avenues for banking operations. Electronic banking has greatly helped the banking industry to reduce paper work, thus helping them to move the paper less environment .Electronic banking has also helped bank in proper documentation of their record And transactions. The reach and delivery capabilities of computer networks, such as the Internet, are far better than any branch network Zeleke, A (2016).

2. *Benefit of E-banking for*

The benefit of E-banking is not limited to banks but also to their. Thanks to the emergence of the Internet, banking transactions are no longer limited to time and geography. It is very easy for consumers throughout the economics leadership to access to their bank accounts 24 hours per day and seven days a week can enjoy a variety of services, especially services which are not provided by traditional bank economics leadership (Pham 2010). It is argued that one of the greatest benefits that E-banking brings about is that it is not expensive or even free for to utilize E-banking products/services. However, some people believe that prices appear to be one factor that is impedimental to the diffusion of E-banking (Zeleke, A. (2016). The price debates often revolve around geographical differences and disparities between costs of Internet connections and telephone call pricing. It has also been believed that E-banks have been changing to respond to “increasingly changing demands (Pham 2010). There has been a tendency that customer don’t want to travel to or from a bank branch to conduct some banking transactions. In other words, they want to utilize E-banking to save time and money.

E-banking can bring about convenience and accessibility, which will have positive effects on customer satisfaction and loyalty (Pham 2010). It is totally possible for to manage their banking transactions whenever they want and to enjoy improved privacy in their interactions with the bank. In addition, can enjoy more benefits at lower cost levels by utilizing E-banking (Zeleke, A. (2016). It is contended by Turban (2008), that E-banking is really beneficial to such as:-

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1) *Convenience* – By E-banking, can carry out their banking activities whenever you want. E-banking is a 24 hour service, so are no longer tied to the branch's hours. On top of that, they don't have to take the time to travel to the branch and wait in the inevitable lines, thus giving you more time to do what you want Turban (2008).
2) *Mobility* – E-banking can be done from anywhere, as long as have an Internet connection Turban (2008).
3) *No Fees* – Because an e-bank doesn't have to worry about funding an actual bank location with all of those additional costs, fees can be reduced and are often non-existent. Those checking and savings accounts that are offered by completely online banks usually have no fees at all Turban (2008).
4) *Online Statements* – Most online banks try to be as paper-free as possible. Most statements and correspondence is done online, reducing the amount of paper used and sent out to you. This again will help reduce the costs of the online bank. As an added bonus, this makes online banking a great environmental choice. Be warned, some banks do charge if you do want a paper copy of something Turban (2008).
5) *Direct Deposit* – With any incoming money, such as salary, can arrange for it to be directly deposited into the bank account by the company sending the money. This is actually a double benefit, as don't have to take the time to deposit the check, plus the money goes into account faster allowing them to earn interest that much quicker Turban (2008).
6) *Automatic Bill Paying* – With automatic bill paying, can automate paying their monthly bills Turban (2008).
7) *Real Time Account Information* – Because can access their accounts anytime, they can get up to date, real time information on the money in your accounts.
8) *Transfers* – Transfers between accounts with the same financial institution online can be done Turban (2008).

2. *Benefits to General Economy*

Electronic Banking as already stated has greatly serviced both the general public and the banking industry. This has resulted in creation of a better enabling environment that supports growth, productivity and prosperity. Besides many tangible benefit in form of reduction if cost, reduced delivery time, increased efficiency, reduced wastage, e-banking electronically controlled and thoroughly monitored environment discourage many illegal and illegitimate practices associated with banking industry like money laundering, frauds and embezzlements. (Pham 2010).

Benefits from the economical' point of view E-banking served so many benefits not only to the bank itself, but also to the society as a whole. (Pham 2010). E-banking made finance economically possible: Lower operational costs of banks, automated process, Accelerated credit decisions, and Lowered minimum loan size to be profitable. Potentially lower margins: Lower cost of entry, expanded financing reach, increased transparency. Expand reached through self-service: Lower transaction cost, Make some corporate services economically feasible for society and Make anytime access to accounts and loan information possible (Pham 2010).

v. *Factors Influencing Banks to Practice E-banking System*

There are different factors that affect the practice and adoption of technological innovation in general and specifically E-banking. For the adoption and practice of new technology there are two well-known models which describe the factors which affect the adoption and practice of E banking such as Technology-organization-environment (TOR) and Technology acceptance model (TAM). The Technology-organization-Environment framework (TOE) Kamrul, H 2009), which identifies three basic Factors for the adoption of technological innovation, i. e, technological factors, organizational and environmental factors. Technology Acceptance Model (TAM) Kamrul, H 2009), which posit the two sets of beliefs, i. e., perceived ease of use (PEOU) and perceived usefulness (PU) to determine individual's acceptance of a technology. PEOU refers to the degree to which an individual believes that using a particular system would be free of physical and mental effort, PU on the other hand is related to users' (Kamrul, H 2009)

vi. *Technology- organization- Environment (TOE) framework*

TOE framework was proposed by Tornatzky and Fleischer; it is designed for studying the likelihood of adoption success of technology innovations. This framework is a comprehensive and well received framework in the context of innovation adoption by organizations and has been used in many studies (Salwani, et al, & Ellis 2009; Chang et al 2007, Zhu & Kraemer 2006). Technology adoption within an organization is influenced by factors pertaining to the technological context, the organizational context, and the external environment. Even though theses paper is trying to assess the practice of e-banking it is also including the implementation and adoption of e-banking. Typical characteristics of technology considered in technology adoption studies are based on the assumption of Roger's diffusion of innovation (Merga, D. (2017), Which include relative advantages (perceived benefits), and relative disadvantages (perceived risks).While the organizational factor refers to the organization's characteristics that influence its ability to adopt and use of E-banking system. The environmental factor refers to the external environment

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in which an organization operates and its condition for supporting the development of E-banking services. For each context, various factors have been identified from the literature but only those that are considered relevant for E- banking adoption are included in the framework. Details of factors considered in this study are discussed below.

vii. *Technological Factors*

It appears that there is a lack of consensus on what factors belong to this context. For example, one study (Salwani 2009) includes technology competence covering existing technology infrastructure and skills to utilize the technology in this context, while other studies (Ellias 2009 & Chang 2007) consider some relevant characteristics of technology. To avoid overlapping between technology and organizational contexts, researcher chooses two basic factors related to technology competence, which have relevant to the organizational factors, i. e perceived benefits and perceived risks are considered in this study from the technological factors.

1. *Perceived Benefits:* Perceived benefits of E-banking cover both direct and indirect benefits for the banking industry as well as for the consumers. Direct benefits include the savings on operational cost, improved organizational functionality, productivity gain, improved efficiency and increased profitability. Indirect benefits include the opportunity or intangible benefits such as improved customer's satisfaction through improved services, improved banking experience and fulfillment of their changing needs and lifestyle (Lu et al. 2005)
2. *Perceived Risks:* One of the important risks faced by banking institutions in offering E- banking services is the resistance to use the services which significantly hinder the growth of E-banking (Zhao et al. 2008 & Laforet 2005). Issues related to security have always been a concern when dealing with technologies related to online transactions such as E-banking (Chang 2007). Therefore, the perception of the risks regarding E-banking is expected to influence its adoption and further growth.

viii. *Organizational Factors*

Organizations are different in their preference to adopt technological innovation (Iacovou 1995 & Grover 1993) influenced by a number of factors, like firm size, top management support and financial and human resources. In the framework for this study, researcher uses one basic organizational factor as discussed below.

Financial and Human Resources: Financial resources are an important factor in facilitating innovation adoption for any organization and they are often correlated with the firm size (Gemechu, A. (2014) Therefore, it is expected that the availability of financial resources within the adopting firms is important for E-banking practice. These resources enable banking institutions to obtain human related resources including the required skills and expertise to develop and support provision of E-banking services.

ix. *Environmental Factors*

Researcher identified factors related to the environmental context that play a crucial role in technology adoption and some factors in this category are arguably more influential than others, especially when countries under study have an authoritative government leadership. The Four factors relevant for E-banking adoptions included in this study are:-

1. *Legal Frameworks:* The existence and maturity of E-commerce legal frameworks within a country influence the diffusion of online transactions including E-banking as demonstrated in various studies Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017.
2. *The National ICT Infrastructure:* National ICT infrastructure is a major factor that supports the adoption of E-banking as the case for other E-commerce initiatives. Without an adequate development level and quality of a nation's ICT infrastructure, E-banking adoption and use cannot do well (Quaddus, M, and Hofmeyer G 2007).
3. *Competitive Pressure:* Competitive pressure can strongly influence any bank to develop and adopt E-banking initiatives and it may affect the bank's perception towards E- banking system. As implied in previous studies (Quaddus & Hofmeyer 2007; Gibbs).
4. *Government Support:* Government can either directly or indirectly affect the adoption of E-banking in terms of creating a favorable environment and impetus for banking institutions and their so that the services can be diffused with the community (Quaddus, M, and Hofmeyer G 2007)

x. *Technology Acceptance Model (TAM)*

TAM was developed by Davis 1986 to explain the computer-usage behavior. According to the model, in explaining the adoption of any information system, perceived ease of use (PEOU) and perceived usefulness (PU) are the two most important determinants.

1. *Perceived Ease of use:* Refers to the degree to which a person that using a particular system would be free from effort Masrom and Hussein (2008)
2. *Perceived Usefulness*: Refers to the degree to which an organization that using a particular system would enhance or improve its job performance.

According to Masrom and Hussein (2008) the adoption of whether to use an information system for a particular individual is very much dependent on the perceived usefulness and perceived ease of use of the information system.

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TAM was developed to explain and predict particular IT usages. However, this particular Model has been using by many researchers in studying adoption and diffusion of various IT technologies. For this study researcher uses two basic factors of TAM, i. e., perceived ease of use and Perceived usefulness to analyses the perception of users on the adoption of E-banking system in Ethiopia.

The frameworks discussed above have their own advantage and disadvantages based on the nature of the study. In this study, Technology-organization-environment framework and technology acceptance model were used to have a more precise forecast on the challenge and practice of E-banking system in Ethiopian banking industry.

b) Empirical Studies Related with E-Banking

Some related studies are conducted by different researchers in different parts of the economics leadership. Gardachew (2010) conducted research on the determinants of E-banking services adoption in Ethiopia. The aim of his study was focused on analyzing the status of electronic banking in Ethiopia and investigates the main determinants of implementing E-banking system. The author conducted a survey on the existing operating style of banks and identifies some challenges of using E-banking system, such as, lack of suitable legal and regulatory frame works for E-commerce and E- payments, political instability in neighboring countries, high rates of illiteracy and absence of financial networks that links different banks. According to Gardachew (2010), Opportunities offered by ICT through e-learning programs and Commitment of the governments on development of ICT infrastructures is considered as drivers of using E- commerce and E-payment systems. The study conducted by Daghfous and Toufaily (2007) on the success and critical factors in adoption of E-banking by Lebanese banks. The research was conducted on the factors that can lead to success the adoption of E-banking and the other factors that can constitute as barrier to its adoption, it focus on the organizational, structural and strategic factors which can accelerate or, on the contrary, slow the adoption of this electronic mode of distribution and communication by the banks, through analyzing the case of the Lebanese market. In order to test the validity of the theoretical framework, structured survey was used, interview questionnaire that was given to E- banking managers or to information technology managers of all the banks on the official list of institutions operating on the Lebanese market, with a total of 57 banks, 31 of them operate internationally and 26 are strictly local were used to gather data. The results of their study shows that the organizational variables (bank size, functional divisions, technical staff, technical infrastructure, perceived risks, decision makers` international experience and mastery of innovation) are variables which exert significant impact on the adoption of E-banking, among the structural characteristics, the result revealed that internal technological environment of the bank is a very important factor in determining the adoption of E-banking, also the result shows that banks which are developing in the international scale are more likely to adopt E-banking innovations.

Finally the result of the study indicated that extent of penetration of E-banking in the growth phase of an emerging market has an important correlation with the improvement of economics leadership economics in performance.

Khanfar et al (2006) argue that consumer resistance to the innovation is caused by functional barriers and psychological barriers. Functional barriers can be divided into three: the usage barrier, the value barrier and the risk barrier, whereas psychological barriers can be divided into tradition barrier and image barrier. According to Ram and Khanfar et al (2006) functional barriers arise when consumers perceive changes would take place when adopting innovation and the psychological barriers are caused by consumer's beliefs. On the other hand Khanfar et al (2006) conducted study on the customer satisfaction with internet banking web site in the Arab Bank. The study identified some factors which can determine customer's satisfaction in the use of internet banking service. Such as; customer supports, security, ease of use, digital products/services, transaction and payment, information content, and innovation. Researchers employ a survey questionnaire to gather data and their results showed that there is a narrow- based satisfaction with internet banking in all factors through a multi-regression; the researchers found out that all factors have an impact on the customer satisfaction, and they have found that the relation was positive.

In general, Review of Empirical studies shows that understanding the practice of E-banking in Ethiopia, Africa and in the other economics leaderships. The study mostly deals about the determinants of E-banking service adoption. Some studies are also deals about the critical success factors (CSFs) in E-banking is important for banking industries because it would potentially help them improve their strategic planning process. The main obstacles and barriers that oppose E-banking practice are the concerns of security, privacy of information and technology investment cost. Also the literature review indicates that according to the there are different factors that influencing the practice of E-banking such as, perceived advantages and other factors related to the services itself & how to be accepted and used by the, which differ from country to country, reflecting the economic and technological development in each country. This study will generally tried to assess the general practice, benefits of e-banking for the banks, and general economy. Problems related with the implementation of E-banking and also the practice of E-

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banking by. And also try to assess the possible intervention by the government that will promote the development of this service.

Chapter Three: Research Methodology

a) Research Design

A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the problem research. In this study the study would be used both descriptive and explanatory research design, this is because the nature of the study consists dependent and independent variables.

b) Approaches of the Study

Research approach is a plan and procedure that consists of the steps of broad assumption to detailed method of data collection, analysis and interpretation. There are two types of research approach, namely qualitative research approach and quantitative research approach. The research approach in this study would be chosen based on the purpose and the research questions set out to be addressed. In order to achieve the objective of this study and answer the research questions the study would be adopt both qualitative and quantitative research approach to assess the determinants of E-banking service adoption in Economics leadership economics in bank and explore the basic challenges.

c) Population and Sampling Design

i. *Target population*

In order to achieve aim or desired objective the target groups of the study would be taken all employees of Economics leadership economics in Bank in ECONOMICS LEADERSHIP. The total population of this study would be 329 employees. Therefore the target population of the study would be 329 data population.

ii. *Sampling Techniques*

The study would be made up of all of the members of the organization. Selecting a sample is a fundamental element of the study. Census will chose for taking the study on the grounds that every single observation of the study would be all managerial and non-managerial members of the organization to get quality and sufficient information.

iii. *Sampling Size*

In order to come across to get quality information, in this study the study would be selected all employees of the bank which are working administration and non-administration areas. The number of size in the study would be 54.7% (180 employees).

Economics Leadership Economics in Bank Economics Leaderships Economics Leadership and Employees

No.	Bank's Branch Name	Number of Employees	Sample
1	Ayertena	18	10
2	Beklobet	15	8
3	Kality	14	8
4	Lebu	16	9
5	Lafto	17	9
6	Jemmo	15	8
7	Goffa	18	10
8	Nifas Silk	16	9
9	Lancha	15	8
10	Hanna Mariam	13	7
11	Bole Bulbula	21	12
12	Kera	15	8
13	Mekanisa Abo	15	8
14	Kirkos	16	9
15	Stadium	19	10
16	Lafto Mebrat	16	8
17	Saris Addis Sefer	16	8
18	Mekanisa	27	16
19	KalityMaseltegna	13	7
20	Kera Beg Tera	14	8
Total		329	180

d) Data Type and Source

There are two types of data source, namely primary and secondary source. In this research the data source would be exclusively primary data because data nature will going to be direct collected from managers and employees so there no ways to go secondary data. Therefore both qualitative and quantitative data type would be used.

e) Data Collection Methods

There are also two types of data collection methods. These are primary and secondary data

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collection methods .therefore in this study both primary and secondary data collection methods would be used.

f) Data Analysis Method

There are two types of data analysis namely descriptive and inferential data analysis methods. Therefore in this research inferential analysis would be used to analysis the determinants of electronic banking service adoption in Economics leadership economics in bank ECONOMICS LEADERSHIP. From different inferential analysis methods correlation and regression would be used. After the data would be recorded and edited in order to support the analysis I would be used use spss method.

g) Reliability and Validity

Reliability is one of the characteristics and /or quality of measure of constructs. As of Bhattacherjee (2012), reliability is the degree to which the measure of a construct is consistent or dependable. I would be sent questioner to my adviser to evaluate the standards of the questioner and then drop un standard questioner and continue standard questioner. I will evaluate other standardize questioners from other researchers and I will practice plot test to other organization. Reliability refers to the consistency of measure. To measure the reliability of the questioners I would be used test re-test approach to estimate reliability (using Pearson product – moment correlation coefficient).

Chapter Four: Data Analysis and Interpretation

The purpose of this research was to investigate determinants of electronic banking service adoption: A study conducted in ECONOMICS LEADERSHIP city Economics leadership economics in bank. Data Analysis of the findings generated from the results of survey which were conducted through the questionnaires. This chapter presented a discussion of the final results and the process through which the results obtained. In addition to this, background information of respondents also presented. Finally, the statistical methods of analysis were discussed, which included a descriptive analysis, a correlation analysis, and a regression analysis through SPSS version 25.

A total of 180 questionnaires were distributed and the response rate was indicated in the table below. *Table 4.1: response rate* Items Response Rate Sample size 180 (100%) Collected 162 (90%) Remain un Collected 18 (10%) *Source: own survey, 2021.*

Table 4.1: Response Rate

Items	Response Rate	
Sample size	180	100%
Collected	162	90%
Remain Un collected	18	10%

Source: Own Survey 2021 G. C

From the above table 4.1, 180 questionnaires were distributed and 162 questionnaires (90%) collected and 10 questionnaires (10%) were remaining uncollected.

a) Demographic Profile of the Respondents

Table 4.2: Demographic Profile of the Respondents

Items	Frequency	Percentage(%)
Gender		
Male	107	66%
Female	55	34%
Total	162	100%
Age		
21-30	57	35.2%
31-40	34	21%
41-50	49	30.2%
Above 50	22	13.6%
Total	162	100%
Marital Status		
Single	82	50.6%
Married	69	42.6%
Divorce	9	5.6%
Widow	2	1.2%
Total	162	100%
Educational Level		
Diploma & below	35	21.6%

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First degree	105	64.8%
Masters & above	22	13.6%
Others	0	0
Total	162	100%

Source: Own Survey 2021G. C

Based on the above table 4.2 item 107 (66%) of the respondents were male and 55 (34%) of the respondents are female. Based on the information, we can infer that the majority of the respondents were male In Item 2, specifies the age distribution of the respondents. Based on this 57 (35.2%) of the respondents are with the age of 21-30 years, age group of 31-40 years, 34 (21%) and 49 (30.2%) are with age group of 41-50 years and >50 years 22 (13.6%) so this indicates that the majority of the respondents are young 57 (35.2%) and >50 years respondents are the least which is 22 (13.6%). Based on the above table 4.2 number 3, 82 (50.6%) of respondents were single. 69 (42.6%) of them were married 9 (5.6%) were divorced and 2 (1.2%) orderly. So this indicates the majority the respondents are single 82 (50.6%) and the divorced were the least 2 (1.2%). In Item 4, education level of respondents. Based on this Diploma & bellow were 35 (21.6%), First degree were 105 (64.8%) Masters & above holders were 22 (13.6%), and others were 0 (0%) so this indicates that the majority of the respondents were degree holders and no others was in the Respondents 0 (0%).

b) Descriptive Statistics Analysis

Items	Frequency	Percentage
What type of account do you hold?		
Saving account	162	100%
Current account	23	14.1%
Fixed time deposit	12	7.4
Total	197	122%
What type of E- banking service you use?		
ATM	144	88.9%
Mobile banking	162	100%
Internet banking	58	35.8%
POS	36	22.2%
Agent banking	0	0%
None	0	0%
Total	400	246.9%
How long you use the service?		
Below 1 year	36	22.2%
1 year	23	14.2%
2 years	26	16.1%
more than 2 ears	77	47.5%
Total	162	100%

Technological Factors (Perceived Risk)

No.	Items	Strongly Disagree	Disagree	Moderate	Strongly Agree	Agree
1	Fear of risk to use E- Banking may hinder people to use it.	4 (2.5%)	12 (7.4%)	38 (23.5%)	30 (18.5%)	9 (5.6%)
2	Barrier for the adoption of E- Banking service.	12 (7.4 %)	15 (9.3 %)	61 (37.6%)	45 (27.8%)	29 (17.9%)
3	In the case of using E -Banking, security risk affectsuser's decision to use the system.	47(29%)	9 (5.6%)	12 (7.4%)	64(39.5%)	30 (18.5 %)
4	It is difficult to trust the technology provided by the banks	94 (58 %)	17 (10.6 %)	8 (4.9 %)	35 (21.6%)	8 (4.9 %)

Technological Factor: It is a determinant to E-banking service adoption fears of risk to use e-banking my hinder people to use it.

