International Journal of Trend in Scientific Research and Development (IJTSRD)
Volume 6 Issue 4, May-June 2022 Available Online: www.ijtsrd.com e-ISSN: 2456 – 6470

Electronic Banking & Customer Satisfaction in Rwanda: A Study on Bank of Kigali, Rwanda

Dr. Yagnam Nagesh[1], Dr. Pooja Nagpal[2], Dr. Umamaheswari K[3]

[1]Professor, IT Department, Debra Tabore University, Ethiopia, Africa
[2]Assistant Professor, St. Aloysius College, Institute of Management & IT (AIMIT), Karnataka, India
[3]Assistant Professor, Business Administration, Kabridhabar University, Coimbatore, Tamil Nadu, India

ABSTRACT

The increase of digitalization enables financial institutions to provide electronic banking services or online banking in order to access the competitive advantage and dedicate much market share for themselves as it has crucial role in increasing customers' satisfaction. Therefore, the main objective for the current study was to investigate the effect of electronic banking on the customer satisfaction in Rwanda, case of Bank of Kigali. The entire target population of this research was 380 000 populations composed by customers of Bank of Kigali in Rwanda. From these, the sample size was625 respondents while simple random sampling techniques was used. The study used primary data collection and the researcher utilized questionnair .Validity and reliability was adopted in this this research because it facilitated to hold high reliability if it can be repeated several times and the outcome is the same. Collected quantitative data was analyzed using computer software Statistical Package for Social Sciences (SPSS) version 23.0 to enable data analysis.

On the side of Model summary as per tables No.22,24,26, and 28, the results exemplified that the R value indicated some simple correlations between our variables. This demonstrated a higher degree of correlation between the dependent and independent variables from the study. Similarly, the R square proved how the total variation between all the dependent variables and customer satisfaction were in relations. This lead us to conclude that there was a strong relationship between Information Technology, Electronic Mobile devices, Electronic Banking transactions and Financial policies with their influences on customer satisfaction. Briefly, both individuals, government and private sectors should recognize the contributions that electronic banking is serving in improving both economic development and living standards of the citizens. Based on the researcher findings, there is still a need in improving and diagnosing network troubleshoots to enable quick services from the banks.

How to cite this paper: Dr. Yagnam Nagesh | Dr. Pooja Nagpal | Dr. Umamaheswari K "Electronic Banking & Customer Satisfaction in Rwanda: A Study on Bank of Kigali, Rwanda" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-6 | Issue-4, June 2022, pp.1811-1820, URL: www.ijtsrd.com/papers/ijtsrd50400.pdf

IJTSRD50400

Background to the study

Increase in internet banking acceptance since the year of 2000 was very steady (Cheung & Lio, 2002). As Internet access exceeded 1.596 billion people globally in the first quarter of 2009, an increasing number of banks worldwide have increased their business investments in Internet technology driven by the expectation technology would provide better opportunities to establish a distinctive strategic position compared to other traditional forms of banking services through the use of internet (Internet World Stats, 2009). The 21st Century, shaped by the technological revolution, is the age of globalization. The internet hugely influences all features of an entity. By twenty first century, E-business is no extended a choice for business, it is inevitably (Kumar B. 2011).

The international financial institutions including commercial banks, financial cooperatives, microfinance institutions and others implement the E-banking facilities towards their clienteles in directive to provide effective customer satisfaction. It is universally agreed that a safe and efficient internet banking services usage as international information technology system is essential for sound banking institutions in different countries like in Europe, America, Asia and Africa, etc (Alexan, 2015). The benefits derived from information technology system as well as electronic banking are effective on beside of users. The electronic information technology system brings many benefits to users, convenience, security, record keeping, low cost and etc. Customer satisfaction proves that the information technology system has potential to eliminate or reduce the problems users face for example in the payment and other financial settlement system in general,(Taylor, 2014).

Broadly, business activities are the most important in the development of any country; however, there are some challenges faced by those who are engaged in. Although they occur, nowadays the world is dominated by various kinds of business. All institutions doing banking activities increase day to day for purpose of well-founded economic development worldwide (World Bank, 2014).

Financial institutions in Ethiopia among 15 banks, very few of them are engaged with the diffusion of e-commerce. Moreover, among several services of e-banking, they are limited to ATM service. The e-business, e-commerce is about using electronic techniques to create opportunities, create new markets, new processes and growth in the formation of wealth using electronic mediums. Banking system in Ethiopian has largely been affected by the dominance of cash. In Ethiopia, cash is a king since the bulk of personal consumption is done by intermediate of cash (Abraham, 2012).

In Rwanda, financial institutions are making substantial technological investments in improving their setups in a bid to ensure the provision of new and essential electronic financial services. Some of these electronic web-based retail banking services are making small firms adopt the use of technology at relatively favorable costs. Also, links that have been developed between cell phone and bank accounts of corporations and individuals. It has allowed clients to implement the practice of their cell phones as another banking channel. The services they enjoy through the use of mobile phones include deposits, withdrawals, fund transfers from one record to the other, settlement of bills, and also balance inquiry. Most of these mobile financial settlement services are additive in that they provide new delivery channels to their existing bank clients (Kumar B. 2018).

Objective of the Study

1. To investigate the effect on information Communication Technology on customer satisfaction in Rwanda.
2. To examine the effect of Electronic Mobile Devices on customer satisfaction in Rwanda.
3. To establish the effect of Electronic banking transactions on customer satisfaction in Rwanda.

Research Hypothesis

Ho1: Information Communication Technology has no significant effect on customer satisfaction in Rwanda.

Ho2: Electronic Mobile device has no significant effect on customer satisfaction in Rwanda.

Concept of electronic banking

Electronic banking alludes to the utilization of the Internet as a remote conveyance channel for giving administrations, for example, opening a bank account, transferring funds among diverse accounts and electronic bill presentment and payment. This can be offered in two principle ways. A bank with physical offices can build up a Website and offer these services to its clients notwithstanding its customary conveyance channels. Second, is to set up a virtual bank, where the personal computer server is housed in an office that serves as the lawful location of such a bank.

Conceptual framework

A conceptual framework illustrates what the researcher expects to find through the ongoing research, the given conceptual framework as illustrated in designed figure defines the relevant variables for the current research and maps out how variables might relate to each other. The research made in such way of electronic banking on customer satisfaction in Bank of Kigali. Figure 1.1, indicates the independent variables with three factors, Information Communication Technology; Electronic Mobile Devices and E-banking transactions.