In the above table 4.4. *item 1*, 2.5% of respondents said strongly disagree, 7.4% of the respondents said disagree, 23.5% of the respondents were Moderate, 48.1% of the respondents agreed, 18.5% of the respondents were strongly agreed. So, most of respondents were agree on fear of risk to use e-banking my hinder people to use it and the respondents

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who strongly disagreed were the least (2.5%). This implies that the bank are liable for avoid their risk hinder people.

In Item 2: Regarding to lack of confidence with the security aspects considered as barrier for adoption of e banking service: -7.4% of respondents said strongly disagree 9.3% of the respondents disagreed, 37.6% of the respondents were Moderate. 27.8% of the respondents agreed and 17.9% of respondents were said strongly agreed. So, the majority of the respondents said moderate 37.6% of them lack's confidence security aspects. So the bank provide security to avoid barriers.

In Item 3: Security risk affect users decision to use the system; 29% of the respondents were strongly disagreed, 5.6% were disagree, 7.4% the respondents were Moderate, 9.5% of the respondents were agreed on security risk and 18.5% of the respondents preferred strongly agree. The major respondents selected agree which is 47.4% and 5.6% disagree are least this shows that security risk affects user decision to use the system. So the bank protect security risk to increase the decision of using the system.

In Item 4: Difficult to trust the technology provided by the banks: 58% of respondents were strongly disagree, 10.6% of the respondents were disagreed, 4.9% of the respondents were Moderate, 21.6% of the respondents were agreed and 4.9% were strongly agreed. The majority of the respondents choose strongly disagree to the difficulty of trust the technology provided the banks. who said moderate and strongly agree were the least (4.9%). Therefore the banks provided technology for users.

Organizational Factors

No.	Items	Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree	Mean
		Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	
1	Using E- Banking service increases cost to do banking task	2 (1.2 %)	5 (3.1%)	82 (50.7%)	42 (25.9%)	31 (19.1%)	3.59
2	The bank provides guidelines on the use of E-banking services facility	141 (87 %)	16 (9.9 %)	1 (6 %)	3 (1.9 %)	1 (6 %)	1.19
3	Relatively using Mobile to get E-banking service is expensive for	6 (3.7%)	25 (15.4 %)	80 (49.4%)	28(17.3%)	23 (14.2%)	3.23
4	Of our bank were not familiar with the E-Banking service provided using mobile phone	11(6.8 %)	12 (7.4%)	51 (31.5%)	84(51.9%)	4 (2.4%)	3.56
5	Lack of technical and managerial skills to use the system.	3 (1.9%)	5 (3.1 %)	11 (6.8 %)	122 (75.3 %)	21 (12.9%)	3.94

Source: Own Survey 2021 G. C

Item 1, Table 4.5: Using E-Banking service increases cost to do banking task. In the above, regarding to organizational factors of the bank 1.2 percent of respondents said strongly disagree, 3.1 percent of the respondents said disagree, 50.7 percent of the respondents were Moderate, 25.9 percent of the respondents agreed, 19.1 percent of the respondents were strongly agreed. So, most of respondents were Moderate on E-Banking service increases cost to do banking task and the strongly disagreed respondents were the least. So the bank minimizes the cost of e-banking service.

Item 2: Provides guidelines on the use of E-banking services facility. In the above table, regarding to organizational factors of the bank 87 percent of respondents said strongly disagree, 9.9 percent of the respondents said disagree, 0.6 percent of the respondents were Moderate, 3 percent of the respondents agreed, 0.6 percent of the respondents were strongly agreed. So, most of respondents were strongly disagree on Provides guidelines on the use of E-banking services facility and the strongly agreed and moderate respondents were the least. Therefore the bank provides guideline on the use of e-banking service facility.

In Item 3: Relatively using Mobile to get E-banking service is expensive for; 3.7% of the respondents were strongly disagreed, 15.4% of were disagree, 49.4% of the respondents were Moderate 17.3% of the respondents were agreed and 14.2% of the respondents preferred strongly agree. The major respondents selected moderate which is 49.4% of them and 3.7% are the least for strongly disagreed. So that the bank should reform E- banking service commission.

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In Item 4: of our bank were not familiar with the E-Banking service provided using mobile phone: the 6.8 percent of the respondents were strongly disagree, 7.4 percent of the respondent were disagreed, 31.5 percent of the respondents were Moderate, 51.9 percent of the respondents were agreed and 2.4 were strongly agreed.

Therefore the bank create awareness to the customer how to use e-banking service by using mobile phone.

In Item 5: Lack of technical and managerial skills to use the system; 1.9% of the respondents were strongly disagreed, 3.1% of were disagree, 6.8% of the respondents were Moderate, 75.3% of the respondents were agreed and 12.9% of the respondents preferred strongly agree. The major respondents were Moderate which accounts 75.3% and 1.9% are the least for strongly disagree. Because this the bank improve technical and managerial sill of e-banking service implementation.

No.	Items	Strongly Disagree	Disagree	Moderate	Agree		Strongly Agree	Mean
		Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)		Frequency (%)	
1	Using E-Banking with mobile is difficult due to low network access in Ethiopia	0 (0%)	14 (8.6%)	32(19.8%)	65 (40.1%)		51(31.5%)	3.94
2	Lack of sufficient government support will affect willingness to use technological innovation	5 (3.1%)	8 (4.9%)	7 (4.3 %)		11(6.8%)	131 (80.7%)	4.57
3	Lack of available ICT infrastructure will affect the effectiveness of E-banking services	6 (3.7%)	7(4.3%)	1 (6.8%)		130 (80.3%)	8 (4.9%)	3.78
4	E- banking services may not perform well because of network problem	9(5.5%)	14(8.6%)	3 (1.9%)	97	97 (59.9%)	39 (24.1%	3.88
5	Lack of legal frameworks that enforce banking industries adoptiontechnological innovation may affect the adoption of e – banking service	65 (40.2%)	41(25.3%)	24(14.8%)		14 (8.6%)	18 (11.1%)	2.25

Source: Own Survey 2021 G. C

Environmental Factors: In the above *table 4.6 item 1,* regarding to using E-Banking with mobile is difficult due to low network access in Ethiopia. Null percent of respondents said strongly disagree, 8.6 percent of the respondents said disagree, 40.1 percent of the respondents were Moderate, 31.5 percent of the respondents agreed, 31.5% of the respondents were strongly agreed. So, most of respondents were Moderate on network access. The strongly disagreed respondents were the least (null %). Therefore the bank cooperate with Ethio -telecom to improve network access of the bank.

In Item 2: Lack of sufficient government support will affect customer willingness to use technology innovation.: -the majority of respondents said strongly agree (80.7%), 4.9% of the respondents disagreed, 3.1% of the respondents were strongly disagree. 6.8% of the respondents agreed and 4.3 % of respondents were said moderate. To conclude the above analyses the bank should be cooperate with government to get support and to initiate to use technological innovation.

In Item 3: Lack of available ICT infrastructure will affect the effectiveness of E-banking services: 3.7% of the respondents were strongly disagreed, 4.3% of were disagree, 6.8% the respondents were Moderate, 80.3% of the respondents were agreed on awareness of and 4.9% of the respondents preferred strongly agree. The major respondents selected were agree which is 80.3% and 3.7% are the least for strongly disagree. So the bank improve ICT infrastructure to improve the effectiveness of e banking service for.

In Item 4: E- banking services may not perform well because of network problem: 5.5% of the respondents were strongly disagreed, 8.6% of were disagree, 1.9% the respondents were Moderate, 59.9% of the respondents were agreed and 24.1% of the respondents preferred strongly agree. The major respondents selected were agree which is 40.5% and 1.9% are the least for moderate. Therefore the bank improve network problem.

In Item 5: Lack of legal framework affect e banking service. 42.2% of the respondents were strongly disagreed, 25.3% of were disagree, 14.8%the respondents were Moderate, 8.6% of the respondents were agreed and 11.1% of the respondents preferred strongly agree. The major respondents selected strongly disagree which is 40.2% and 8.6% of the respondents are agree which is the least.

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Demographic and Socio-Cultural Factors

No.	Items	Strongly Disagree		Disagree		Moderate		Agree		Strongly Agree
		No.	%	No.	%	No.	%	No.	%	No.
1	E-Banking makes it easier to do banking activities	15	11.7	21	13	17	10.5	87	53.7	11.1
2	From the bank perspective it is easy to use E-Banking to accomplish banking tasks	118	72.8	13	8	20	12.4		8	4.9
3	Using E-Banking simplify the activity of workers to deliver service to.	3	1.9	2	1.2	27	16.7		102	62.9
4	The management of the bank provide training courses for its staff when introducing e banking service.	123	75.9	9	5.6	7	4.3		12	7.4
5	Age is fundamental factors on use of e-banking service.	7	4.3	5	3.1	105	64.8		18	11.1
6	Educational level is the most important issue in using e-banking service.	4	2.5	3	1.8	27	16.7		91	56.2
7	Social class is significant issue for using e-banking service.	11	6.8	41	25.3	31	19.2	9	77	47.5
8	Attitude toward banking saving money is important to using e –banking service.	2	1.2	15	9.3	38	23.5		47	29

Source: Own Survey 2021 G. C

Demographic And Socio-Cultural Factors: Table 4.7 item 1, regarding to E-Banking makes it easier to do banking activities.11.7 percent of respondents said strongly disagree, 13 percent of the respondents said disagree, 10.5 percent of the respondents were Moderate, 53.7 percent of the respondents agreed, 11.1% of the respondents were strongly agreed. So, most of respondents were agree on. The strongly agreed respondents were the least.

In Item 2: From the bank perspective it is easy to use E-Banking to accomplish banking tasks; 72.8% of the respondents were strongly disagreed, 8% of were disagree, 12.4% of the respondents were Moderate, 4.9% of the respondents were agreed and 1.9% of the respondents preferred strongly agree. The major respondents selected strongly disagree which is 72.8% and 1.9% of are the least for strongly agree. From the above analyses the bank should change the perception of accomplishing banking tasks by using e banking service.

In Item 3: Using E-Banking simplify the activity of workers to deliver service to: the 1.9 percent of the respondents were strongly disagree, 1.2 percent of the respondent were disagreed, 27 percent of the respondents were Moderate, 102 percent of the respondents were agreed and 17.3 were strongly agreed. Therefore the bank provide effective and accessible e banking service to the.

In Item 4: The management of the bank provide training courses for its staff when introducing e banking service; 75.9% of the respondents were strongly disagreed, 5.6% were disagree, 4.3% the respondents were Moderate, 7.4% of the respondents were agreed and 11% of the respondents preferred strongly agree. The major respondents were strongly disagreed which is 75.9% and 4.3% are the least for strongly agree. Because of the above reason the bank should give training course for the staff about e –banking service implementation.

In Item 5: Age is fundamental factors on use of e-banking service. 4.3% of the respondents were strongly disagree, 3.1% disagree, 64.8% moderate 11.1 agree and 16.7% of the respondents preferred strongly agree. The major respondents selected were moderate which is 64.8% and 3.1% are the least to disagree.

In Item 6: Educational level is the most important issue in using e-banking service. 2.5% of respondents were strongly disagree, 1.8% ware disagree, 16.7% moderate, 56.2% ware agree and 22.8 % of respondents ware strongly agree. So support educational centers to improve the quality of ability to use e banking service.

In Item 7: Social class is significant issue for using e-banking service. 6.8% of the respondents were strongly disagreed, 25.3% were disagree, 19.2% the respondents were Moderate, 47.5% of the respondents were agreed and 1.2% of the respondents preferred strongly agree. The major respondents were agreed which is 47.5% and 1.8% are the least for disagree. Because of the above reason the bank should identified social class of the by producing new products.

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In Item 8: Attitude toward banking saving money is important to using e–banking service. 1.2% strongly disagree, 9.3% ware disagree, 23.5% of respondents ware moderate, 29% of respondents ware agree and 37% of the respondents ware strongly agree. So attitude is the most important issue to the use of e-banking service

Perceived usefulness

No.	Items	Strongly Disagree	Disagree	Moderate	Agree	Strongly Agree	Mean
		Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	Frequency (%)	
1	E-Banking service is more accessible to users than visiting a bank			15(9.3 %)	24 (14.8 %)	123(75.9 %)	4.67
2	The transactions in E-Banking are at a lower price, or at no cost for	130 (80.2 %)	11 (6.8 %)	14 (8.6 %)	3 (1.9%)	4 (2.5 %)	1.40
3	E-Banking reduce number of coming to the banking hall	17 (10.5 %)	11(6.8 %)	87 (53.7 %)	32 (19.7 %)	15 (9.3 %)	3.01
4	E-Banking service is more accessible to users than visiting a bank	52 (32.1%)	65 (40.1 %)	13 (8%)	17 (10.5 %)	15 (9.3 %)	2.25
5	E-Banking service increase productivity of the bank	2 (1.2 %)	13 (8.1%)	127 (78.4%)	18 (11.1 %)	2 (1.2 %)	3.03

Source: Own Survey 2021 G.C

Perceived Usefulness: E-Banking service is more accessible to users than visiting a bank. In the above *table 4.8 item 1*, regarding to accessibility e banking of service null percent of respondents said strongly disagree, null percent of the respondents said disagree, 9.3 percent of the respondents were Moderate, 14.8 percent of the respondents agreed, 75.9% of the respondents were strongly agreed. So, most of respondents were strongly agreed on accessibility e banking of service. The disagreed and strongly disagree respondents were the least (null %). So that the bank upgrade E-banking service regarding to accessibility of the .

In Item 2: The transactions in E-Banking are at a lower price, or at no cost for: -the majority respondents said strongly disagree (80.2%), 6.8% of the respondents disagreed, 8.6% of the respondents were moderate. 1.9% of the respondents were agreed and 2.5 % of respondents were said strongly agreed. The strongly disagree respondents were the major. Because of the above analysis the bank reform the payment system of e banking service.

In Item 3: E-Banking reduce number of coming to the banking hall 10.5percent of the respondents were strongly disagree, 6.8 percent of the respondent were disagreed, 53.7 percent of the respondents were Moderate, 19.7 percent of the respondents were agreed and 9.3 were strongly agreed. Most of the respondents were moderate. Therefore the bank increase the numbers of pos, ATM, agents to access effectively the service.

In Item 4: E-Banking service is more accessible to users than visiting a bank: 32.1% of the respondents were strongly disagreed, 40.1% were disagree, 8% of the respondents were Moderate,10.5% of the respondents were agreed on starting of reward and 9.3% of the respondents preferred strongly agree. The major respondents said disagree which is 40.1% and 8% are the least for moderate. The bank give awareness usage of time to their.

In Item 5: E-Banking service increase productivity of the bank; 1.2% of the respondents were strongly disagreed, 8.1% were disagree, 78.4%the respondents were Moderate,11.1% of the respondents were agreed on financial reward and 1.2% of the respondents preferred strongly agree. The major respondents were said Moderate which is 78.4% and 1.2% are the least for strongly disagreed and strongly agree. Therefore the bank provide new products of e banking service to attract.

Table 4.9 Political and legal issue factors (Data source 2021).

Political and Legal Issue Factors: In the above *table 4.9 item 1*, regarding tax policy usefulness in e banking service 3.7 percent of respondents said strongly disagree, 9.3 percent of the respondents said disagree, 35.8 percent of the respondents were Moderate, 23.5 percent of the respondents agreed, 27.7% of the respondents were strongly agreed. So, most of respondents were Moderate on tax policy usefulness. The strongly disagreed respondents were the least

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(3.7%). Therefore the bank follows the tax police continuously.

In Item 2: Consumer protection and e-commerce are significant on using e banking service 46.3 percent of the respondents were strongly disagree, 27.8 percent of the respondent disagreed, 14.8 percent of the respondents were Moderate, 9.9 percent of the respondents were agreed and 1.2% were strongly agreed. Most of the respondents strongly disagree. In the above analysis majority of the respondents said that customer protection has no significant effect on e banking service.

In Item 3: Government involvement in banking industry is important on using e-banking service, 59.9 percent of the respondent were strongly disagreed, 19.1 percent of the respondents were disagree, 6.9 percent of the respondents were moderate, 9.3 were agreed and 14.8 percent of respondents were strongly agreed. Most of the respondents were strongly disagreed on government involvement in banking industry.

In Item 4: Bureaucracy plays significant role in using e banking service.14.8 percent of the respondents were strongly disagree, 10.5 percent of the respondent disagreed, 17.3 percent of the respondents were Moderate, 42.6 percent of the respondents were agreed and 14.8% were strongly agreed. Most of the respondents were said moderate and 10.5% were the least for disagreed. The bank should follow comfortable bureaucracy system to improve e banking service.

Table 4.10: Model Summary on Electronic Banking Adoption

Model	R	R Square	Adjusted R square	Std. Error of the Estimate
1	0.926	0.813	0.859	0.2234

(Data Source 2021)

Determinant independent variables (Technological factors organization, demographic and soi-cultural, political and legal issue and environment).

The coefficients indicate the prediction of individual variables on the dependent variables. The results indicates that technology factor significantly (β = 0.223, p = 0.010) predict adoption of E- banking. Perceived ease of use significantly (β = 0. 451, p = 0.003) predict adoption of E-banking. Perceived compatibility does not significantly predict adoption of E-banking (β = 0.111, p = 0.124). Perceived reliability significantly predict adoption of E- banking (β = 0.223, p = 0.011). Perceived self-efficacy does not significantly predict adoption of E- banking.

Table 4.11: Coefficients (Independent Variables as Predictors to E-banking Service)

Model	Unstandardized Coefficients	Standardized Coefficients		T	Sig
	B	Std Error	Beta		
Technological organization, Demographic and Socio-cultural, Political and legal Issue Environment	0.7480 0.554 0.724 0.445 0.164	.078 .089 .079 .076 .018	0.2480 0.154 .124 .145 .164	.000 65.324 8.025 10.231 7.214	.999 .899 .999 .998 .857

(Data Source 2021)

The data shows the coefficients of the independent variables (Technological organization, demographic and socio-cultural, political and legal issue environment) have a positive sign and P<0.01 for all independent variables; this result indicates that Technological organization, demographic and socio-cultural, political and legal issue environment variables have a positive and significant effect on E-banking service.

Table 4.12: Summary Result of the Correlation Analysis

Relationship	r value	P Value	Status	Result of the Hypothesis
Relation between Technologies users 'adoption of E-banking services.	0.877	0.000	Moderate	Accept
Organizational factors have Relation between users 'adoption of E-banking services.	0.673	0.000	Strong	Accept
Environment has Relation between users 'adoption of E-banking services.	0.681	0.000	Strong	Accept
Demographic and socio-cultural factors (age, sex, religion, culture, life style) Relation between users 'adoption of E-banking services.	0.667	0.000	strong	Accept
Political and legal issue Relation between users 'adoption of E-banking services.	0.550	0.000	Moderate	Accept

Data Source 2021

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c) *Moderate Relationship between Technologies users 'Adoption of E-banking Services among International Bank*

Empirical Evidence

H. M. Arshad et al. (2017) found a strong relationship between (sensory) impressive Relation between Technologies users 'adoption of E-banking services among international bank ($r = 0.877$ and $p < 0.05$). In a study undertaken by V. Prabakaran (2012), under the title Determinants of electronic banking service adoption it found positive relationship between impressive technology andE-banking services. Z. U. Abideen and S. Saleem (2012) conduct a study under the title Determinants of electronic banking service adoption and they found strong association between impressive E-banking services ($p < 0.05$ but the "r" value not stated).

d) *Strong Relationship between Organizational Factors has user's Adoption of E-banking Services*

Empirical Evidence

D. Prasanna Kumar and K. Venkateswara Raju (2015) found a significant relationship between ability of the Relationship between Organizational factors has user's adoption of E-banking services ($r = 0.673$ and $p < 0.05$). (i. e. simple to understand) and its ability to change the opinion and prejudice of the respondent about a E-banking service. V. Prabakaran (2015) reported Organizational factors being understandable (calculated value 50 > table value 36.4) have positive relationship with Organizational factors has users adoption of E-banking services.

e) *Strong Relation Environment Factor for users 'Adoption of E-banking Services*

Empirical Evidence

That environment factor being eye catching (calculated value have positive relationship with E-banking service. H. M. Arshad et al. (2014) also found a strong relationship between (arousal) attention taking environment and E-banking service ($r = 0.681$and $p < 0.05$). Furthermore, their study has been observed effective advertising is the major source to generate sensations in service which motivate them for E-banking.

f) *Strong Relationship Demographic and Socio-Cultural Factors (users 'Adoption of E-Banking Services*

Empirical Evidence

Halkias et al. (2018) analyzed the relationship between the Demographic and socio-cultural factors (users 'adoption of E-banking services using ANOVA and reported significant relationship ($F = 24.13$ and $p < 0.001$). Moreover they indicated developing Demographic and socio-cultural factors (users 'adoption of E-banking services communication has been traditionally regarded as an important function to increase the use of E- banking service motivation. Huang et al. (2011) reported strong relationship with ($r = 0.667$ and $p < 0.01$).

g) *Moderate Relationship Political and Legal Issue users 'Adoption of E-Banking Services*

Empirical Evidence

Empirical literature on relationship between Political and legal issue users 'adoption of E-banking services is very limited and practitioners should emphasis on this issue. However, V. Prabakaran (2018) found positive relationship between Political and legal issue being creative (calculated value 66 > table value 36.4) and E-banking service reported moderate relationship ($r = 0.550$ and $p < 0.001$).

Table 4.13: Summary Result of the Regression Analysis

Independent variable	Standard beta coefficients	Statistical	Rank of Influence
Technological factors	0.211	0.000<0.05	2
Organizational factor	0.111	0.077<0.05(insignificant)	5
Demographic and socio-cultural factors	0.277	0.000<0.05	1
Political and legal issue factors	0.122	0.000<0.05	4
Environmental factors	0.188	0.000<0.05	3

(Data source 2021)

To evaluate how much the current regression result practical, detail literature review has been executed. E. Malik et al. (2018). The above data showed that or indicated that as successful strategy to motivate people to E-banking service always remind the first choice that pops up in a user focus. They found that E-bank being attention grabbing ($\beta = 0.277$) has more influence than Demographic and socio-cultural factors being impressive ($\beta = 0.211$) on technological. This quite similar with the current multiple regression result.

S. Saleem (2013) on their research Determinants of electronic E-banking service adoption reported positive significant impact of independent variables on the dependent variable ($F = 30.144$ and $p < 0.05$). They also found ($R = 0.111$ and R Square = 0.261), which predicts a moderate relationship between the set of independent variables and dependent variable with the reduced error of prediction by 26.1%.

Niazi et al. (2012) considered impressive and attention grabbing environmental factor as independent

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variable and reported (β = 0.063 and β = 0.491) respectively. The R Square value (0.610) and R (0.511) shows that these variables contribute 41% in this analysis. Lastly it can be said that the current regression analysis results are similar to the aforementioned empirical evidences.

Chapter Five: Conclusion and Recommendation

After presenting the results and discussion of the research in the previous chapter, the summary of findings are now discussed in the light of the previous chapter. Conclusion and recommendations are presented.

a) Conclusion

The study investigated the determinants of electronic banking service adoption: A study conducted in ECONOMICS LEADERSHIP city international bank. Data Analysis of the findings generated from the results of survey which were conducted through the questionnaires. A total of 180 questionnaires were distributed and 162 questionnaires collected whereas the remaining 18 questionnaires uncollected duo to different reason. 107 (66%) of the respondents were male and 55 (34%) of the respondents are female. All respondents are used mobile banking service and they have saving account.

From technological factors fear of risk and lack of confidence highly affect e- banking service adoption. Regarding to organizational factors 50.7%of respondents said that using e-banking service increase cost to do banking task. 87% of respondents strongly disagree about providing guideline on the use of e-banking service facilities. 49.4% of respondents were give moderate response about e-banking service expensiveness to compare other services. Majority of the respondent (75.3%) agreed the lack of technical and managerial sill to use the system.

Regarding to environmental factors 40.1% of respondents said that network is the major factors of e-banking service. 80.7% of the respondent strongly agree on lack of sufficient government support will affect customer willingness to use technology innovation. 80.3% of the respondents were agreed on lack of available ICT infrastructure will affect the effectiveness of E-banking services. 42.2% of respondents strongly disagreed on lack of legal framework affect e banking service.

Demographic and Socio-Cultural Factors: 53.7% of respondents agreed on E-Banking service make it easier to do banking activities. 72.8% of the respondents were strongly disagreed on e- banking services are to accomplish banking tasks. 102 percent of the respondents were agreed on. Using E-Banking simplify the activity of workers to deliver service to.

Majority of the respondents strongly disagree on management of the bank provide training courses for its staff when introducing e banking service. Age is also the major factors of on using e banking service. 56.2% ware agreed on educational level is the most important issue in using e-banking service. The major respondents were agreed on Social class is significant issue for using e-banking service.37% of respondents were strongly agreed about attitude toward banking saving money is important to using e–banking service.

1. *Perceived usefulness:* 75.9% of the respondents were strongly agreed on E-Banking service is more accessible to users than visiting a bank. The majority respondents said strongly disagree (80.2%) on transactions in E-Banking are at a lower price, or at no cost for.
2. *Political and legal issue factors:* 35.8% of respondents moderately agree on tax policy affects the service of e-banking service. 42.6% of respondents were agreed on bureaucracy plays significant role in using e banking service.
3. *Based on correlation analysis:* The results indicate that technology factor significantly (β = 0.223, p = 0.010) predict adoption of E- banking. Perceived ease of use significantly (β = 0. 451, p = 0.003) predict adoption of E-banking. Perceived compatibility does not significantly predict adoption of E-banking (β = 0.111, p = 0.124). Technological organization, demographic and socio-cultural, political and legal issue environment variables have a positive and significant effect on E-banking service.
4. *Based on regression analysis:* E-bank being attention grabbing (β = 0.277) has more influence than Demographic and socio-cultural factors being impressive (β = 0.211) on technological. Determinants of electronic E-banking service adoption reported positive significant impact of independent variables on the dependent variable (F = 30.144 and p < 0.05). They also found (R = 0.111 and R Square = 0.261), which predicts a moderate relationship between the set of independent variables and dependent variable with the reduced error of prediction by 26.1%.

b) Recommendation

Based on the conclusions of the study, the I forward the following recommendations.

- The bank creates awareness about the use of E-banking services to the employees and their to improve the adoption of E-banking service.
- Therefore the bank should be strongly promoted about the use of E- banking service for the customer.
- The banks are liable for the risk of E-banking service.

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- Protect security risk to increase the decision of using the system.
- Provided technology for users to use E-banking service via helped with technology.
- The bank minimizes the cost of e-banking service to attract different.
- Provides guideline on the use of e-banking service facility to create clear awareness for user of e banking on the banks.
- Create awareness to the customer how to use e-banking service by using mobile phone.
- Improve technical and managerial sill of e -banking service implementation
- Cooperate with Ethio -telecom to improve network access of the bank.
- The bank should be cooperating with government to get support and to initiate to use technological innovation.
- Improve ICT infrastructure to improve the effectiveness of e banking service for.
- Change the perception of accomplishing banking tasks by using e banking service.
- Provide effective and accessible e banking service to the.
- Give training course for the staff about e –banking service implementation.
- Support educational centers to improve the quality of ability to use e banking service.
- Identified social class of the by producing new products.
- Upgrade E-banking service regarding to accessibility of the.
- Reform the payment system of e banking service
- Increase the numbers of pos, ATM, agents to access effectively the service.
- Give awareness usage of time to their.
- Follows the tax police continuously to get honesty with the.
- Follows comfortable bureaucracy system to improve e banking service.

List of Acronyms

ATM: Automated teller machine
ATS: Automated transfer system
AVR: Automated voice response
CBE: Economics leadership economics in Bank of Ethiopia
E-Banking: Electronic banking
E-Commerce: Electronic Commerce
EFT: Electronic Fund Transfer
E-Payment: Electronic payment
ICT: Information communication technology
IT: Information technology
NBE: National bank of Ethiopia
NPS: National payment system
PC: Personal computer
PDA: Personal digital assistance
POS: Point of sale
PEOU: Perceived Ease of Use
PU: Perceived Usefulness

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Appendix I

Request for Research Data on Determinants of Electronic Banking Service Adoption Economics Leadership in Bank

I am a post graduate student at Gage university. I am undertaking a research on the determinants of Electronic Banking Service Adoption Economics leadership economics in bank ECONOMICS LEADERSHIP in partial fulfillment to the requirement for the award of a Master of Business Administration (MBA) degree. I, therefore, request for your kind assistance in completing the attached questionnaire to the best of your knowledge. The information you give would be treated with strict confidentiality and is solely for academic purposes. Even where a name is given, it will not under any circumstances appear in the final report. A copy of the final report availed to you upon request.
Your assistance and co-operation highly appreciated.
Thank you

Please indicate the following by ticking (√) on the spaces in front of the response options:

1 Gender: Male Female ☐ ☐

2. Ages: 21-30 ☐ 31-40 ☐ 41-50 ☐ Above 51 ☐

3. Marital status: Single ☐ Married ☐ Divorce ☐ Widow ☐

4. Educational level Diploma & below ☐ First degree ☐ Masters $ above Others ☐

5. What type of account do you hold?

Saving account ☐ Current account ☐ fixed time deposit ☐

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6. What type of E- banking service you use?

ATM ☐ Mobile banking ☐ Internet banking

POS ☐ Agent banking ☐ None ☐

7. How long you use the service? Below 1 year ☐ 1year ☐ 2 years ☐

2 years & above ☐

Section II: Below are lists of statements pertaining to adoption of E- Banking. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from ''strongly agree" to ''strongly disagree".

Note: SA- Strongly Agree = 5, A- Agree = 4, N- Neutral = 3, DA- Disagree = 2, SD- Strongly Disagree =1

Part one:

Factors						
I. Technological factors (Perceived risk)		1	2		3	4	5
1	Fear of risk to use E- Banking may hinder people to use it.						
2	Lack of confidence with the security aspects considered as barrier for the adoption of E- Banking						
3	In the case of using E-Banking, security risk affect users decision to use the system						
4	It is difficult to trust the technology provided by the banks						
II. Organizational Factors							
5	Using E- Banking service increases cost to do banking task						
6	The bank provides guidelines on the use of E-banking services facility						
7	Relatively using Mobile to get E-banking service isexpensive for						
8	of our bank were not familiar with the E-						
9	Lack of technical and managerial skills to use the system.						
III. Environmental Factors							
10	Using E-Banking with mobile is difficult due to low network access in Ethiopia						
11	Lack of sufficient government support will affect willingness to use technological innovation						
12	Lack of available ICT infrastructure will affect the effectiveness of E-banking services						
13	E- banking services may not perform well because of network problems						
14	Lack of legal frameworks that enforce banking industries to adopt technological innovation may affect the adoption of E-banking by banks.						

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	Factors	SA	A	N	D	SD
	IV. Demographic and Socio-Cultural Factors	5	4	3	2	1
15	E-Banking makes it easier to do banking activities					
16	From the bank perspective it is easy to use E-Banking to accomplish banking tasks					
17	Using E-Banking simplify the activity of workers to deliver service to.					
18	The management of the bank provide training courses for its staff when introducing E- Banking services.					
19	Age is fundamental factors on use of e-banking service.					
20	Educational level is the most important issue in using e-banking service.					
21	Social diversity (income ,gender, race…) are significant on Using e-banking service.					
22	Social class is significant issue for using e-banking service.					
23	Attitude toward banking saving money is important to using e –banking service.					
V	Perceived Usefulness					
24	E-Banking service is more accessible to users than visiting a bank					
25	The transactions in E-Banking are at a lower price, or at no cost for					
26	E-Banking service improve speed and efficiency					
27	E-Banking reduce number of coming to the banking hall					
28	E-Banking service increase productivity of the bank					
29	E-Banking increase reliability and accessibility					
VI	Political and Legal Issue Factors					
30	Tax policy (tax rate and incentive) is useful issue in using e- banking service.					
31	Consumer protection and e-commerce are significant on using e banking service					
32	Government involvement in banking industry is important on using e- banking service.					
33	Bureaucracy plays significant role in using e banking service.					

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Challenges and Prospects for Women Entrepreneurs in Tunisia

By Nizar Mtibaa & Sami Boudabbous

Summary- Women who do not have a salaried employment contract have the opportunity to work on a self-employed basis to generate an income. Under self-employed status, these women take on, alone or perhaps in partnership, all the financial, administrative and social risks involved in developing their activities.

In this approach, we will focus on the reality of these women who are self-employed. The aim of this research is to understand the entrepreneurial process of women, by distinguishing three different realities: women entrepreneurs, women in the professions and women involved in cooperatives. This shows how complex and diverse the notion of female entrepreneurship is. Through this research, we defend the idea that we need to approach the situation of these women entrepreneurs from a systemic angle, since their daily lives are the result of an interaction between their professional lives and their family lives. Their choices are guided by their positions in society and by the infrastructure that society makes available to them.

Finally, understanding these women entrepreneurs, and what motivates and guides their choice, cannot be done without a diversion through the reality of the labour market, and without cross-referencing other variables such as level of qualification, age or origin. Thus, we will mobilize their individual and family variables, the specific features linked to the characteristics of their companies and the sector of activity, and the socio-economic, cultural, political and legal characteristics of Tunisia.

GJMBR-A Classification: *JEL: L2*

CHALLENGESANDPROSPECTSFORWOMENENTREPRENEURSINTUNISIA

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Challenges and Prospects for Women Entrepreneurs in Tunisia

Nizar Mtibaa [α] & Sami Boudabbous [σ]

Summary- Women who do not have a salaried employment contract have the opportunity to work on a self-employed basis to generate an income. Under self-employed status, these women take on, alone or perhaps in partnership, all the financial, administrative and social risks involved in developing their activities.

In this approach, we will focus on the reality of these women who are self-employed. The aim of this research is to understand the entrepreneurial process of women, by distinguishing three different realities: women entrepreneurs, women in the professions and women involved in cooperatives. This shows how complex and diverse the notion of female entrepreneurship is. Through this research, we defend the idea that we need to approach the situation of these women entrepreneurs from a systemic angle, since their daily lives are the result of an interaction between their professional lives and their family lives. Their choices are guided by their positions in society and by the infrastructure that society makes available to them.

Finally, understanding these women entrepreneurs, and what motivates and guides their choice, cannot be done without a diversion through the reality of the labour market, and without cross-referencing other variables such as level of qualification, age or origin. Thus, we will mobilize their individual and family variables, the specific features linked to the characteristics of their companies and the sector of activity, and the socio-economic, cultural, political and legal characteristics of Tunisia.

We are planning a qualitative study of 45 women entrepreneurs, to show the paradoxes in which these women operate and try to reconcile their desire for autonomy with respect for the traditional ways of thinking that still predominate in Tunisia. We therefore take a naturalistic view of the differences between men and women, taking account of the country's socio-economic and cultural realities, and their effects on the trajectories they have built around the differentiation of the social roles of men and women.

I. Introduction

The term entrepreneurship is ambiguous and often leads to confusion (Glidja, 2019; Lacle, 2020). For some, entrepreneurship means the process of setting up a business; others consider an entrepreneur to be a person who is a shareholder in a company or the head of a business (Sarr and Fall, 2021; Berabez and Beztout, 2022; Tijari and Smouni, 2023). For a third group, this term refers to all people who have launched an activity, regardless of the status chosen, the life cycle of the business or the number of employees. With regard to female entrepreneurship, Rachdi (2006) considers that it represents a significant potential that is largely underestimated. In Tunisia, 23.6% of businesses are run by women, while only 11% own their own businesses[1]. Women also represent more than 51% of the population (Alomar, 2023).

According to the ranking of the "TOP 100 women entrepreneurs in Tunisia", published in July 2021, 46% of women entrepreneurs in Tunisia are managing shareholders of companies, 34% are founders and 20% are co-founders.

According to "Entreprises Magazine" in collaboration with "The Next Women Tunisia", 27% of women entrepreneurs in Tunisia work in the health and pharmaceutical industries, 11% in the tourism sector, 10% in the distribution sector, 9% in the finance and technology sector, 9% in the education sector, 7% in the agri-food sector, 7% in the cosmetics sector, 6% in the plastics sector, 6% in the automotive sector and 4% in other activities.

According to the same sources, 61% of companies are based in Tunis, 12% in Sfax, 7% in Nabeul, 5% in Ben Arous, 4% in Sousse and 2% in Monastir.

According to the World Bank (2005), businesses run by women are generally SMEs, which are generally structured around three themes: the profile of the woman entrepreneur, the profile of businesses run by women and their sector of activity, and, finally, their attitudes towards various issues, such as growth, financing, training and their management style (Hobad et al., 2023; Zogning, 2021; Mohammed, 2019). For our purposes, we will seek to determine whether women entrepreneurs have specific characteristics and behaviours compared to men, and whether these specificities require the implementation of specific entrepreneurship support systems.

A number of reforms aimed at economic restructuring have been undertaken by the public authorities in Tunisia, focusing on developing the private

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[1] According to the International Council of Women Entrepreneurs

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sector and, more generally, encouraging entrepreneurship. Tunisia is an attractive country, which seeks to develop private initiative and encourage FDI to set up there. Female entrepreneurship is no exception (Félix, 2020; Mharzi and ZERHOUNI, 2021). It has been growing steadily in recent times and has made a major contribution to creating jobs and economic added value (Alomar, 2023). Nevertheless, even Tunisia has seen real progress in terms of gender equality since independence. In reality, social and cultural resistance to women's participation in economic and entrepreneurial activity still persists (Zogning, 2022). Thus, despite legislation that is relatively favourable to women, their participation in active and entrepreneurial life remains limited (Latrous, 2021; Glidja, 2019).

The economic, political, legal and socio-cultural environment in Tunisia is certainly undergoing major transitions, and it is up to us to study the situation of women entrepreneurs in order to better circumscribe this issue.

Several researchers consider female entrepreneurship to be homogenous (Ben Makhlouf, 2019; Florent Tasso, 2021). For our part, we will explore the different realities of three groups of women entrepreneurs, focusing in particular on their status. We distinguish between women who run a business, women who are self-employed and women in cooperatives (P Paquin, 2021; Himrane, 2019).