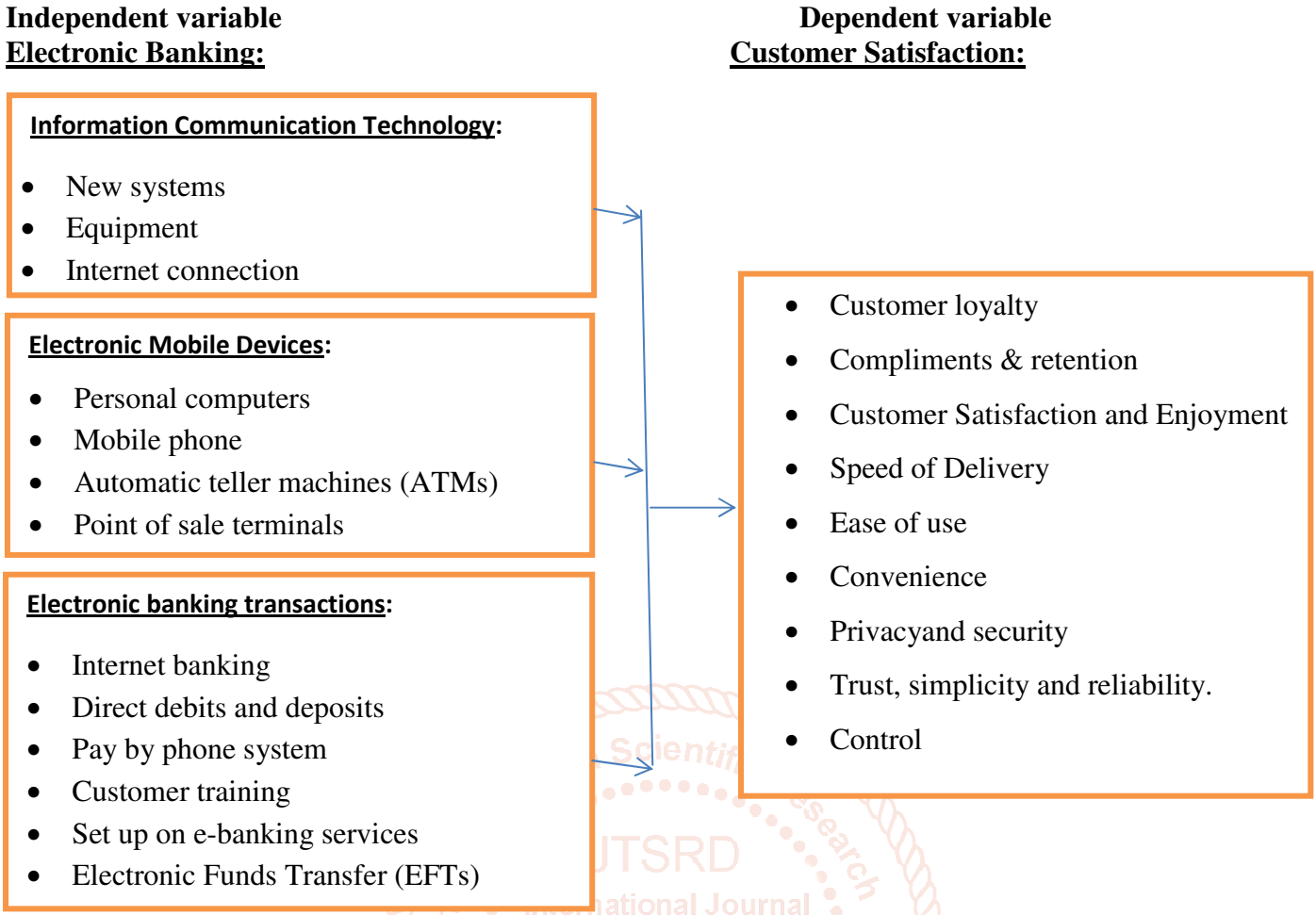

Figure 2.1: Conceptual framework.
Source: Researcher, 2021

Research gap and summary

However, for the case of Rwanda in spite of banks trying to enforce the E-banking services, Rwanda is still faced with come challenges which need to be addressed in order to promote effective and efficient banking performance and these are: The development of an efficient monetary transfer system in Rwanda has been hampered by so many factors. Rwanda is faced with infrastructural deficiency such as erratic power supply and communication link in some areas, inadequate skilled employees and requisite tools on end users and client systems, high charge or cost for the e-payment terminals (ATMs) so the banking legislation should set out standard charges for e-payment services. Hence these factors are believed to hampered E-banking services performance in the country hence affecting customer satisfaction.

Sample Size

Before identifying the respondents to this research, it is necessary to indicate how the sample size was determined. In order to determine the sample size, the following formula designed by Yamane (1967) was used; where, **n** is the sample size; **N** is size of the population and **e** is marginal error or level of confidence.

General scientific formula: $= \frac{N}{1+N(e)^2}$

And then the sample size is: $\mathbf{n} = \frac{380\,000}{1+380\,000\,(0.04)^2}$; $n = \frac{380\,000}{608} = 625$; then the sample size is 625 respondents.

Therefore, for the current study, the sample size is 625 respondents those was selected from customers (clients) of Bank of Kigali.

Table 3.1: Target population and Sample size

Description	Target population (N)	Sampling size (n)
Customers	380,000	$\mathbf{n} = \frac{380\,000}{1+380\,000\,(0.04)^2}$;
Total	**380,000**	**= 625**

Source: (www.bk.rw, 2021)

Data Analysis

The data that was gathered from the questionnaires given to employees and customers of the Bank of Kigali Plc was analyzed using Statistical Package for Social Sciences (SPSS) version 23 with the help of software for analysis. The results obtained was recorded in form of frequencies, percentages and tables. The Correlation Coefficient and descriptive statistics was used to examine the impact electronic banking system on customer satisfaction.