Through this approach, we will attempt to understand women entrepreneurs in Tunisia, by focusing on their personal situations, on the factors linked to their sectors of activity and on the evolution of society. To do this, we are using a qualitative methodology based on semi-structured interviews with 45 women entrepreneurs (business owners, self-employed women and women cooperators).

This research is divided into three parts. The first deals with the existing literature, through which we will discuss women's entrepreneurship and the other position of Tunisian women. In the second part, we present our research methodology, and end by presenting our results and analysing them in the light of the literature. The conclusion will focus on the main scientific and managerial implications of this research.

II. Literature Review

The literature on women's entrepreneurship focuses on the individual characteristics of women entrepreneurs and their businesses, what might motivate them to set up a business, and business strategies related to financing and networking (Oukaci et al., 2019; Bensoula et al., 2021; Avnimelech, 2023).

With regard to the individual characteristics of women entrepreneurs, the literature notes that women entrepreneurs are younger than their male counterparts. They are very often married with dependent children (Carrington, 2004; Légaré, 2000; St-Cyr, 2002; Gergess, 2021). According to St-Cyr, Hountondji and Beaudoin (2003), their levels of education are generally higher than those of men, although according to Itani, Sidani and Baalbaki (2011), they lack managerial skills. Roomi, Harrison and Beaumont-Kerridge (2009) and Tijari and Smouni (2023) add that they also lack the basic training to run a business and are somewhat unaware of market conditions.

Furthermore, Al-Alak and Al-Haddad (2010); Cornet and Constantinidis (2004); Lee-Gosselin, Housieaux and Villeneuve (2010), argue that SMEs run by women are smaller in size, in terms of financial indicators and number of employees, than those run by men. For Rooney, Lero, Korabik and Whitehead (2003); Watson (2006); MEYABE et al, (2022) and Sarr and Fall (2021), the growth rate of these SMEs is fairly low, particularly for some sectors of activity. According to the International Council of Women Entrepreneurs (Doubogan, 2019; Zogning, 2021), women entrepreneurs are mainly active in the health, tourism and distribution sectors. In all cases, the choice of sector and size is a personal one and generally depends on the potential entrepreneur's experience and financial constraints. It also depends, according to Cornet and Constantinidis (2004); Fairlie and Robb, (2009), on the construction of the project around a traditional vision of women's skills, knowledge and social role (Amadou et al., 2022; Hobad et al., 2023).

With regard to these women's business strategies, the literature refers to the difficulties they face in obtaining finance (Coleman and Robb, 2009; Welter, 2007; Alomar, 2023; Dagot, 2019). Generally speaking, and according to Cohn and Coleman (2005); Kwong, Evans and Thompson (2012) and Logan (2012) and Yen (2022), women use their own resources to finance the launch of their businesses, rather than using banks and similar institutions, because of the small size of their businesses and the sector in which they operate (Tijari and Smouni, 2023; Ouattara, 2020). Furthermore, Hampton, Cooper and McGowan (2009) argue that these women are less integrated into traditional business networks, which are generally created by and for men. Instead, these women entrepreneurs choose female business networks (Constantinidis, 2010; Hamouda, Henry and Johnston, 2003; Berrached and Aouel, 2022), generally made up of members of their close circle, family and friends (Bogren et al, 2013; Hampton, Cooper and McGowan, 2009; Jacob et al., 2023). Moreover, for De Vita, Mari and Poggesi (2014), education, experience and social background influence their choices and behaviour. In any case, these women may suffer discriminatory attitudes at work (Saidi, 2003; Rachdi, 2006; Boussetta, 2011; Tounes, 2003; MEYABE et al., 2022; Sarr and Fall, 2021).

Admittedly, the literature has mainly focused on the individual strategies of these women entrepreneurs

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and the characteristics of their businesses, but a number of studies have focused on the political, legal, cultural and social contexts, showing that entrepreneurial activity depends on the interaction between individual characteristics and socio-environmental factors (Gasse, 2003; Kone, 2021; ELAzzaoui, 2019). In this sense, Ahl and Marlow (2012); Bloom and Van Reenen, (2010); Ahl and Nelson, (2014) suggest developing approaches based on the study of contextual realities. Indeed, the study of the local context of entrepreneurship makes it possible to understand the characteristics, obstacles and levers of development (Allaoua et al., 2019; Amadou et al., 2022). Several studies have investigated the specific context of female entrepreneurship in different regions of the world (Welsh et al., 2014; Hobad et al., 2023), particularly in developing countries (Saleh, 2011; Arasti, 2008; Tahir-Metaiche, 2013; Hossain et al., 2023). In this sense, Chang et al (2009); Hughes et al (2012), argue that these studies highlight dynamics in the environment of women entrepreneurs that can lead to difficulties with networking, financing, managing staff, reconciling work and family; and influence the choice to start a business, its survival and success (De Vita, Mari and Poggesi, 2014; Gaweł et al., 2023; Kante, 2020).

De Vita, Mari and Poggesi (2014); Sadi and Al-Ghazali (2012); Levy-Tadjine and Sawma (2010) and Dargis (2021) spoke of the negative effect of a socio-cultural environment characterised by prejudice on the role of women in society. For their part, Saparito, Elam and Brush (2013) revealed the negative impact of gender on the relationship between women entrepreneurs and their bankers and on the financial resources obtained. However, according to Rehman and Roomi (2012); Roomi and Parrott and Sadi and Al-Ghazali, (2012); Hamdi and Hamdi (2021), this negative impact differs from one country to another. The fact remains that public institutions can either hinder or support female entrepreneurship (Brière et al, 2014; Tijari and Smouni, 2023). In 2011, a study carried out by the World Bank showed that difficulties in women's access to finance are generally linked to the lack of women's access to property. Contextual factors also include the division of family tasks in society (Guyot and Lohest, 2007). This plays an important role in reconciling private and professional life (Lebègue and Paturel, 2008; Léger-Jarniou, 2013; Dagot, 2019; Lacle, 2020).

In any case, according to Brière et al (2014) and De Vita, Mari and Poggesi, (2014) and Félix and Zammar (2021), the family has an influence on women's entrepreneurial activity. Little research has been published on entrepreneurship in developing countries, yet this issue cannot be dissociated from the influence of the national context on their activity, since the individual, family, professional, institutional and socio-cultural environments are so important (Florent Tasso, 2021; Tijari and Smouni, 2023). It is therefore necessary to consider contextualised studies on this issue. Thus, our first question will focus on the effect of these different factors on the lives of women entrepreneurs in Tunisia: how do the different contextual factors influence the entrepreneurial activity of women in Tunisia?

Many researchers have presented women entrepreneurs as a homogeneous group (ABOUSAID, 2023; Jacob et al., 2023; Latrous, 2021). As far as we are concerned, we will use this approach to study the impact of different factors on the profiles of women entrepreneurs: women entrepreneurs, self-employed women and women cooperators (Mohammed, 2019; Zogning, 2021). Our interest will then focus on the differentiating factors between these three groups of women, hence our second research question: what specific influences do contextual factors have on the three categories of women entrepreneurs in Tunisia?

Our aim is to talk about women entrepreneurs, a subject of interest to researchers, and to show the diversity of profiles, career paths and motivations for entrepreneurship.

a) Women in Tunisian Society

Normally, the situation of women in Tunisia meets the requirements of justice and equity. The law allows women to benefit from the same opportunities as men to set up their own businesses, seeing them as an effective means of increasing equality and promoting inclusive and sustainable economic growth. In what follows, we will study Tunisian society. In particular, we will present the profile of the female population and its family, professional, institutional and socio-cultural context.

b) Individual Factors

The Personal Status Code, considered to be one of the most modern in the Arab world, determines the conditions for women in Tunisia, not forgetting the influence of customs and traditions.

When it comes to marriage, Tunisia is often considered to be open to changes in the modern world. It celebrates two days dedicated to women: International Women's Day (8 March)[3] and 13 August, the anniversary of the promulgation of the CSP.

In 2013[2] , 25% of the working population was made up of women, compared with 20.9% in 1989 and just 5.5% in 1966. They work in all professions (the army, civil or military aviation and the police[3] . They account for 72% of pharmacists, 42% of the medical profession, 27% of judges, 31% of lawyers and 40% of university professors, and between 10,000 and 15,000 women are company directors. In 2004, 16.7% of women were unemployed, compared with 12.9% of men.[19]. In 2015, women accounted for 28.2% of the working population. Furthermore, according to the UN (2020), the number of

[2] According to data from the World Bank (1919)

[3] Olivia Mars, "*Cinquante ans d'indépendance féminine*" (2006)

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women is 5958,000, or 50.4% of the total population, compared with 49.6%, or 5861,000.

In Tunisia, women account for 67% of higher education graduates, but only 24.6% of them are employed. In fact, unemployment affects women twice as much as men (22.5% compared with 12.4%). This disparity is even greater in the interior of the country: Gabès, Kasserine, Jendouba, Kébili, Gafsa and Tataouine, where the female unemployment rate has reached 35%.

Notwithstanding these academic results, the rate of integration into economic life is very low. The lack of recruitment in the public sector, where women account for 39% of the workforce, is thought to partly explain this situation, as is the absence of quality support systems for mothers, who are unable to reconcile work and family. In any case, these inequalities are holding back the country's economic development by depriving it of some of its vital forces. Tunisia's performance in relation to other countries in the MENA region is only apparent. In fact, the trend is alarming and the gains made are fragile. The lack of equal economic rights penalises women, who are at a disadvantage when it comes to access to credit and land ownership. According to the World Economic Forum on Gender Inequality (2020), less than 3% of Tunisian companies have a female majority. If we add the provisions of the inheritance code, which stipulates that women inherit only half of the man's share, we understand why women's economic rights are blocked.

Historically, since independence, women have entered the labour market by moving from the domestic to the public sphere. According to Zirari (2006), women initially opted to work from home and chose traditional trades such as embroidery, sewing, weaving and subsistence farming.

With the acceleration in the urbanisation and schooling of girls, women have entered the labour market outside the family (Bihas, Cherif and Jammari, 1995), entering fields such as textiles and retailing (Barkallil, 2005), and subsequently becoming consultants, engineers, lawyers, doctors, etc. (Assaad, 2009; Gray, Foster and Howard, 2006).

According to Paterno, Gabrielli and D'Addato (2008) and Avnimelech (2023), the traditional division of family roles explains the low activity rate of women, who give priority to family life. Naciri (2002), Soudi (2002) and Cullen (2023) add that salaried women have limited access to positions of responsibility, lower pay and little trade union involvement. Many of them work in the informal sector (Mejjati, 2006; Paterno, Gabrielli and D'Addato, 2008; Beijing National Report, 2015; Bobek et al., 2023), particularly in rural areas (Benradi, 2012; Sarr and Fall, 2021).

According to the World Bank (2005) and the OECD (2004), in many developing countries, entrepreneurship is an alternative to unemployment, temporary work, social exclusion or discrimination in the workplace. The World Bank (2005), Paterno, Gabrielli and D'Addato (2008) and Stossier (2023) add that it is a form of survival to meet the daily needs of their families.

c) The Family Context

In Tunisia, women are recognised as having a traditional role within the family, managing the home and bringing up children. Patriarchal culture still prevails. Decisions are taken solely by the man in the majority of cases (60.7%), or jointly in 31.9% of cases, and more rarely by the woman alone (Benradi, 2007). Harrami (2005) adds that the father is at the top of the family hierarchy and the wife acts in a complementary capacity. Nevertheless, the rate of women's participation in decision-making is higher for older women, women with several children, divorced, separated or widowed women and women with a high level of education. According to Zirari (2006): "when women have paid work outside the home, they enjoy more power and a better status within the household, enabling them to negotiate more egalitarian relationships".

d) Professional Context

Small family businesses were the first women's businesses in Tunisia. They generally produced craft products, which, according to Mejjati (2001), enabled them to reconcile their domestic and professional activities. Thus, women in Tunisia target areas that do not require specific training, require little investment and involve low risk (Barkallil, 2005; Mejjati, 2006).

Although Tunisian women entrepreneurs can call on various entrepreneurship support organisations to assist them, they still encounter obstacles such as cumbersome administrative procedures and access to finance (World Bank, 2012), and are generally subject to systematic discrimination as women by customers, suppliers, banking institutions and general support and advice services (Boussetta, 2011).

e) The Institutional Context

It should be noted that Tunisia has chosen the market economy as its model, resulting in a fairly high level of private sector participation in the economy. Tunisia is a low- to middle-income country, with a population of around 12 million. According to the World Bank, the average monthly per capita income is $278, or $3,340 per capita per year. According to an INS survey[4], the informal sector weighs heavily on the Tunisian economy, employing 1, 598,000 people compared with 1,976,000 working in the formal sector. This sector accounts for 44.8% of jobs in Tunisia. According to the same source, the agriculture and fishing sector is the most affected by the informal sector, with 85.6% of employees not being declared, followed by the building sector with 69.2% and the trade sector with 64.7%.

[4] National Institute of Statistics

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Moreover, 81.2% of workers in the informal sector are men.

Nevertheless, the measures adopted by the public authorities favour the development of the private sector, and take a greater interest in the situation of women in the labour market and in entrepreneurship (Stossier, 2023; P Paquin, 2021; Doubogan, 2019).

Tunisia is at the forefront of women's rights in the Arab world. Since the adoption of the Personal Status Code (CSP) in 1956, Tunisian women have become more involved in the country's development. More and more women now occupy management positions at the highest levels of the civil service and the private sector. Tunisian women have a literacy rate of 72% and account for 42% of higher education students. However, these figures mask a more mixed reality and highlight geographical and social disparity, even though social institutions are deeply rooted in codes, norms, values and legal traditions, leading to potential gender discrimination.

The legal status of Tunisian women has undergone significant change and has given rise to much debate in society.

According to Mejjati (2001), the ratification of several international conventions and the mobilisation of civil society and women's movements have led to changes in favour of women's rights. The new Labour Code abolished the husband's right to prohibit his wife from carrying out a public activity and introduced the principle of non-discrimination between men and women in matters of employment and pay. Married women are now free to engage in paid employment. Women's entrepreneurship is also increasingly valued (Bouchikhi, 2014; Kante, 2020). Boussetta (2013) added that in a context of economic restructuring imposed by international financial bodies, Tunisia has become aware of the importance of the contribution of women entrepreneurs to economic development and has drawn up programmes to promote the creation of businesses by young Moroccan women, even if there is still strong resistance (Elazzaoui, 2019; Florent Tasso, 2021).

Nevertheless, cumbersome administrative procedures, complex regulations, high production costs, difficulties in accessing finance and a lack of support are major obstacles for women entrepreneurs (World Bank, 2012; Hobad et al., 2023).

f) Socio-Cultural Context

The Islamic ideology prevalent in Tunisia contributed to the construction of relations between the masculine and the feminine and to the hierarchisation of the genders. Her role was to look after her home, her children and her husband. She was the guardian of sacred values that she was responsible for passing on to her children. Women were often denied access to financial resources and certain trades. In this sense, Diehl, Koenig and Ruckdeschel (2009); Inglehart and Norris (2003) and ABOUSAID (2023) consider religion to be one of the main causes of the gendered division and unequal distribution of power between men and women. Women's work is now increasingly valued (Nair, 2003; Florent Tasso, 2021; Oukaci et al., 2019), and men are increasingly accepting that their wives work outside the home and travel on business, a situation that was unthinkable a few years ago (Naciri, 2002; Latrous, 2021). This is due to the schooling of girls, advances in women's rights and the entry of women into the labour market (Himrane, 2019; Hobad et al., 2023).

For Minces (1996), reformists call for a reinterpretation of Islam, questioning its restrictive interpretation which has transformed the spirit of the Koran and the Sunna into instruments for the enslavement of women. Traditionalists, on the other hand, are opposed to any reinterpretation of the religion (Benradi, 1999; Tijari and Smouni, 2023; Latrous, 2021), and believe that the Koran already grants the ability to produce and manage wealth (Kebe, 2004; Oukaci et al., 2019). They argue that the Koran refers to the functions of men and women without any hierarchy.

The fact remains that Tunisian culture remains patriarchal. A number of studies have shown that social representations are still dominated by the supremacy of the male gender and by a radical distinction between the sexes, to the detriment of the female gender (Benradi, 2006; Zirari, 2006; Félix, 2020; Bensoula et al., 2021). In rural areas, women's participation in decision-making is stigmatised, since a family identified by the mother is perceived negatively (Harrami, 2005; Tijari and Smouni, 2023). For Zirari (2006), politics is a domain reserved for men, so women's participation remains timid, and certain categories of women remain excluded, discriminated against and underprivileged in terms of education.

It is then up to us to put forward the following hypotheses:

Hypothesis 1: Professional women enjoy greater credibility and legitimacy in relation to their qualifications and profession.

Hypothesis 2: The traditional roles of women mean that female entrepreneurs encounter more difficulties linked to the perceived mismatch between their status as women and their position as business leaders.

Hypothesis 3: Women in cooperatives, who receive less support from their family and social circle, are likely to find themselves isolated and vulnerable.

III. Methodology

For this purpose, we are adopting a qualitative methodology to understand the situation of women entrepreneurs in Tunisia, and to be able to put forward recommendations to help improve their situation. According to Deslauriers (1991), qualitative research

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aims to understand social processes by looking at how individuals and social groups experience them.

We conducted semi-structured interviews with 45 women entrepreneurs, who were given the floor to talk about their individual stories and experiences. Our aim was to collect data that would provide details on the individual and contextual factors that stimulate or hinder women's entrepreneurial activity. We recorded and transcribed the responses before analysing them. Our sample does not cover the informal sector and includes the three categories of women entrepreneurs in Tunisia: firstly, women entrepreneurs operating in different sectors of activity. Secondly, women in the liberal professions. Finally, women who have set up a cooperative business.

Details of the qualitative sample are given in Table 1.

Table 1: Details Related to the Qualitative Sample of the Study

Features of the Sample	Co-Operators	Liberal Professions	Company Directors
Age Min/Max	25-60 Years Old	29-50 Years Old	Age 31-52
Average Number of Children	4	2	2
Number of women in Couple	7	12	14
Sectors of Activity	Artisanal	Medical, Paramedical, Financial and Legal	Service, Commerce, Industry
Average Level of Education	Primary or Secondary	University	Secondary or University
Geography of Surveys	Sfax	Sfax	Sfax
Interview Dates	May 2021	June/July 2021 March-April 2014	April 2021 July-August 2013
Number of Employees	11-19	1-5	1-2000
Minimum/Maximum Dates of Creation	2008-2010	1995-2013	2000-2010
Total Number of Interviews	15	20	10

The data we collected was subjected to thematic content analysis. This involves coding the text into different themes in order to understand and interpret the discourse. For Roussel and Wacheux (2005), content analysis is partly formatted, since certain themes are determined before the interview.

Throughout this approach, we are proceeding with a contextualised analysis, since we are considering the gender context in which women's entrepreneurship is taking place in Tunisia. We have sought to understand the place occupied by women at different levels: individual, family, professional, institutional and socio-cultural.

First, to get an idea of their content, we did a summary reading of the interviews, and then reread them to break them down into themes. We carried out a vertical and a cross-sectional analysis of the content. The purpose of the vertical analysis was to analyse how the participants dealt with all the themes in the grid. The second aims to determine how each theme was addressed by all the interviewees.

IV. Results

We structure our results around five categories of factors that can influence the activity of women entrepreneurs. These are individual, family, professional, institutional and socio-cultural factors.

As far as individual factors are concerned, this concerns women who set up on their own in order to make the most of the qualifications they have obtained (doctor, lawyer, etc.). A married respondent with 2 dependent children said: "I chose to study pharmacy so that later I could work for myself".

Many women began their working lives as employees or civil servants (Hobad et al., 2023; Kone, 2021). Professional experience plays an important role in the decision to set up one's own business. Very often, women decide to change their status, out of a concern for self-recognition and in search of the autonomy to choose their working hours. One interviewee, aged 32, married with one child, said: "For me, setting up a business was a dream, not a way of making a living!

We can see that motivation is certainly linked to frustration and dissatisfaction with working conditions as an employee, but also to a desire for fulfilment and professional autonomy: "my boss really exploited me, I gave my heart and soul to my work without seeing my situation improve, so I decided to work for myself", says an interviewee who works in the transport sector.

The absence of qualifications and lack of professional experience qualify women in cooperatives. They are generally widows or divorced. They were on average 40 years old when they set up their businesses. The difficult economic situation and poverty pushed them into business (Hamdi and Hamdi, 2021; Hobad et al., 2023). The cooperative enables them to get out of the informal sector.

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"There are several of us women who have set up this cooperative. "We were so desperate for a regular income to be able to provide for our families," said a 40-year-old widow with 3 children. For these women, the cooperative represents security, especially as they are generally illiterate: "I can't read or write, so other women like me came up with the idea of setting up this cooperative", said one interviewee, who is divorced and has 3 children to support.

As far as the family context is concerned, the women entrepreneurs interviewed said that they were in charge of family life. We found that these women rarely questioned the unequal sharing of family and domestic responsibilities. They see it as a duty they have to fulfil, which often leads them to adjust their working hours. This is likely to act as a brake on any project, especially when it requires geographical mobility or special working hours (Machado et al., 2023).

It should also be noted that family support is considered essential for setting up a business, and for managing and developing it (Amadou et al., 2022). The family often provides start-up capital and also helps with market access and childcare (Ouattara, 2020). They are the first port of call in the event of financial, professional or personal problems (Laicher and Djemai, 2020; Bensoula et al., 2021). It should also be noted that self-employed women have sufficient financial resources and very often call on outside help or their parents for childcare and other household tasks (Tijari and Smouni, 2023). In this respect, one interviewee, a doctor, aged 32, married with one child, said: "My parents gave me part of the capital I needed and my husband provided the rest in addition to the premises where I currently practice my profession as a doctor". Another respondent, a 47-year-old company director and mother of 3 children, said that she had benefited from strong support from her husband, who had contributed most to the necessary financial investment: "My husband helped me a lot by giving me a large part of the necessary investment, in addition to the premises where I set up my business".

It should be noted that in the absence of sufficient financial resources and given their precarious conditions, women cooperators are often the main economic players in their families. The latter, in a situation of poverty, offers them little support for entrepreneurial activity (Zogning, 2022; Lacle, 2020; MEYABE et al., 2022). The family, or even the eldest daughter, is often assigned family responsibilities. The importance of this help is paramount, and they are sometimes prepared to sacrifice these girls' schooling. One respondent, a 54-year-old widow with 5 dependent children, said: "My eldest daughter helps me with the housework and the children. As she doesn't go to school, she replaces me at home".

As far as the professional context is concerned, our results show that the entrepreneurial activity of our interviewees is based on the development of a relational fabric, and mobilises the close family and social network. Women entrepreneurs are often affiliated to a professional network, without being enthusiastic about it (Félix and Zammar, 2021; Souidi, 2019). One female entrepreneur, aged 41, married, with two children, said: "Yes, I'm affiliated to an entrepreneurial network, but I'm not particularly enthusiastic about it and I don't have enough time to follow its activities".

In the case of self-employed women, they all belong to an association that defends their interests. One respondent, a chartered accountant aged 39, married with two children, said: "I'm a member of the Tunisian Association of Chartered Accountants, but that's all. I don't have enough time to follow their activities or keep in touch with the other members".

The women cooperators interviewed stated that they were not members of any professional network (Ouattara, 2020; Amadou et al., 2022). They rely mainly on the family network and the members of the cooperative: "I'm not affiliated to a network, and I don't know what it's for", said a single 32-year-old interviewee. Some of the women interviewed said they had difficulty gaining access to a public space. At the same time, women entrepreneurs maintain that they encounter difficulties in having their professional skills recognised in an environment full of prejudices about women's skills (Kone, 2021; Doubogan, 2019). They spoke of difficult relations with banking organisations and obstacles to accessing external funding. They stress that bankers do not take them seriously. A single 29-year-old optician said: "I don't totally trust the bank. So I preferred to borrow from my family, especially as I don't need a lot of money to get started". Another respondent, aged 35, married with 2 children and head of a public school, added: "Why borrow from the bank when you have your own savings? What's more, I don't think it's a good idea to start your business with a loan".

For our sample, bank financing is risky and the guarantees required by the banks prevent this solution from being used.

As far as customer relations are concerned, our interviewees mentioned the problems of non-payment, late payment, etc. .... One 44-year-old interviewee, a widow with 3 children, said: "Our customers are very few, so we have to agree to sell to them on credit to ensure that they come back".

In Tunisia, commercial relations and negotiations often take place outside working hours, in public places, forcing women to abandon certain business opportunities for fear of tarnishing their image in the social environment.

"Men can go wherever they want. After work, they go to the cafés, where they can find business opportunities. It's very difficult for us women to behave like men," says a 37-year-old owner of a clothing company, who is married with one child. Another, aged

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50, married, with 2 children, owner of a forwarding company, adds: "I know my customers very well, and they know me very well too, as we've been working together for a long time".

Women in the liberal professions, on the other hand, are more recognised in their professions and report few difficulties of this type or sexist behaviour on the part of customers (Ben Makhlouf, 2019; Mohammed, 2020;. When it comes to their relations with staff, women entrepreneurs report the most difficulties, particularly when they adopt an authoritarian management style that is totally out of keeping with their status as women. In this respect, a married woman entrepreneur in the clothing industry with 2 children said "Some employees confuse kindness with weakness. The fact of approaching them and treating them like family members pushes them towards disrespect and irreverence".

Women in the self-employed professions manage their relationships with their employees better. "I have four people working with me. We know each other well, so it's like a little family, everyone does their job without any problems", says a 43-year-old pharmacist, married, with 3 children to support.

As far as the institutional context is concerned, our interviewees made no mention of the changes brought about by the major reforms undertaken in the country, which do not seem to have had any impact on the situation of Tunisian women entrepreneurs. They all expressed dissatisfaction with the administration and public support structures, given the quality of the services they offer. They complain about the complexity of procedures and red tape, which are a major obstacle to setting up, running and developing their businesses. "When I wanted to open my practice, the most difficult task was the paperwork - it was a real headache," says a 33-year-old orthodontist who is single. So the finger is pointed at the irresponsibility, sloppiness and corruption of civil servants, which does little to encourage investment, despite the many initiatives officially put in place to support and develop entrepreneurial activity.

Our interviewees also denounced unequal treatment by civil servants. They feel that they are at a disadvantage compared to men, in addition to being victims of abusive practices by certain corrupt officials. An entrepreneur in the metalworking industry, aged 35, married with 1 dependent child: "Some civil servants don't treat us properly. They always ask us to come back the next time, just for a document. Some don't hesitate to blackmail us and ask us for a tip in exchange for a service. Right from the start, I used the services of a facilitator. This is someone I pay to take care of all the administrative formalities.

The precarious situation of women co-operators means that they suffer most from the effects of such behaviour, especially as they are less informed about their rights and obligations and have more difficulty in dealing with the administrative services. A single cooperative member, aged 31: "When we set up the cooperative, we spent a lot of time putting together the administrative documents to send to various authorities. Frankly, it was exhausting".

a) Socio-Cultural Factors

The socio-cultural context determines the activity of women entrepreneurs (Ndione and Ousseynou, 2020; ELAzzaoui, 2019; Hobad et al., 2023). Our interviewees stressed that their activities as entrepreneurs gave them a more positive image in the eyes of their families and society. Self-employed women talked more about the prestige associated with their profession (MEYABE et al., 2022). Women in cooperatives emphasise the improvement in their social status linked to greater autonomy. Women entrepreneurs feel valued in relation to the income generated by their activities (Hossain et al., 2023; Sarr and Fall, 2021).

However, the prejudices and gender stereotypes that are still very present in Tunisian society are reflected in the difficulties they encounter in their entrepreneurial activities. By setting up and running their own businesses, women have certainly asserted themselves professionally. However, they remain limited in the public arena, given the cultural norms and rules that characterise their social context (Hamdi and Hamdi, 2021; Doubogan, 2019). Indeed, our interviewees attach vital importance to the socio-cultural environment, which defines their margin of freedom in relation to men.

Mobility remains a sensitive issue for many of them, and even though they are no longer obliged to ask their husbands for permission to carry out an activity, travel for professional reasons is not always accepted (Ouattara, 2020; BIYIHA et al., 2023).

"My family sometimes objects to the idea of a married woman travelling alone out of town, especially if I have to stay for several days. They don't think it's good for her reputation," says a 31-year-old print shop owner married with one child.

A number of women prefer to resign themselves to the moralising rhetoric surrounding their role as mothers: "It's very difficult for a woman to carry out an activity in the same way as a man; women's actions are scrutinised all the time. If you go away for a few days, people will see it as abandonment and a failure to fulfil your family duties", says a 38-year-old lawyer who is married with one child to support.

Access to certain public spaces, such as cafés and restaurants, remains problematic.

Many of the women we interviewed said that they cannot go to the same places as their male counterparts. They remain excluded from the spaces occupied by men. A single 34-year-old female development worker said: "Personally, I'm in favour of protecting our traditions".

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The fact remains that, contrary to our assumptions, the weight of religion remains very limited. Religion does not seem to be a constraint on the management of their business. In the majority of cases, it is mentioned only as a "work ethic". In any case, they clearly distinguish themselves from religion.

The table 2 shows the specific features of each profile, taking into account individual factors and key elements of the family, professional, institutional and socio-cultural contexts.

Table 2: Summary of the Specific Features of each Profile

	Company Manager	Liberal Profession	Co-Operator
Individual Factors	Dissatisfaction as salaried, independent	Enhancing the value of diploma obtained	Older, entrepreneurship of survival
Family Background	Parental help, financialresources sufficient	Strong support from husband (finance), aid External	Lack of resources/support, role of the girl
Contexts Professionals	Networks, style of directive management, gender-related difficulties	Associations professional, easier management, business legitimacy	Family and cooperative, brakes related to their gender and education
Contexts Institutional	Dissatisfied with administrative services Dissatisfied with	Dissatis fied with administrative services	More complex relationships with administration
Contexts Socio-Cultural	Valuation linked to revenues	Valuation Linked to Prestige	Valuation linked to social status

Finally, it should be noted that through this approach, we sought to study the situation of women entrepreneurs in Tunisia, which has undergone various transformations. We set ourselves the objective of understanding the interaction of individual, family, professional, institutional and socio-cultural factors with their business processes for the three groups we targeted. Through this approach, we considered entrepreneurship as a multiple and heterogeneous group, contrary to other research for which it is a homogeneous group. The three profiles of women entrepreneurs we have targeted combine individual, family, professional, institutional and socio-cultural factors. These factors take different forms and can be more or less favourable depending on the situation.

In Tunisia, the entrepreneurial experience remains unique and specific. All the groups we have targeted have mobilised their family and social networks in different ways. Women continue to have family responsibilities (Benradi, 2006; Bourqia, 2010; Boussetta, 2011; Zirari, 2006; Avnimelech, 2023; Félix and Zammar, 2021; Oukaci et al., 2019). At administrative level, our interviewees reported a dissuasive and uncooperative environment, even though the public authorities regularly announce their desire to support women's entrepreneurship (Jodyanne, 2009; Singh and Belwal, 2008; Yalcin and Kapu, 2008; Glidja, 2019; Zogning, 2021). The slowness of administrative formalities affects both men and women, and is an obstacle for Tunisian women entrepreneurs (Sedjari, 2009; Zeidan and Bahrami, 2012; Berabez and Beztout, 2022). Corruption also penalises women entrepreneurs. The socio-cultural environment also acts as a brake on women's entrepreneurship (Boussetta, 2011; Cullen, 2023; Figueiredo et al., 2023). Tunisia remains strongly attached to a patriarchal culture, where the role expected of women is that of mother and wife (Arasti, 2008; Diakité, 2004; Gergess, 2021; Ndione and Ousseynou, 2020). Religion does not seem to influence women's entrepreneurial activity, contrary to our presuppositions (Allali, 2008; Balambo, 2013; Bourqia, 2010; McIntosh and Islam, 2010; Félix and Zammar, 2021), apart from the limits placed on mobility and meeting customers in public spaces.

With regard to cultural restrictions on geographical mobility, Holmen, Min and Saarelainen (2011) and Ben Makhlouf (2019), consider that they constitute an obstacle to relations with clients, perhaps for women in the professions. In connection with administrative constraints and corruption, women entrepreneurs use male intermediaries to handle public negotiations.

We have thus confirmed our first hypothesis by showing that women in the self-employed professions are those who benefit most from the advantage of their qualifications (Chelly, 2007; Havet, 2015; Dagot, 2019;

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Figueiredo et al., 2023; Gergess, 2021). They are privileged compared to other higher education graduates who are heavily affected by unemployment (Maamar, 2011; Kante, 2020). The diploma thus becomes a lever for creating one's own job.

Family support is mainly provided by spouses and parents, who have supported them in their higher education and are planning projects for social advancement. Women entrepreneurs also benefit from family help with childcare and household chores (Ben Makhlouf, 2019; Mohammed, 2019; MEYABE et al., 2022). They also benefit from a degree of involvement from their spouses. In this respect, Allali (2008) and Ascher (2012) argue that even though the values of solidarity and mutual help within the family provide these women with a great deal of support, the need to conform to a standard of investment in family life plays a part in the trade-offs they make with regard to the development of their business. Family relationships are just as critical to this development.

In Tunisia, social capital is linked to the family environment (Belhaj, 2005; Hamdouch, Berrada and Mahmoudi, 2006), since Tunisian women entrepreneurs build up their customer base through personal and family contacts. Their leadership style is directive, but also paternalistic (Berabez and Beztout, 2022).

We deduce from this that our second hypothesis has been confirmed. Women entrepreneurs encounter more difficulties linked to their status as women in the professional world (Hobad et al., 2023). Most of them have worked as employees and their desire to set up a business is a response to the frustration they felt in those jobs. For Le Loarne-Lemaire (2013) and Werbel and Danes (2010), this is another example of the importance of the spouse, who is often involved in financing the business at start-up, and who also acts as an advisor for the management and growth of the business.

The family and social environment is necessary to identify business partners and market opportunities, to approach new customers and to be recommended (ABOUSAID, 2023; Hossain et al., 2023; Mohammed, 2020). In the literature, women entrepreneurs have a relational leadership style, which favours the satisfaction of their colleagues and a warm and familiar climate (St-Pierre, Nomo and Pilaeva, 2011; Vier-Machado and Rouleau, 2002; Félix and Zammar, 2021). However, in Tunisia, women entrepreneurs have a very directive and authoritarian management style, which corresponds to the leadership style in the country's companies (Allali, 2008; Bourqia, 2010; Doubogan, 2019). Several female entrepreneurs spoke of resistance from their employees, for whom female authority is not always accepted (Hamdi and Hamdi, 2021).

Women entrepreneurs feel excluded from networks, which are often organised for men, even though some attend chambers of commerce and industry.

Balancing work and family leaves little time for networking. In addition, the lack of access to the public space where most business relationships take place is a major brake on business growth. Most women entrepreneurs prefer not to turn to banks, in order to maintain their autonomy (Cornet and Constantinidis, 2004), and rely on their savings and family to find the funds they need to start up.

From this we can deduce that our third hypothesis is also confirmed.

The lack of training and qualifications excludes women cooperators from the labour market (Filali and Rioux, 2010; Kante, 2020: Florent Tasso, 2021). They are often very poor, with no start-up capital, and their only asset is know-how that is passed down from family to family. The family context is more complex (Hqieq, 2006; Dargis, 2021). These women receive no financial support from their parents or spouses. The only family support very often comes from the eldest daughter, who looks after the brothers and sisters and the meals (Mouaqit, 2003). These eldest daughters are then penalised because they leave school very early. These cooperative networks are characterised by solidarity between the women grouped together to ensure their survival and that of their families, and to escape poverty. Some use microcredit to finance their business (Alaoui and Boulahbach, 2014). As far as customers are concerned, women cooperators feel that they are not taken seriously because of their lack of training and experience (Bates, 2002; Kante, 2020; Ben Makhlouf, 2019; Hossain et al., 2023).

Women in cooperatives suffer from a triple oppression. They are women, they are poor and they live in rural areas (Avnimelech, 2023; Oukaci et al., 2019).

Although these women are proud to have been able to launch a business that will enable them to ensure their family's survival, they regret the lack of government support to help them out of their precarious situation, and the difficulties they encounter in dealing with administrative formalities, due to their illiteracy and low level of education.

V. Conclusion

All the efforts made by the State, NGOs and civil society have led to the creation of women's federations bringing together different categories of female entrepreneurs. So, endowed with technical, commercial, managerial and personal skills, Tunisian women are part of a dynamic to create women entrepreneurs likely to motivate their peers and encourage them to set up businesses. Like most developing countries, Tunisia is aware that gender inequality is harmful to society as a whole and is holding back development. It aims to give

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women their role as full citizens. The empowerment of women has become irreversible and deserves to be supported by the provision of substantial funding for the various mechanisms put in place.

The aim of this approach is to understand the situation of women entrepreneurs in Tunisia, by analysing the individual and contextual factors that influence their entrepreneurial process.

To do this, we conducted individual interviews with three groups of women. The first group was made up of women business owners, the second of self-employed women and the third of women co-operators. We have highlighted the gender impact of women's entrepreneurial activities. However, this impact is different for each of our groups.

Our results show that Tunisia has made every effort to encourage entrepreneurship in general, and female entrepreneurship in particular, using legal and policy instruments that take account of local specificities. The most salient features include the hybrid motivations for entrepreneurship, between constraint and opportunity; _ the lack of confidence in the skills of women entrepreneurs; _ the predominance of authoritarian leadership, which is poorly accepted when it comes to women leaders; _ male tutelage, which handicaps women's mobility and their freedom to take certain decisions; _ the predominance of patriarchal culture; _ corruption.

We have also shown that it is difficult to support entrepreneurs, whether men or women, by neglecting the influence of their internal and external environment. Standardised support that does not take account of the diversity of contexts in which entrepreneurs operate is inappropriate and ineffective.

In any case, the situation of Tunisian women has undergone clear changes in recent decades, both in terms of their situation and their behaviour. Traditionally, women have participated in the economy, in particular by helping to grow the crops needed for family consumption. Now, with the advent of schooling, women's position in the family has been strengthened.

Women still face difficulties in accessing credit, which reflects the low level of interest shown in them by the authorities, who do not consider them to be a useful part of the national economy, with the risk of them migrating to the informal sector.

Our research has a number of limitations, including the fact that it only considers women entrepreneurs operating in the formal sector, overlooking a significant proportion of women operating in the informal sector. Studies on this sector could help to provide a broader view of the reality of female entrepreneurship in Tunisia.

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Literature Review Red Ocean Strategy

By Saurav Kumar

Abstract- The term ocean strategy as introduced by the authors Renee Mauborgne & W. Chan Kim of the very famous research paper as well as book published Blue ocean strategy [1], where the term ocean means market and the strategy in reference of being blue focuses on creating a very new segment which is yet to be developed as a full fledge market and termed the other industrial strategies to be as red ocean strategies. Excessive exploitation of existing demands by making a better offer to customers with a view to beat competition is termed as red ocean strategy [1]. The authors mentioned that there are six common managerial beliefs as how to overcome competition in the business which they referred where false interpretations and named as red ocean traps. The article investigates the existence of red ocean strategy.

Keywords: red ocean strategy, red ocean traps, blue ocean strategy, competitive strategy.