Descriptive statistics

Descriptive statistics was used to summarize the data. The best known and frequently used measure of the center of a distribution of a quantitative variable is well known as the mean. The mean refers to averaging; adding up the data points and diving by how many there are. The mean is the balance point of the data or the measure of the center of a distribution of quantitative variable (Freanckel & Wallen, 2006). The researcher evaluated the mean by using these equivalences which are found in the table illustrated below. These equivalences of mean helped to know the perception of each group about the sub-variables.

Table 3.2: Interval of Means

Interval	Level	Interpretation
1.00-1.80	Very low	Strongly Disagree
1.81-2.60	Low	Disagree
2.61-3.40	High	Agree
3.41-4.20	Very High	Strongly Agree

Source: Freanckel and Wallen, (2006)

Correlation Analysis

This study employed Pearson's coefficient of correlation. The Pearson's coefficient of correlation is a method which was used for measuring the degree of relationship between two variables. This coefficient enabled to assume that there is linear relationship between the two variables, that the two variables are casually related which means that one of the variables is independent and the other one is dependent; and a large number of independent causes are operating in both variables so as to produce a normal distribution. In a sample it is denoted by and is by r_s design constrained as follows: $-1 \leq r_s \leq 1$

Table 3.3: Interpretation of correlation coefficient

S/N	Correlation coefficient	Interpretation
1	$r_s = 1$	Perfect correlation
2	$0.9 \leq r_s < 1$	Strong correlation(very high)
3	$\leq r_s < 0.9$	High correlation
4	$\leq r_s < 0.7$	Moderate correlation
5	$r_{s< 0.5}$	Weak(low) correlation
6	$r_s = 0$	Absence of correlation

Source: Freanckel and Wallen, (2006)

Regression analysis model

Based on research objectives and null hypotheses, the following are multiple regression model that were developed in answering and finding the effects and relationship between e-banking and customer satisfaction.

The regression model of this research will be used in the form below:

$Y= \beta_0+\beta_1X_1+ \beta_2X_2+ \beta_3X_3 + \beta_4M_4 +\varepsilon$

Where:

Y= Customer satisfaction

X_1= Information communication technologies

X_2= Electronic mobile device

X_3= E-banking transaction

M_4= Financial policies (Moderator)

$\beta_1 - \beta_4 =$ Slope or coefficient of estimates.β_0= constant, ε = Error term

Gender of the respondent

This study also included the fact of gender distribution from the responded people as we can see form the tables below;

Table 4.1: Gender of the respondent

Respondents	Frequency	Percent
Male	395	63.2
Female	230	36.8
Total	**625**	**100.0**

Source: Primary data (2021)

As theresults in table 4.1, the gender perspective was considered. The results indicatethe total number of males who respondents were 395 and occupied 63.2% of the total number of respondents. The number of females' respondents who participated in the study was 230 and occupied the lower percentage of 36.8 compared that of males in study. This could be demonstrating that the males are the ones who were able to answer and relate the variable by proving how the electronic usage in banking systems improve customers' satisfactions. In addition, the males are the ones who frequently access electronic banking as it has been proven by the number we got from the field research. Although this said, we cannot take decisions based on these findings depending on the fact that descriptive statistics doesn't allow conclusions to be made instead they summarize the findings, and also electronic devices include no gender sensitivity as both genders are able to use and appreciate the changes caused by evolving technology.