GJMBR-A Classification: JEL Code: M10



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Saurav Kumar

Abstract- The term ocean strategy as introduced by the authors Renee Mauborgne & W. Chan Kim of the very famous research paper as well as book published Blue ocean strategy [1], where the term ocean means market and the strategy in reference of being blue focuses on creating a very new segment which is yet to be developed as a full fledge market and termed the other industrial strategies to be as red ocean strategies. Excessive exploitation of existing demands by making a better offer to customers with a view to beat competition is termed as red ocean strategy [1]. The authors mentioned that there are six common managerial beliefs as how to overcome competition in the business which they referred where false interpretations and named as red ocean traps. The article investigates the existence of red ocean strategy.

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I. Introduction

The authors Mauborgne & Kim [1] identified and published blue ocean strategy a totally unique and newer strategy which was found to be adopted by some of the businesses to make their ways through the existing competition in their respective markets. They found that these companies where on to make or develop their own markets rather emphasizing on projects to compete in the existing market which therefore existed as a competitive advantage for them as the newer self developed markets would abide by the competitive rules and regulations as implicated by themselves. The authors put in examples of National Youth Orchestra of Iraq making a successful cost reduction shift by dropping down their traditional hiring of guest conductors and soloists and European repertoire, and taking in fresh local talents from various Iraqi ethnic and religious groups. The French Groupe SEB was found to be another proven successful shift as their Acti-Fry who could make low cholesterol more healthier French fries with less oil consumption which transformed the market for French fry makers and now developed as packaged baked foods and oil free snacks market example Bingo baked chips [2]. Another example was mention as Tuzak room escape games witnessed in the entertainment industry [8]. In the book blue ocean strategy they mentioned three modules pertaining shift to blue ocean;

1. *Mindset:* Stretching mental limitations to witness true position of opportunities.
2. *Tools:* Use of proper and practical machinery to well ordered implication of blue ocean thinking into commercially viable products.
3. *Human-Ness:* Successful shifts depicted behavioural change as motivation to own and execute the process [3].

Blue ocean strategy Five Step Process;

1. Selecting the correct place to launch and build the correct Blue Ocean team for the initiative.
2. Thorough and well research about the present market situation.
3. Locating and identifying limitations in present market, discovering a new market-ocean for non-customers.
4. Organizing and building market limitations and developing replacing the opportunities with blue ocean.
5. Choosing the appropriate Blue Ocean move, conducting expeditious market tests, finalizing, and launching the shift [3].

Adapting this process makes the organization capable of relocating themselves from the boundaries of battling within the existing industry ("settlers") to make a shift towards sizeable value improvement ("migrators") and finally towards creating new value for humans who are non-customers (the "pioneers" of marketing-creating innovation)[3].

The authors [1] [8], also mentioned the avoidance of mindsets and strategies adopted by different companies with a view to get through the competition in the existing market comprising of same or similar industries as competitors which they termed as red ocean traps and red ocean strategy. The article investigates the existence of red ocean strategy.

II. Red Ocean Traps [4]

Very perfectly brought into sight and noticed by a number of researchers that humans who secure managerial positions in business organizations follow a similar and repetitive temperament to deal with the events at competition in their respective industrial markets. The authors [4], encountered in their research existence of six common presumptions depicting managers temperaments towards market competition that heavily impacted their final decisions [5]. These were termed by the authors [4] as red ocean traps.

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Describing six temperaments or traps which limit managers in their shift to blue oceans [5];

Trap One: Seeing Market-Creating Strategies as Customer-Oriented Approaches – "*voice of customers (voc)"*

Making customer happier by providing them better and updated products .The commonly used approach of asking existing customers sometimes called as voice of customers 'VOC' [6] [7] whereby customers themselves defined their pursuit of happiness to identify what could make them more happier and more satisfied. Voice of customer decisions mostly counted on self-experiences and may thus act as a potential source of favouritism or fallaciousness which might lead to potentially misleading conclusions regarding consumer choice behaviour [9] [10] [11]. Blue ocean strategy is about changing noncustomers who do not prefer to opt the current industrial offerings. Strategies that failed to make appeal to customers Google glass and Sony's Portable Reader System where mentioned as examples of Trap one by the authors [4].

Therefore, Trap One: Seeing Market-Creating Strategies as Customer-Oriented Approaches is found to be a similar approach as majorly depending on voice of customers (voc) to make new offerings.

Trap Two: Treating Market-Creating Strategies as Niche Strategies – "*Target marketing"*

The strategies which majorly emphasize on discovery of a new segment of buyers in the existing market who haven't been yet served could rather act as a partition strategy resulting in a much smaller size of demands [4]. Niche in business means an opportunity to sell a particular product to a particular group of people [15]. Target marketing is comprises of three components: market segmentation, marketing targeting and product positioning [12] [13]. Targeting is proven to be logically supported only in the rare occasions where an organisation can only operate in one segment, as may be the case with geographical segmentation of retail operations [14]. Blue ocean strategy favours desegmentation and finding of more common things that could join different consumer groups together to make bigger size demands. Too much segmentation of market by Delta's Song airline venture made its demand size too small to be sustainable.

Therefore, Trap Two: Treating Market-Creating Strategies as Niche Strategies is found to be a similar approach as using target marketing to make new offerings.

Trap Three: Confusing Technology Innovation with Market-Creating Strategies–"Consumer innovativeness"

Building up a new market space should not be confused with what is called in scientific terms as invention. Scientific inventions and commercial innovation are two different things [18]. Innovation is described as an idea, practice, or object that is recognized as new by people or units that adopt it [16]. Innovation refers being able to provide goods and services separate from the competition and count profits on the value they provide to their customer [17]. Unless an enterprise is able to put in place the supremacy of its products in its customers' minds, a differentiation strategy based on relative product performance is likely to be ineffectual [19]. *Consumer innovativeness*, or "spotless usage" is the proneness to purchase new products constantly and more immediately surpassing other consumers [20]. Blue ocean says an invention should be well synchronized with its commercial objective to generate profits [5]. For example, Segway Personal self-balancing was unable to become a good commercial product since the product was'nt easy to use and inconvenient on the other hand Starbucks, Cirque de Soleil, Salesforce.com, are mentioned as successful examples of good commercially valued products [4].

Therefore, Trap Three: Confusing Technology Innovation with Market-Creating Strategies is found to be a similar approach as relying on Consumer innovativeness to create competitive advantage.

Trap Four: Equating Creative Destruction with Market Creation – "Gales of creative destruction*"*

New markets can be build without ending or replacing current products market. Creative Destruction, coined by Austrian economist Joseph Schumpeter in his 1942 work, Capitalism, Socialism, and Democracy (CSD), is a generative process within capitalism that "transforms the economic structure from within, continually destroying the old one, continually creating the new one" (*see* p. 83, [italics in original]). It is this "perennial gale" that every business operates in, and in that "each component of business strategy obtains its real importance" (p. 83) [21] [22]. Schumpeter's gales of creative destruction' depicts how innovation is creative and beneficial in bringing new industries, revenues and employment, and at the same time causes destruction of some established firms, a wide range of goods, services and employments, and the dreams of unsuccessful entrepreneurs [22]. But Jacobson commit to paper (1992, p. 803), "no common laws of business exist" and "business triumph is a 'science of the specific' (p. 804) [23]. Thus ,as the digital photography displaced photographic film , creation of Viagra's new market for lifestyle drugs, and Grameen Bank's as microfinance industry are some of the examples mentioned by the authors [1][2], associating market creation with creative destruction restricts an organization's opportunities .

Therefore, Trap Four: Equating Creative Destruction with Market Creation is found to be a similar approach as employing gales of creative destruction to built newer business opportunities.

Trap Five: Equating Market-Creating Strategies with Differentiation – "*Productivity frontier"*

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A blue ocean strategy mentions differentiated value for customers must be accompanied with lower costs to the enterprises or firms in business. Companies that adopt differentiation strategies typically offer customized goods and services to consumers, so the prices are generally higher; companies that implement cost-leading strategies have a price advantage but are unable to meet the growing demands of consumers [26]. Yellow Tail wine and Salesforce.com are examples of business firms that offer high value at low cost. Porter defines productivity frontier as the "totality of presently adopted business practices at any given time". Businesses have general practice of selecting a strategic position along the "productivity frontier" [24]. Thus the productivity frontier represents the range of value-cost trade-offs available based on the construct and industrial norms. In 1990s, Moss-Kanter marked that businesses are "switching away from setting out their strategies in terms of lower cost and differentiated attributes." [25].

Therefore, Trap Five: Equating Market-Creating Strategies with Differentiation is found to be a similar approach as selecting a strategic position along the productivity frontier.

Trap Six: Equating Market-Creating Strategies with Low-Cost Strategies – "*Horizontal differentiation"*

Blue ocean strategy mentions that a low cost strategy should not be an act of compromise in product value provided to the customers. Product Differentiation means two goods are differentiated good if they are substitutes but not perfect substitutes.

Product differentiation types;

1. *Horizontal:* Different products with same price some customers will purchase one and some will buy other, it really depends on their preferences. Example: Pepsi and Coca Cola.
2. *Vertical:* Products are different and all customers would prefer one to the other if they were sold at the same price. Products are of distinct qualities. Example: Pentium III and Pentium II [27].

Cost leadership strategies are not required. If businesses prefer to choose in priority product positions (horizontal differentiation) simultaneously and then set prices, then the company with a cost advantage sets a price higher than its competitors [28]. Examples will include Cirque du Soleil Starbucks coffee and Dyson vacuum cleaners [4].

Therefore, Trap Six: Equating Market-Creating Strategies with Low-Cost Strategies is found to be a similar approach as using horizontal differentiation for product positioning.

Consequentially, the red ocean traps mentioned by the authors are factors that affect common presumptions depicting managers temperaments while initiating competitive strategies to gain leadership in their respective industrial markets [4].

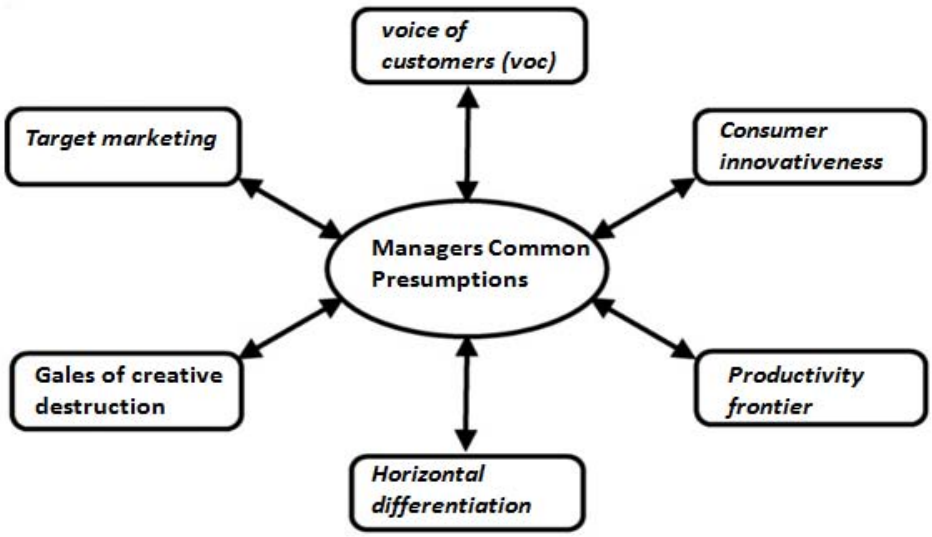

Figure 1: Conceptual Model – Factors affecting Managers Common Presumptions

III. Red Ocean Strategy

Red ocean strategy comes into existence when companies try to perform better than their opponents to mark a much bigger share of current demands in the market. As the market space gets jam-packed, chances for profits and growth are minimized. Products get turned to commodities, and fierce competition turns the ocean meant to be market bloody as red ocean [1]. A competitive strategy which is an outcome of factors affecting managers common presumptions (see figure

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1) towards an existing market is called a red ocean strategy.

Since the red ocean traps effectively anchor managers in red oceans jam-packed market spaces where companies engage in fierce competition for market share and obstruct them from entering blue oceans, previously unknown and uncontested market spaces with ample potential [4], they are the creators of red ocean strategies in various shapes and sizes. Managers develop corporate strategy with the industry and competitive analysis in mind to make a distinctive strategic position where they can outperform their opponents by constructing a competitive advantage [29].

Therefore, red ocean traps may be referred as the creators of dimensions which decide the shape, size and nature of a strategy and determines its existence as a red ocean strategy [1] [4].

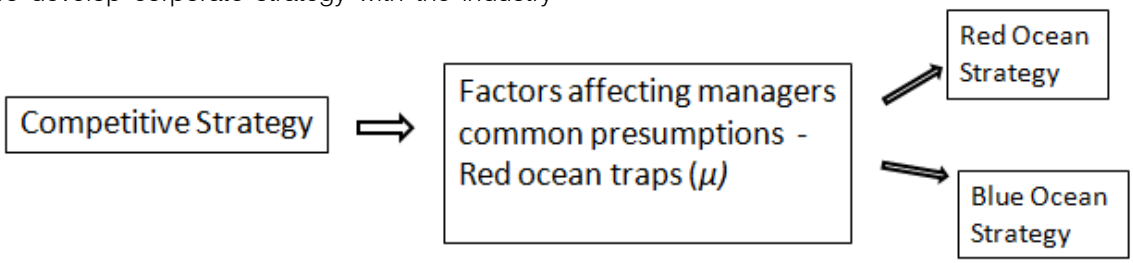

Figure 2: Conceptual Model – Determinants of a Competitive Strategy

Note: μ stands for moderator it shows that red ocean traps act as a moderator in determining the category of a competitive strategy as red ocean or blue ocean.

IV. Conclusion

The pathways or strategies displayed as the red ocean traps are not inadequate or poor. What these pathways have not still is the path to successful market creating strategies. And when they drive market creating efforts that involve huge investments, they might result in new business models with not so good returns and thus are unsuccessful. That is why its really important to vouch the mental models and assumptions of the people who are central to executing market creating strategies. If these models and assumptions are found to be misaligned with the intended strategic purpose of new market creation, one needs to challenge, question and reframe them. Otherwise, one may fall into the red ocean traps.

a) *Research Implications and Scope For Future Research*

This review provides clarity and better understanding of what is to be avoided as the components of a red ocean strategy when purposefully working towards a new market creation. The information thus is useful for the academic researchers and strategy makers in the industry as the outcomes may help to develop and practice more effective business models. The researchers could further take the determinants of competitive strategy displayed in Figure 1 and 2, as an application to current market scenario to work on the variations derived.

Originality/Value – This review is the first to offer an in-depth overview of red ocean traps and red ocean strategy.

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Application of Performance Management Principles in Public Enterprises of the Democratic Republic of Congo

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Résumé- L'étude s'intéresse à l'application de principes de management de la performance par les dirigeants des entreprises publiques congolaises. les resultats trouvés ont montré que les actes management qui consistent faire usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client (r=.179**, p=.002); reconnaitre, apprécier et féliciter les bonnes performances dès qu'elles se produisent (r=.383**, p=.000); rendre les objectifs intéressants, stimulants et engageants (r=.543**, p=.000); participer ou impliquer des agents à la prise des décisions (r=.368**, p=.000); garder l'accent sur le développement et performance, et garder la paperasserie et le processus simples (r=.303**, p=.000); pousser le personnel a un changement de rôle ou de composition de l'équipe (les agents peuvent se changer des rôles et des responsabilités voire bas et de manière collégiale) (r=.278**, p=.000); aligner les objectifs individuels avec les objectifs de l'équipe et de l'organisation (r=.493**, p=.000); instaurer un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment) (r=.255**, p=.000); mettre plus d'accent sur la création de valeur (r=.498**, p=.000); donner une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux (r=.344**, p=.000); se concentrer sur des compétences complémentaires au sein des équipes (r=.495**, p=.000); adopter une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances (r=.429**, p=.000) ; donner un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens: de bas en haut, de haut en bas et de manière collégiale) (r=.599**, p=.000); miser sur les forces plus que corriger les faiblesses (r=.547**, p=.000); assainir les relations interpersonnelles (r=.517**, p=.000); se concentrer plus sur les équipes, moins d'objectifs individuels (r=.534**, p=.000); utiliser les mini-évaluations pour construire vers une évaluation des performances (r=.222**, p=.000); s'assurer que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances (r=.358**, p=.000) ont des liens avec la performance de ces entreprises.

Mots clés: *management, performance ; management de la performance, entreprises publiques, RDC.*

GJMBR-A Classification: *LCC Code: HD58.7-58.95*



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Application of Performance Management Principles in Public Enterprises of the Democratic Republic of Congo

Application De Principes De Management De La Performance Dans Les Entreprises Publiques De La République Démocratique Du Congo

Philippe Bila Menda

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Mots Clés: management, performance; management de la performance, entreprises publiques, RDC.

I. Introduction

Le management de performance est un processus et un ensemble de comportements mis en œuvre pour encourager et maximiser la performance individuelle et collective dans l'entreprise. Aujourd'hui, les entreprises sont confrontées à de nombreux défis tels que la concurrence intensive, la mondialisation des marchés, les turbulences de l'environnement économique... auxquels leur performance est très sensible. Il paraît évident que, dans les années à venir, réussiront uniquement les entreprises qui seront plus aptes à tirer profit des opportunités et à réduire les menaces auxquelles elles seront confrontées.

La performance de l'entreprise est une notion polysémique, complexe et difficile à définir autant plus que les approches sont multiples. Elle a été largement ventilée durant les récentes décennies comme un impératif catégorique. Sa complexité n'émane pas uniquement de la diversité de ses conceptualisations mais aussi de son caractère multidimensionnel.

Les Entreprises publiques en RDC sont censées jouer un rôle capital dans le développement social et économique. Malheureusement, elles ne peuvent pas jouer significativement ce rôle à cause du manque criant de transparence et recevabilité dans leurs relations tant administratives que financières. Ce qui entraine un dysfonctionnement sérieux dans leur gestion et qui les empêche d'accroître leur contribution à l'économie et aux finances publiques.

Cette situation n'est pas le fait seulement des entreprises elles-mêmes, mais aussi de manque d'application des principes de management conformément aux lois de compétitivité des entreprises dans le pays et à l'échelle mondiale.

Les entreprises publiques ne sont donc pas bien gérées. L'inapplication de certains principes de management de la performance est à la base du manque de productivité, l'incompétence des mandataires. Il n'est pas étonnant de voir les entreprises

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publiques qui se retrouvent dans une crise quasi-totale que jadis.

Face à cette situation délicate, le management de la performance devient une fonction très importante dans la performance des entreprises. C'est un outil incontournable de compétitivité de ces dernières. Ainsi, cette étude tente d'analyser l'apport de l'application des principes de management de la performance dans les entreprises publiques congolaises.

Par manque de certains principes de management de la performance, les entreprises Congolaises dans un contexte de mondialisation accélérée sont confrontées à une multiplication du nombre des compétiteurs, du nombre des produits et services et des exigences des clients qui attendent toujours plus de qualités, de services et ceci dans les meilleurs délais et au moindre cout. La gestion des entreprises pose un grand problème dans l'amélioration de la qualité des services et de la croissance de son champ d'activité de qui à notre sens représente un intérêt capital à la vie sociétale des Congolais.

Le système de management de performance représente un pilier de croissance pour l'entreprise. Son efficacité repose en grande partie sur ce système. Cette démarche qualité est également indispensable afin de mettre en place un service à la hauteur des attentes de la clientèle et atteindre un niveau de satisfaction élevé.
En un mot, le management de la performance est le pivot de la compétitivité de l'entreprise. Sans ce système, il lui sera difficile de rentabiliser son activité et d'optimiser ses bénéfices.

II. Revue De La Littérature

Dans ce section, nous présentons d'une part quelques définitions de mots clés que comporte notre thème et décrivons, autre part, quelques aspects théoriques sur le management de la performance.

a) Management Et Management De La Performance

Selon Taylor (1911), le management est un art de savoir exactement ce que vous voulez faire et ensuite de voir qu'ils le font de la meilleure façon et économique.

Au début du 20ème Siècle, Fayol (1916) décrit le mot « gestion ou management » en terme « administration ». Selon Fayol, administrer c'est gérer et gérer c'est prévoir, organiser, commander, coordonner, contrôler.

Crener et Monteil (1905) estiment qu'à partir d'une connaissance rigoureuse des faits économiques, sociaux, humains et des opportunités offertes par l'environnement (marché, politique économique), le management est une façon de diriger et de gérer rationnellement une organisation (entreprise, organisme public, association), d'organiser les activités, de fixer les buts et les objectifs, de bâtir des stratégies. Il y parviendra en utilisant au mieux les hommes, les ressources matérielles, les machines, la technologie, dans le but d'accroître la rentabilité et l'efficacité de l'entreprise.

Selon Drucker (1954), le management désigne tout ce qui est nécessaire pour mener à bien une affaire qu'elle soit petite ou grande, indépendante ou non, en impliquant les principes, les méthodes et techniques d'organisation.

Quant à N'saman-o-Lutu, le management se définit comme une aptitude à faire exécuter un travail par quelqu'un d'autre de façon rationnelle et cela implique un système de communication adéquate. Le management est donc un processus de prise de décision qui évite que leurs retombés négatifs ne retournent contre le décideur. Donc pour N'saman-o-Lutu, le management est une démarche qui se résume en deux mots : l'efficacité et l'efficience. Il est un mélange des techniques et méthodes, d'expériences, de jugement des valeurs et instructions susceptibles de mener une action efficace, efficiente et rationnelle dans une organisation.

Selon Luboya (2019), le management est à la fois une science et un art qui implique le processus de stratégique et opérationnelle de planification, d'organisation, de direction, de contrôle, de communication, de prise de décision ainsi que d'identification et de résolution des problèmes et des conflits dans la mobilisation et utilisation des ressources financières, humaines, matérielles, temporelles, informationnelles et stratégiques en vue l'atteindre des objectifs organisationnels avec les soucis d'efficacité, d'efficience, d'équilibre, de qualité et d'excellence.

Pour cette étude, le management est l'ensemble d'activités que réalise un dirigeant pour améliorer la performance des agents.

Cependant, le management de la performance a été étudié au fil des années et pourtant, il y avait encore une confusion sur la signification du terme « gestion des performances » lorsque la gestion du personnel a tenté de définir le terme en 1992. Le concept avait différentes significations pour différentes personnes. Certaines personnes ont compris le terme comme un processus d'évaluation, d'autres comme une rémunération liée à la performance et certaines personnes ont défini le terme comme une formation et un développement. Armstrong et Baron (2005) déclarent qu'il existe désormais une définition communément admise du terme « gestion de la performance » qui peut être lue ci-dessous.

Le management de la performance est un processus naturel de gestion qui contribue à la gestion efficace des individus et des équipes pour atteindre des niveaux élevés de performance organisationnelle. En tant que tel, il établit une compréhension commune de ce qui doit être réalisé et une approche de direction et de développement des personnes qui garantira sa réalisation.

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De même, Walters (1995) cité par Armstrong & Baron (2005) déclare que le management de la performance « dirige et soutient les employés pour qu'ils travaillent aussi efficacement et efficacement que possible en fonction des besoins de l'organisation». Les organisations ont certains objectifs qu'elles veulent atteindre. Cependant, le salarié ne peut pas aider l'entreprise à atteindre ces objectifs sans savoir comment y arriver. Ainsi, l'organisation doit guider les employés ou les équipes avec des instructions sur la manière d'atteindre les objectifs, quelles sont les tâches pour cela et comment effectuer les tâches de manière efficace. La façon dont un employé exécute bien ou mal ses tâches dépend des objectifs organisationnels, des tâches et des normes de performance.

Le management de la performance comporte de nombreux aspects différents: gestion de la performance de la direction, du PDG, de l'équipe, des employés et de l'organisation. Dans cette étude, nous nous concentrerons sur la gestion de la performance des employés. Cependant, le sujet est également lié à la performance organisationnelle. La performance et le succès de l'organisation dépendent beaucoup de la gestion de la performance des employés.

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Selon Armstrong et Baron (2005), le but du management de la performance est d'atteindre des performances élevées par l'organisation et les employés, et par « haute performance », ils entendent atteindre des objectifs tels que la rapidité et la qualité du service client, la quantité de productivité, de profits et d'autres objectifs. Pulakos (2009) déclare que si la performance est gérée efficacement, les résultats peuvent être par ex. motiver les employés à déployer un maximum d'efforts dans le travail, améliorer la productivité dans l'ensemble de l'organisation, aligner les performances sur les objectifs et la stratégie de l'organisation, et d'autres résultats. D'un autre côté, si la performance est gérée de manière inefficace, les résultats peuvent être une diminution de la productivité et de la motivation, un gaspillage de temps et d'argent pour la formation, une relation endommagée entre les managers et les employés, peuvent amener les employés à quitter leur emploi et d'autres conséquences négatives. (Pulakos, 2009).

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b) Notions De La Performance D'une Entreprise

La performance de l'entreprise est une notion polysémique, complexe et difficile à définir. Elle a été largement ventilée, durant les récentes décennies comme un impératif catégorique. Sa complexité n'émane pas uniquement de la densité de ses conceptualisations mai aussi de son caractère multidimensionnel.

Selon le petit Robert (2005), étymologiquement, « performance » vient de l'ancien français parformer qui signifiait « accomplir » au 13 ème Siècle.
Le verbe anglais to perform apparait au XVème siècle avec une signification plus large.

Dans le domaine de la gestion, la performance a été ambiguë; rarement définie explicitement. Elle n'est utilisée en contrôle de gestion que par transposition de son sens anglais.

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1. *La Performance Liée À L'efficience:* dans l'économie d'aujourd'hui, les entreprises doivent non seulement pouvoir fournir des produits de qualité exceptionnelle mais également pouvoir le faire à des coûts raisonnables. Dans une telle conjoncture, la performance est de plus en plus jugée sous l'angle de l'efficience.
2. *La Performance Liée À La Pertinence Continue:* Les entreprises doivent avec le temps faire en sorte que leur institutionnalisation consolide leurs points forts. Elles traversent nécessairement des crises internes et externes mais seules celles qui réussissent à s'adapter à des capacités et des contextes nouveaux survivent. En outre, aucune entreprise n'est à l'abri de tomber en désuétude, de perdre sa pertinence ou de fermer. Dans ce contexte fragile, la performance organisationnelle dépendra de la capacité à ne pas s'éloigner de sa mission et de maintenir ses objectifs, ses programmes et ses activités en rapport avec les exigences des principaux intervenants-clés. La survie de l'organisation de l'entreprise est liée à des facteurs multiples, allant de la réputation dont elle jouit, des services et de la gestion de l'organisation sur le moral de son personnel.
3. *La Performance Et La Capacité:* la performance et la capacité sont deux concepts liés. La performance organisationnelle découle de l'usage de sa capacité. L'évaluation de la performance conduit à des domaines où la capacité doit être consolidée. La performance est évaluée de façon informelle, sur une base continue. De telles évaluations peuvent être initiées par certains intervenants et clients.

d) Performance Stratégique Et La Performance Concurrentielle

Des entreprises à l'organisation théoriquement parfaite obtiennent de mauvais résultats parce qu'elles n'ont pas été capables de prévoir la transformation de leur marché. Contrairement aux visions à court terme de la performance guidée par l'appréciation boursière de la valeur de l'entreprise, certaines entreprises ont tout misé sur la performance à long terme, garante de leur pérennité.

La performance stratégique et concurrentielle est celle d'un maintien d'une distance avec les concurrents au travers d'une logique de développement à long terme entretenue par une forte motivation de tous les membres de l'organisation.

La performance à long terme est donc associée à la capacité à remettre en cause des avantages acquis pour éviter l'échec d'un bon concept, à la définition d'un système de volonté visant le long terme, in fine, à la capacité de l'entreprise à trouver des sources de valeur créatrice de marge de l'entreprise ou des managers, mais aussi de ses capacités à s'accommoder, voire à s'approprier, les règles du jeu concurrentiel dans un secteur.

C'est en détectant suffisamment et finement les caractéristiques changeantes des systèmes concurrentiels de chacune des activités de l'entreprise ou en anticipant sur des bases nouvelles de différenciation que les entreprises peuvent s'approprier des sources potentielles de performance.

La performance peut être à la fois l'exploitation d'un potentiel existant et le développement de nouvelles formes d'avantages concurrentiels par anticipation des règles du jeu qui prévaudront dans l'avenir. La performance concurrentielle dépend largement de l'analyse stratégique des règles du jeu concurrentiel.

Cette approche de la performance tend à identifier la performance à la compétitivité.

e) Performance Humaine

L'entreprise n'est pas durablement performante financièrement si elle n'est pas performante humainement et socialement. La nature humaine étant sociale; c'est pourquoi il est vital pour tous les managers de savoir utiliser la communication interpersonnelle parce que nombre des buts poursuivis par l'entreprise ne peut être atteint qu'avec la coopération d'autrui.

Les questions liées aux compétences, à la capacité d'initiative, à l'autonomie, à l'adhésion des salariés, à la réalisation des objectifs, voire au projet et donc à la culture de l'entreprise, constituent des éléments déterminants.

L'efficacité humaine résulte toujours du rassemblement de collaborateurs motivés, compétents, et se communiquant bien entre eux par le moyen d'une langue et de valeurs communes (ce que l'on désigne en anthropologie par le concept de culture).
Ce qui donne la formule suivante:

$$EH = M.\ C.\ C$$

M: Motivation, volonté d'agir et de réussir, adhésion dynamique de chacun

C: Compétence, professionnalisme et savoir-faire; c'est la condition de l'efficacité individuelle.

C: Culture, langage commun, valeurs partagées, reconnaissance mutuelle; c'est la condition de l'efficacité collective.

Si la compétence est un facteur décisif pour l'obtention de l'efficacité humaine, elle ne suffit pas à elle seule à en déterminer le niveau. A compétence égale, les performances peuvent être différentes. C'est que la compétence est un savoir-faire, la performance demande du vouloir-faire ou motivation. Une des fonctions du manager consiste à canaliser efficacement la motivation des employés vers la réalisation des objectifs de l'entreprise. Cette motivation détermine les stratégies d'actions choisies par l'acteur, stratégies

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soumises aux données de l'environnement du travail qui rendent plus ou moins possible la réalisation de l'action.

f) Performance Économique

La mesure de la performance économique de l'entreprise revient à étudier les quelques points suivants: (i) la rentabilité économique, (ii) l'efficience économique et (iii) la compétitivité économique.

i. *Rentabilité Économique*

La rentabilité est le rapport entre un revenu obtenu ou prévu et les ressources employées pour l'obtenir. La notion s'applique notamment aux entreprises mais aussi à tout autre investissement. La rentabilité rétrospective est le rapport entre un résultat comptable et les moyens en passif mis en œuvre pour l'obtenir. La rentabilité prévisionnelle est le rapport entre un gain de trésorerie et la valeur d'un investissement. 18 La rentabilité économique est une mesure de la performance économique de l'entreprise dans l'utilisation de l'ensemble de son capital employé, c'est-à-dire de l'ensemble de son actif financé par les capitaux stables. Le revenu généré est mesuré par l'indicateur financier que constitue le résultat d'exploitation (RE), auquel on soustrait les impôts sur les bénéfices (Imp). L'ensemble des capitaux « employés » est égal à la somme des fonds propres (KP), apportés par les apporteurs de capitaux, plus les capitaux acquis grâce à l'endettement (DF, pour dette financière). La somme des capitaux nets d'exploitation est donc égale à CPNE = KP + DF

La rentabilité économique est égale à:

$$R_{éco} = \frac{RE - Imp}{CPNE}$$

Ce ratio correspond a ce que la comptabilité anglo–saxonne appelle « Return on assets ». La rentabilité économique est donc indépendante du type de financement des capitaux et exprime la capacité investis à créer un certain niveau de bénéfice avant paiement des éventuels intérêts sur la dette. Elle est donc une mesure de la performance économique de l'entreprise dans l'utilisation de son actif: elle détermine quel revenu l'entreprise parvient à générer en fonction de ce qu'elle a.

Toutefois, il ne faut pas confondre le rendement et la productivité avec la rentabilité. Le rendement est une notion utilisée plutôt par les épargnants et investisseurs concernant les revenus directs de leurs placements, notamment à taux fixe. S'y ajoutent les variations de valeur du capital pour obtenir la rentabilité (ou performance) totale du placement.

La productivité est le rapport d'un élément quantitatif à un élément financier ou le rapport de deux éléments quantitatifs. Par exemple, on rapportera le chiffre d'affaires d'une entreprise aux effectifs de cette entreprise pour exprimer la productivité apparente d'un salarié.

ii. *Efficience En Économie*

L'efficience économique met en relation les résultats atteints avec les ressources financières utilisées. L'efficience économique se mesure différemment selon la nature du projet: elle peut être évaluée en terme monétaires, ou bien selon un indicateur non financier.

Les indicateurs pour mesurer l'efficience sont: (i) l'évaluation du seuil de rentabilité (SR): le chiffre d'affaire prévisionnel nécessaire pour couvrir les frais fixes lors de l'exploitation; (ii) la valeur actuelle nette (VAN): la somme des flux de trésorerie actualisés générée par un investissement moins la valeur de cet investissement; (iii) le taux de rentabilité interne (TRI): taux de rentabilité attendu par les apporteurs (pour qu'il y ait efficience de l'investissement); (iv) le délai de récupération du capital investi (DRCI): le temps nécessaire pour récupérer la capital initial (VAN>0).

iii. *Compétitivité Économique*

La compétitivité économique est une notion économique qui s'applique à une entreprise, un secteur économique, ou un territoire. Elle désigne la capacité d'une telle entité à fournir et vendre durablement un ou plusieurs biens ou services marchands sur un marché donné en situation de concurrence.

Elle est principalement fonction: (i) des coûts de production: coût du capital et coût du travail; (ii) de la productivité: bonne organisation, main d'œuvre qualifiée… (iii) de l'imposition locale et nationale, et des contraintes administratives; (iv) de la présence d'infrastructures; (v) d'une qualité de production adaptée à la demande; (vi) de la notoriété: renommée publique; (vii) de la part de marché: c'est la comparaison entre le chiffre d'affaire par rapport au même critère pour l'ensemble des entreprises présentes sur un marché donné.

g) Etudes Empiriques Menées Auprès Des Entreprises Congolaises

Kabamba (2021) a étudié l'application des principes de management de la performance au sein de la REGIDESO. L'analyse de contenu et statistique ont permis le traitement des données. Les résultats ont démontré que la REGIDESO n'applique que faiblement les principes de management liés à la technologie intégrée, à l'apprentissage organisationnel, à l'autogestion des équipes, au management de qualité et à l'implication du personnel. Les résultats ont, en outre, révélé que les principes de management de performance, bien que faiblement appliqués, influencent le rendement de la REGIDESO. Ainsi, il se constate que grâce à l'application des principes de management de la performance, les performances individuelles des agents sont bonnes; les performances collectives de chaque équipe s'est améliorée et est bonne et la

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performance globale de la REGIDESO est bonne. Les résultats montrent, en outre, que les principes de management performance a statistiquement la corrélation significative avec le rendement. Les résultats ont montré aussi que les appréciations des agents sur l'application des principes de management de performance ne sont pas influencées significativement par leurs caractéristiques sociodémographiques.

Nganga (2007) a analysé le processus managérial des PME. Il a eu pour objectif de vérifier si les fonctions manageriels sont réellement et parfaitement appliqués au sein de SORICTELECOM. Par rapport à la planification, l'entreprise n'a pas un système de projet et de budgétisation. Elle vit du jour au jour. Pour l'organisation, il y a une organisation dans l'entreprise. D'une manière générale, la fonction organisation existe et elle est appliquée dans certaine mesure. Cependant, elle n'est pas rigoureusement utilisée. C'est surtout de l'improvisation. Pour la direction ou le commandement, il est constaté que dans cette entreprise les salaires sont fixés au détriment des employés. Ceci traduit l'exploitation des employés par les employeurs. Compte tenu aussi de la conjoncture du pays, les employés ne sont pas motivés comme il faut pour l'accomplissement de leurs tâches. La fonction direction n'est pas d'application dans cette PME ou elle n'est pas totalement respectée. Quant au contrôle, le résultat montre que dans l'ensemble, la fonction contrôle existe dans cette entreprise. En résumé, Nganga a conclu que SORICTELECOM ne s'acquitte pas à 100% du processus managérial (planification, organisation, direction et contrôle) mais plutôt à 25%.

Onganga (2009) a analysé les styles de management appliqué à la REGIDESO. Son étude a avancé les hypothèses suivantes : (i) lequel de styles de management prédomine dans la gestion de la Régie de distribution d'eau (REGIDESO) plu particulièrement dans la direction commerciale de Kin/Ouest en sigle DCK/O; (ii) existe-t-il des styles spécifiques dans la façon de diriger les institutions (entreprise publique ou privée); (iii) quelles sont les raisons qui font que ce style soit dominant dans la gestion par les responsables du personnels de la REGIDESO a la direction commerciale Kin/Ouest en sigle DCK/O ? Pour mener cette étude, l'auteur a utilisé la méthode d'enquête, qui était appuyé par une série des techniques telle que: le questionnaire, l'interview et la documentation. Partant des vérifications des hypothèses, il se fait remarquer que les hypothèses sont confirmées dans la mesure où les chefs n'adoptent pas les styles autocratiques mais plutôt le style démocratique. Le fait que le style démocratique soit le plus utilisé ne signifie pas que les autres styles ne le sont pas.

Kinkela (2013) a étudié la politique managériale de la Direction de Ressource Humaine d'une régie financière, étude mené à la Direction Générale de Douanes et Accises (DGDA). Sa préoccupation majeure était de comprendre quelle est la politique managériale de la DGDA. Il a cherché aussi à comprendre si l'application du management dans la gestion de ressources humaines de la DGDA lui permet-il d'atteindre ses objectifs. Les méthodes comparative et documentaire associées à la technique d'interview ont permis l'étude de conclure que l'introduction de management dans une régie financière pose des sérieux problèmes dans son application partant de l'Etat lui-même. Cependant, avec la mise en place des reformes actuelles, l'Etat actuelle arrive à implanter et à appliquer le management dans ses régies financières. L'application de management dans la direction de ressources humaines au sein de la DGDA n'est pas encore une réussite. Cette situation est entretenue par la classe dirigeante qui se base sur une politique occulte qui ne profite qu'a une certaine minorité. Le management appliqué par cette direction de la DGDA ne permet pas encore à la classe subalterne de subvenir à ses besoins les plus vitaux au détriment de la classe dirigeante qui s'enrichissent de jour en jour. L'insuffisance de la motivation occasionne le manque d'intérêt de travailleur et qui a un impact sensible à la baisse de la maximisation de recette douanière. Les normes de la gestion managériale ne sont pas encore respecter à la DGDA, ce qui entraine le dysfonctionnement de processus managérial occasionnant ainsi: manque d'intérêt, insuffisance de l'équipe de control, en véhicule et en moyen logistique et technique ; faiblesse du contrôle avant et embarquement des marchandises dans le poste et à l'aéroport.

Makanzu (2020) a analysé l'impact des fonctions et principes de management sur la performance de l'OGEFREM. Après l'analyse du contenu et la vérification des données, l'étude est arrivée aux conclusions suivantes: Les fonctions et principes de management sont appliqués à l'OGEFREM. Il s'agit des fonctions telles que la planification de travail et des ressources financières, humaines, matérielles (90%); l'organisation des directions, des services et des équipes de travail et affectation des ressources pour leur fonctionnement (87,5%); la direction des ressources humaines et application d'un système de motivation ou de rémunération. (87,5%); le contrôle des ressources financières, humaines et matérielles selon les critères planifiés (81,2%); l'identification et la résolution des problèmes et des conflits interpersonnels et organisationnels (78,7%); la communication institutionnelle avec le public interne et externe (96%) et le processus de prise de décision sur l'utilisation des ressources financières, humaines et matérielles (84%). Et des principes tels que l'efficience ou utiliser le minimum des ressources pour obtenir le maximum des résultats (78,7%) et l'efficacité ou utiliser les ressources pour obtenir les résultats estimés (34%).