Age of respondents

Table 4.2: Age of Respondents

Respondents	Frequency	Percent
20-30	120	19.2
31-40	159	25.44
41-50	245	39.2
Above 50	101	16.16
Total	**625**	**100.0**

Source: Primary data (2021)

According to the results, the study also tackled on the age ranges of the respondents which included both age categories. The ages of respondents were grouped into 4 categories as it can be seen from the table. The respondents aged between 41-50 occupied a higher percentage of 39.2 being the highest while the respondents aged above 50 occupied only 16.16% being the lowest. The total percentage of the respondent fit 100% including the other categories of respondents aged between 20-30 who got 19.2%, and the people between 31 up to 40 having 25.44

The respondents' education background

Table 4.3: Qualifications of Respondents

Education background	Frequency	Percent
Primary	31	4.96
Secondary	99	15.84
Diploma	167	26.72
Bachelors	285	45.6
Masters	43	6.88
Total	**625**	**100.0**

Source: Primary data (2021)

Remember that education play a major role in this modern changing world. The world that is based on technology and industrialization throughout centuries. This will play as a fact to prove that technology could be related with education level that a person could have. The two categories that occupied higher percentage in terms of responding were the Bachelors and the Diploma with 45.6% and 26.72 respectively. This indicate that the Bachelors are the ones to understand this relationship that could exist between electronic banking to customer's satisfaction and the Diploma follows.

Period in service with Bank of Kigali Plc

Table 4.4: How long have been with Bank of Kigali Plc

Education background	Frequency	Percent
Less than 5 years	123	19.68
Between 6 to 10 years	253	40.48
Between 11to 15 years	190	30.4
Above 16 years	59	9.44
Total	**625**	**100.0**

Source: Primary data (2021)

While carrying out the study, we basically worked on the different categories to make sure that we have the data which are very effective and not dispersed. The above table as per No4.4 demonstrate the working experience that the respondents have. The respondents with 6 to 10 years of experience occupied 40.48% of the whole study respondents being the highest, while above 16 years of experience occupied about 9.44 percentage being the lowest counting all the respondents. The other categories we found were composed of people with less than 5 years of working experience and the respondents with 11 to 15 years of working experience with 19.68% and 30.4% respectively. To determine the effectiveness of the study, we needed to include also this factor of working experience so as to be sure that we got meaningful information from the study.

Test of normality

In statistics and data analysis, a normality test is a statistical procedures applied to assess if the sample or the entire population of data qualifies a normal distribution, and they are two techniques to use which depend on the type of data available. The normality test can be evaluate using mathematical analysis or the graphs. Therefore, the normality test was applied in this study to study and confirm it the sample data declares a normal distribution within the distributed population within tolerance.

Kolmogorov-Smirnov and Shapiro-Wilk test of Reliability

Table 4.5: Normality test for Reliability

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Banks fulfills its promises at the time indicated	.540	265	.000	.232	265	.000
Bank insists on error free records	.527	265	.000	.059	265	.000
Bank's staff tell you exactly the time the service will be performed	.534	265	.000	.098	265	.000

Source: Primary data (2021)

While testing for normality, Kolmogorov-Smirnov test were remained nonparametric and helped us to compare the cumulative distribution of the data sample of the study. In fact, there was no data assumption in the data distribution and we expected the efficacy in the results we could obtain from the analysis of the normality test. We wanted to assess and test if the data sample makes a normal distribution.

Kolmogorov-Smirnov and Shapiro-Wilk test of Speed of Delivery

Table 4.6: Normality test for Speed of Delivery

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Bank's staff give me prompt service	.534	265	.000	.098	265	.000
Bank's performs the services exactly at the first time	.531	265	.000	.080	265	.000
Payments and transfers are speedily delivered	.521	265	.000	.035	265	.000
E-banking is convenience and time saved	.531	265	.000	.080	265	.000

Source: Primary Data (2021)

In the above table, we know that Kolmogorov-Smirnov test helped us to compare the cumulative distribution of the data sample of the study and remained nonparametric. While I agree, there was no data assumption in the data distribution and we expected the efficacy in the results we could obtain from the analysis of the normality test. We were looking for the results and test if the data sample makes a normal distribution. To do so, we used the Kolmogorov-Smirnov (KS) test to compare the sample and predict if the probability in our data sample distribution remained to be normal. Also, this KS is usedwhen we're comparing two or more samples at the same time.