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Etude de Bila (2023) a relevé que les pratiques du climat organisationnel axées sur l'amélioration des climats relatifs à la gestion participative, aux conditions de travail, aux conditions d'Enseignement-Apprentissage et aux relations interpersonnelles produisent des effets positifs sur la performance du personnel.

III. Méthodologie De L'étude

Pour récolter les données du terrain et vérifier les hypothèses nous avons utilisé la méthode d'enquête appuyée par des techniques de questionnaire, documentaire et d'entretien. L'analyse de contenu et le test statistique nous a permis de traiter les données.

Nous avons administré individuellement notre questionnaire en remettant à chaque sujet enquêté un exemplaire. Nous avons dépouillé les protocoles, question par question. Le dépouillement s'est fait à l'aide du logiciel Excel 2010. Il était question de créer la base de données comportant toutes les questions du questionnaire.

Après notre enquête, nous nous sommes lancé au traitement des données. Les questions fermées ont été traité électroniquement par la création d'une base de données sur le logiciel Excel 2010, puis traiter à travers le logiciel SPSS 22. Le dépouillement des données se fait moyennant le calcul de pourcentage qui a consisté à prélever les effectifs d'apparition des réponses des enquêtes que nous avons par la suite transformé en pourcentage.

L'étude a recouru aussi au test de corrélation pour tester l'impact des principes de management sur la performance organisationnelle.

IV. Présentation Des Resultats

Cette section consiste essentiellement à présenter, à analyser, à discuter les résultats de l'étude. Les réponses sont mises dans les tableaux des effectifs et des pourcentages et chaque tableau est suivi d'une analyse commentée.

Tableau 1: Niveau D'études Et Genre Des Enquêtés

Niveau d'études	Genre		Total
	Masculin	Féminin	
Diplômés d'Etat	3	2	5
Gradué	13	8	21
Licencié	14	9	23
Total	**30**	**19**	**49**

Les resultats de ce tableau montrent que l'échantillon est constitué de 5 diplomés d'Etat dont 3 hommes et 2 femmes; 21 gradués dont 13 hommes et 8 femmes; 23 licenciés dont 14 hommes et 9 femmes.

Tableau 2: Statut Matrimonial Et Genre Des Enquêtés

Statut matrimonial	Genre		Total
	Masculin	Féminin	
Marié	11	7	18
Célibataire	19	12	31
Total	30	19	49

Il se constate que 18 enquêtés sont mariés dont 11 hommes et 7 femmes par contre 31 enquêtés sont célibataires dont 19 hommes et femmes.

Tableau 3: Age Et Genre Des Enquêtés

Age	Genre		Total
	Masculin	Féminin	
18-27 ans	15	12	27
28-37 ans	12	3	15
38-47 ans	0	4	4
48-57 ans	3	0	3
Total	30	19	49

Les données contenues dans ce tableau montrent que les enquêtés ayant l'âge variant entre 18 et 27 ans sont au nombre de 27 dont 15 hommes et 12 femmes. 15 enquêtés ont un âge.compris entre 28 à 37 ans, il s'agit de 12 hommes et 3 femmes. 4 femmes ont un age variant entre 38 et 47 ans et 3 hommes ont un âge compris entre 48 et 57 ans.

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Tableau 4: Application Des Principes Du Management De La Performance Dans Les Entreprises Congolaises

Dans votre entreprise, diriez-vous que les dirigeants:	Toujours		Souvent		Rarement		Jamais	
	ni	%	ni	%	ni	%	ni	%
Font usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client	30	61,2	11	22,4	6	12,2	2	4,1
Reconnaissent, apprécient et félicitent les bonnes performances dès qu'elles se produisent	29	59,2	6	12,2	7	14,3	7	14,3
Rendent les objectifs intéressants, stimulants et engageants	21	42,9	12	24,5	8	16,3	8	16,3
Font participer ou impliquer les agents à la prise des décisions	19	38,8	15	30,6	10	24,4	5	10,2
Gardent l'accent sur le développement et performance, et garder la paperasserie et le processus simples	19	38,8	10	20,4	12	24,5	8	16,3
Poussent le personnel a un changement de rôle ou de composition de l'équipe(les agents peuvent se changer des rôles et des responsabilités voire bas et de manière collégiale)	19	38,8	18	36,7	10	20,4	2	4,1
Alignent les objectifs individuels avec les objectifs de l'équipe et de l'organisation	18	36,7	13	26,5	8	16,3	10	20,4
Instaurent un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment)	16	32,7	20	40,8	8	16,3	5	10,2
Mettent plus d'accent sur la création de valeur	16	32,7	19	38,8	5	10,2	9	18,4
Donnent une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux	15	30,6	15	30,6	17	34,7	2	4,1
Se concentrent sur des compétences complémentaires au sein des équipes	14	28,6	15	30,6	14	28,6	6	12,2
Adoptent une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances	14	28,6	9	18,4	19	38,8	7	14,3
Donnent un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens : de bas en haut, de haut en bas et de manière collégiale)	13	26,5	12	24,5	13	26,5	11	22,4
Misent sur les forces plus que corriger les faiblesses	12	24,5	16	32,7	13	26,5	8	16,3
Assainissement les relations interpersonnelles	11	22,4	13	26,5	20	40,8	5	10,2
Se concentrent plus sur les équipes, moins d'objectifs individuels	11	22,4	14	28,6	20	40,8	4	8,2
Utilisent des mini-évaluations pour construire vers une évaluation des performances	9	18,4	18	36,7	14	28,6	8	16,3
S'assurent que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances	9	18,4	22	44,9	12	24,5	6	12,6
Moyenne	**16**	**33,5**	**14**	**29,2**	**12**	**24,7**	**6**	**12,8**

Les résultats de ce tableau renseignent sur les principes du management de la performance appliqués par les dirigeants des entreprises publiques congolaises. selon les sujets enquêtés, les dirigeants de leurs entreprises posent toujours, en majorité les actes de management de la performance car ils: font usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client; instaurent un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment); font participer ou impliquer les agents à la prise des décisions; assainissement les relations interpersonnelles; gardent l'accent sur le développement et performance, et garder la paperasserie et le processus simples; utilisent des mini-évaluations pour construire vers une évaluation des performances: rendent les objectifs intéressants, stimulants et engageants; alignent les objectifs individuels avec les objectifs de l'équipe et de l'organisation: misent sur les forces plus que corriger les faiblesses; se concentrent sur des compétences complémentaires au sein des équipes; reconnaissent, apprécient et félicitent les bonnes performances dès qu'elles se produisent; donnent une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux; s'assurent que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances; se concentrent plus sur les équipes, moins d'objectifs individuels; adoptent une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances; donnent un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens: de bas en haut, de haut en bas et de manière collégiale); poussent le personnel a un changement de rôle ou de composition de l'équipe(les agents peuvent se changer

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des rôles et des responsabilités voire bas et de manière collégiale); Mettent plus d'accent sur la création de valeur.

Tableau 5: Management De La Performance Et Performance Organisationnelle

Principes de management	Corrélations	Sig. (a)
Faire usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client	.179**	.002
Reconnaitre, apprécier et féliciter les bonnes performances dès qu'elles se produisent	.383**	.000
Rendre les objectifs intéressants, stimulants et engageants	.543**	.000
Participer ou impliquer des agents à la prise des décisions	.368**	.000
Garder l'accent sur le développement et performance, et garder la paperasserie et le processus simples	.303**	.000
Pousser le personnel a un changement de rôle ou de composition de l'équipe (les agents peuvent se changer des rôles et des responsabilités voire bas et de manière collégiale)	.278**	.000
Aligner les objectifs individuels avec les objectifs de l'équipe et de l'organisation	.493**	.000
Instaurer un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment)	.255**	.000
Mettre plus d'accent sur la création de valeur	.498**	.000
Donner une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux	.344**	.000
Se concentrer sur des compétences complémentaires au sein des équipes	.495**	.000
Adopter une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances	.429**	.000
Donner un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens : de bas en haut, de haut en bas et de manière collégiale)	.599**	.000
Miser sur les forces plus que corriger les faiblesses	.547**	.000
Assainir les relations interpersonnelles	.517**	.000
Se concentrer plus sur les équipes, moins d'objectifs individuels	.534**	.000
Utiliser les mini-évaluations pour construire vers une évaluation des performances	.222**	.000
S'assurer que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances	.358**	.000

Les resultats de ce tableau montrent qu'il existe des corrélations significatives entre les principes de management de la performance et la performance des entreprises publiques congolaises. Il se constate que les actes tels que faire usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client (r=.179**, p=.002); reconnaitre, apprécier et féliciter les bonnes performances dès qu'elles se produisent (r=.383**, p=.000); rendre les objectifs intéressants, stimulants et engageants (r=.543**, p=.000); participer ou impliquer des agents à la prise des décisions (r=.368**, p=.000); garder l'accent sur le développement et performance, et garder la paperasserie et le processus simples (r=.303**, p=.000); pousser le personnel a un changement de rôle ou de composition de l'équipe (les agents peuvent se changer des rôles et des responsabilités voire bas et de manière collégiale) (r=.278**, p=.000); aligner les objectifs individuels avec les objectifs de l'équipe et de l'organisation (r=.493**, p=.000); instaurer un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment) (r=.255**, p=.000); mettre plus d'accent sur la création de valeur (r=.498**, p=.000) ; donner une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux (r=.344**, p=.000) ; se concentrer sur des compétences complémentaires au sein des équipes (r=.495**, p=.000); adopter une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances (r=.429**, p=.000); donner un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens : de bas en haut, de haut en bas et de manière collégiale) (r=.599**, p=.000); miser sur les forces plus que corriger les faiblesses (r=.547**, p=.000); assainir les relations interpersonnelles (r=.517**, p=.000); se concentrer plus sur les équipes, moins d'objectifs individuels (r=.534**, p=.000); utiliser les mini-évaluations pour construire vers une évaluation des performances (r=.222**, p=.000); s'assurer que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances (r=.358**, p=.000) ont des liens avec la performance des entreprises.

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V. Discussion Des Resultats

Le management de la performance consiste donc à créer un environnement de travail dans lequel les collaborateurs seront en mesure de fonctionner au meilleur de leurs capacités et de donner le meilleur d'eux-mêmes. Plusieurs études se sont intéressées à question du management de la performance. A la suite de ces études, la présente étude analyse l'application de principes de management de la performance dans les entreprises congolaises.

Les resultats obtenus ont montré qu'il existe des corrélations significatives entre les principes de management de la performance et la performance des entreprises publiques congolaises. Il se constate que les actes tels que faire usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client; reconnaitre, apprécier et féliciter les bonnes performances dès qu'elles se produisent; rendre les objectifs intéressants, stimulants et engageants; participer ou impliquer des agents à la prise des décisions; garder l'accent sur le développement et performance, et garder la paperasserie et le processus simples; pousser le personnel a un changement de rôle ou de composition de l'équipe (les agents peuvent se changer des rôles et des responsabilités voire bas et de manière collégiale); aligner les objectifs individuels avec les objectifs de l'équipe et de l'organisation; instaurer un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment); mettre plus d'accent sur la création de valeur; donner une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux; se concentrer sur des compétences complémentaires au sein des équipes; adopter une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances; donner un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens: de bas en haut, de haut en bas et de manière collégiale); miser sur les forces plus que corriger les faiblesses; assainir les relations interpersonnelles; se concentrer plus sur les équipes, moins d'objectifs individuels; utiliser les mini-évaluations pour construire vers une évaluation des performances; s'assurer que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances ont des liens avec la performance des entreprises. Les resultats trouvés mâchent avec ceux de l'étude de Nganga (2007) et Makanzu (2020). Cependant, ces résultats diffèrent de ceux de Kabamba (2021), qui a trouvé que son entreprise cible n'applique que faiblement les principes de management liés à la technologie intégrée, à l'apprentissage organisationnel, à l'autogestion des équipes, au management de qualité et à l'implication du personnel.

Ainsi, les resultats évoqués ci-haut ont permis de dégager lemodèle de management de la performance sous le format ci-dessous:

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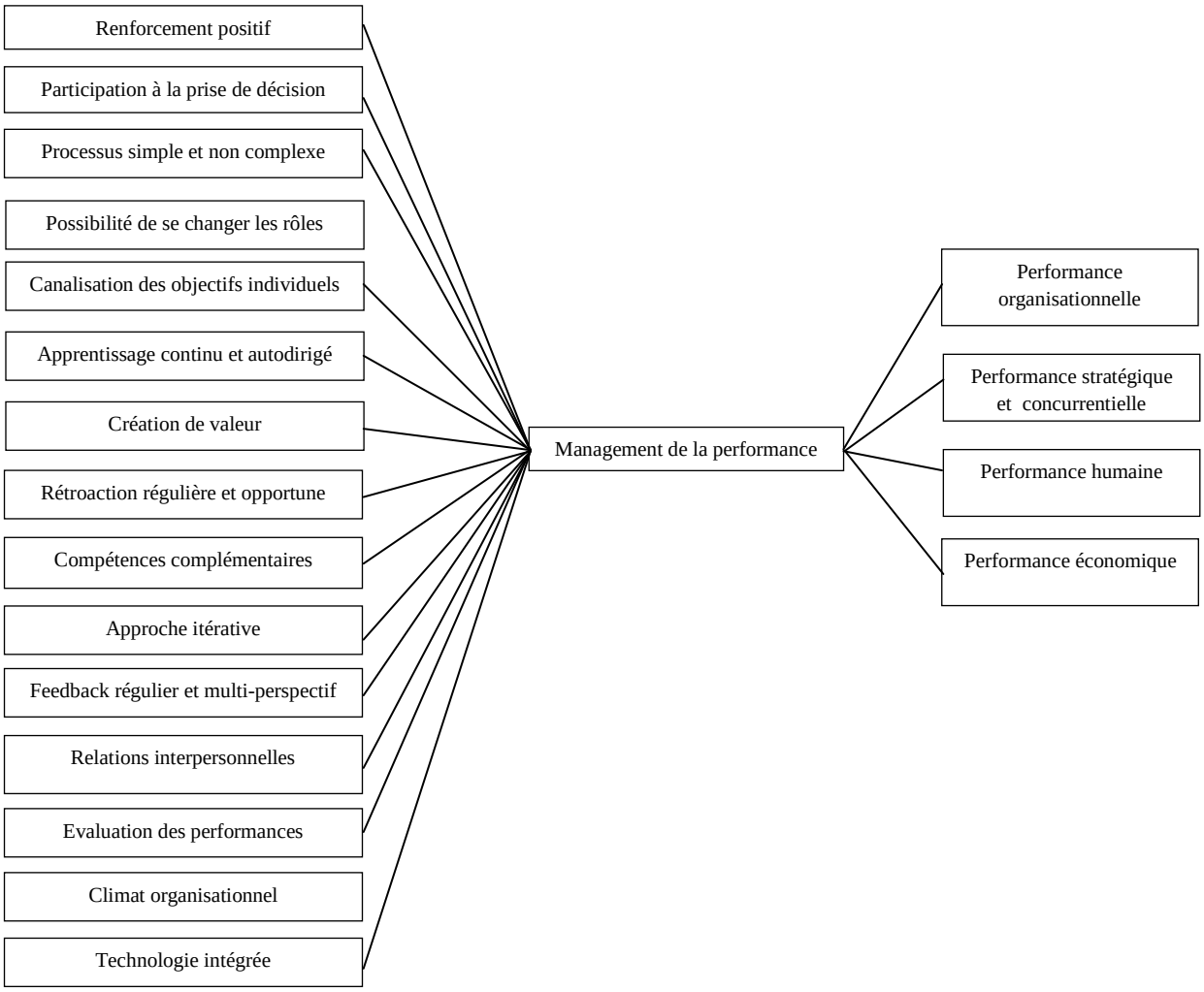

Figure 1: Modèle Théorique Du Management De La Performance

Ce schéma illustre les principes de management dont les gestionnaires des entreprises publiques congolaises ont la responsabilité de faire usage afin d'obtenir la performance organisationnelle, la performance stratégique et concurrentielle, la performance humaine et la performance économique. Ce modèle proposé par cette étude contient des composantes du management de la performance qui boostent la performance globale et individuelle de l'entreprise.

VI. Conclusion

Cette étude a analysé l'application de principes de management de la performance par les dirigeants des entreprises publiques congolaises. Grace à l'enquête sur terrain, l'étude est arrivée aux resultats selon lesquels, il existe des corrélations significatives entre les principes de management de la performance et la performance des entreprises publiques congolaises. Il se constate que les actes tels que faire usage de la technologie intégrée (informatique, machine, etc.) pour produire le service à mettre à la disposition du client (r=.179**, p=.002) ; reconnaitre, apprécier et féliciter les bonnes performances dès qu'elles se produisent (r=.383**, p=.000) ; rendre les objectifs intéressants, stimulants et engageants (r=.543**, p=.000); participer ou impliquer des agents à la prise des décisions (r=.368**, p=.000); garder l'accent sur le développement et performance, et garder la paperasserie et le processus simples (r=.303**, p=.000); pousser le personnel a un changement de rôle ou de composition de l'équipe (les agents peuvent se changer des rôles et des responsabilités voire bas et de manière collégiale) (r=.278**, p=.000); aligner les objectifs individuels avec les objectifs de l'équipe et de l'organisation (r=.493**, p=.000); instaurer un apprentissage plus continu et autodirigé pour tous (les connaissances sont devenues de plus en plus obsolètes et les exigences en matière de compétences ont augmenté constamment) (r=.255**, p=.000); mettre plus d'accent sur la création de valeur (r=.498**, p=.000); donner une rétroaction régulière et opportune, qu'elle soit motivante, formative ou les deux (r=.344**, p=.000); se concentrer sur des compétences complémentaires au sein des équipes (r=.495**,

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p=.000); adopter une approche plus itérative (tentent de revoir et ajuster les objectifs en fonction des circonstances (r=.429**, p=.000); donner un feedback plus régulier et multi-perspectif (le feedback est donc une pratique quotidienne et va dans tous les sens: de bas en haut, de haut en bas et de manière collégiale) (r=.599**, p=.000); miser sur les forces plus que corriger les faiblesses (r=.547**, p=.000); assainir les relations interpersonnelles (r=.517**, p=.000); se concentrer plus sur les équipes, moins d'objectifs individuels (r=.534**, p=.000); utiliser les mini-évaluations pour construire vers une évaluation des performances (r=.222**, p=.000); s'assurer que les ressources sont en place pour aider à exécuter le processus et pour permettre au personnel de démontrer l'amélioration des performances (r=.358**, p=.000) ont des liens avec la performance des entreprises.

Ainsi, les resultats ont permis de dégager un modèle de management de la performance.

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Acknowledgments

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The following is the official style and template developed for publication of a research paper. Authors are not required to follow this style during the submission of the paper. It is just for reference purposes.

Manuscript Style Instruction (Optional)

- Microsoft Word Document Setting Instructions.
- Font type of all text should be Swis721 Lt BT.
- Page size: 8.27" x 11'", left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word "Abstract" in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
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- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

Structure and Format of Manuscript

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.
b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.
c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.
d) An introduction, giving fundamental background objectives.
e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.
f) Results which should be presented concisely by well-designed tables and figures.
g) Suitable statistical data should also be given.
h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unrefereed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

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Format Structure

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Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

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A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, “What words would a source have to include to be truly valuable in a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

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Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

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Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

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Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

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Tips for writing a good quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

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7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.
Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

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22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

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Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

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- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



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- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

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Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

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This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



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Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

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Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

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- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

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Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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