Kolmogorov-Smirnov and Shapiro-Wilk test of Privacy and security

Table 4.7: Normality Test for Privacy and security control

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
I feel safe in my transactions with the E-bank	.527	265	.000	.059	265	.000
Customers' personal information security is better now than it was before when using papers	.531	265	.000	.080	265	.000

Source: Primary Data (2021)

As per the above table No9, the KS test acted nonparametric and helped us to determine the cumulative distribution of the data sample of the study. As a result, there was no data assumption in the data distribution and we predicted the efficacy in the results we could obtain from the analysis of the normality test. The target was to assess and test if the data sample makes a normal distribution. That being the case, we will observe that the normality is dependent and ready to roll. For our case, the normality test we used in this table as per No9 the Kolmogorov-Smirnov test of the p value for the dependent variable, the value of p remains less than 0.05 ($p<0.05$) (note that the value less than 0.0005 is indicated as 000 in the SPSS outputs). Therefore, this demonstrates that electronic banking improves customer satisfaction through improving the security and privacy of the process.

Kolmogorov-Smirnov and Shapiro-Wilk test of Customer Satisfaction and Enjoyment

Table 4.8: Normality test for Customer satisfaction and enjoyment

Tests of Normality[a]

	Kolmogorov-Smirnov[b]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Bank gives me individual attention	.531	265	.000	.080	265	.000
Overall satisfaction with your bank's services offer	.538	265	.000	.131	265	.000

Source: Primary Data (2021)

As it can be seen from the Kolmogorov-Smirnov test, the KS remained nonparametric and helped us to determine and compare the cumulative distribution of the data sample of the study.

Regression analysis

In a very similar way, regression analysis proves the relationship that exist between two variables. We predict that the relationship should exist between the dependent variable and each of the independent variable or more variables at once.

Testing Objectives: The effect of Electronic Banking on customer satisfaction in Rwanda

Table 4.19: Regression analysis for the effect of Electronic Banking

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.475	5	.095	7.108	.000[b]
	Residual	3.464	259	.013		
	Total	3.940	264			
2	Regression	.489	5	.098	16.924	.000[b]
	Residual	1.496	259	.006		
	Total	1.985	264			
3	Regression	.316	6	.053	5.120	.000[b]
	Residual	2.650	258	.010		
	Total	2.966	264			
4	Regression	.498	5	.100	2.023	.076[b]
	Residual	12.762	259	.049		
	Total	13.260	264			

Source: Primary Data (2021)

The ANOVA table as per No21 exemplifies a better understanding on how the regression equation predict the behaviors of the variables. The equation proves that the data are fit. The regression equation or model predict that the dependent variable is strongly significant as the data sample we have is fit. In the "sig." column, we find that the value of P is less than 0.0005 that is P<0.0005 (note that the value less than 0.0005 is interpreted as 000 in the SPSS outputs). Therefore, we conclude that the regression model was statistically significant and predict the results from our variables.

The results in the ANOVA table as per No21 proves better how the regression equation predict the behaviors of the variables and shows that data are fit. The regression model project that the dependent variable is strongly significant as the data sample we have is fit. Checking on the "sig." column, we could find that the value of P is less than 0.0005 that is P<0.0005 (note that the value less than 0.0005 is interpreted as 000 in the SPSS outputs). The value of p is 0.000. Henceforth, we conclude that the regression model was statistically significant and predict the results from our variables.

The ANOVA table above as per No21 proves that our regression equation predicts the behaviors of the two variables which are the usage of electronic banking transaction and customer satisfaction and the model of this equation proves that the data are fit. The regression equation or model predict that the dependent variable is strongly significant as the data sample we have is fit. In the "sig." column, we find that the value of P is less than 0.0005 that is P<0.0005 (note that the value less than 0.0005 is interpreted as 000 in the SPSS outputs). The value of p is 0.000. As a way of confirming, the researcher concludes that the regression model was statistically significant and predict the results from our variables.

Summary of findings

Objective one: Summary on the effect of Information technology on customer satisfaction

The ANOVA table proves a better understanding on how the regression equation predict the behaviors of the two variables in the study, and model equation proves that the data are fit. The regression equation or model predict that the dependent variable is strongly significant as the data sample we have is fit. In the "sig." column, we find that the value of P is less than 0.0005 that is P<0.0005. This lead us to conclude that the regression model is statistically significant and predict the outcomes from our variables.

Objective two: Summary of the effect of Electronic Mobile Devices on Customer satisfaction

The results in the ANOVA table proved better how the regression equation predict the behaviors of the variables and shows that data are fit. The regression model projects that the dependent variable is strongly significant as the data sample we have is fit. Referring on the "sig." column, the value of P is less than 0.0005 that is P<0.0005. The value of p is 0.000. To wind up, we concluded that the regression model was statistically significant and predict the results from our variables. Interpreting the Model summary table, the results we have demonstrated that the R value showed a simple correlation equals to 0.496. This means that we had a positive degree of correlation between the Electronic mobile devices and customer satisfaction. Similarly, the R square proves how the total variation between the Electronic Mobile Devices and customer satisfaction, and in percentage was 24.6%. We could relate the relationship simply as it is obvious that the electronic devices will affect how

customers are served on a higher level. Therefore, we concluded that there is a strong relationship between two variables which are electronic mobile devices Vs customer satisfaction.

Objective three: Summary on the effect of Electronic Banking transactions on Customer satisfaction

The ANOVA table proves that our regression equation predicts the behaviors of the two variables which are the usage of electronic banking transactions and customer satisfaction and the model of this equation proves that the data are fit. The regression equation or model predict that the dependent variable stayed strongly significant as the data sample we have is fit. In the "sig." column, we find that the value of P is less than 0.0005 that is P<0.0005 (note that the value less than 0.0005 is interpreted as 000 in the SPSS outputs). The value of p is 0.000. To confirm, the researcher concludes that the regression model was statistically significant and predict the results from our variables.

REFERENCES

[1] S. Kumar, Kumar B., Dr. Y. Nagesh, Dr. S. Singh (2022). The continuous investment in artificial intelligence and its impact on ensuring customer satisfaction. Korea review of international studies, Volume 15,Special Issue 03

[2] Rugenyi, F. (2015). Assessment of the Triple Constraints in Projects in Nairobi: The Project Managers' Perspective. International Journal of Academic Research in Business and Social Sciences, 5(11), 1–16.

[3] S. Kumar, Kumar B., Y.Nagesh, Freeman Christian (2022). Application of blockchain technology as a support tool in economic & financial development. Manager- The British Journal of Administrative Management, ISSN:1746-1278

[4] Kumar B. & Singh D. (2022). Deposit mobilization & branch expansion dimensions- a critical analysis with special reference to Dashen bank Ethiopia. GIS Science Journal ISSN NO: 1869-9391 VOLUME 9, ISSUE 3, 2022 Page: 175-197

[5] Alby, T. (2019). Project Management Knowledge. Monochrome Pro on Genesis Framework WordPress.

[6] AlNasseri, H. A. (2015). Understanding Applications of Project Planning and Scheduling in Construction Projects. Department of Construction Sciences, Lund University.

[7] S. Kumar, Kumar B. et. all.(2021). Innovation in corporate cash holding & management: an empirical investigation. Empirical Economics Letters, ISSN 1681 8997

[8] Kumar B. & D. Singh (2021). The impact of branch expansion dimensions on deposit mobilization with special reference Dashen bank S.C, Ethiopia. International Journal of Mechanical Engineering I ISSN: Vol. 6 P.625-636

[9] Adugna, B.M.; Kumar Bhupendra (2021). Determinants of internet financial reporting: in the case of Ethiopian insurance and banking sector companies. Innovations, Journal article

[10] Kumar B.(2020). Determinants of dividend payout ratio: empirical evidence from Ethiopian private banks. Palarch's Journal of Archaeology of Egypt/Egyptology

[11] Kumar B. & M. Raman, D. Singh (2021). The impact of branch expansion dimensions on deposit mobilization with special reference Dashen bank S.C, Ethiopia. International Journal of Mechanical Engineering I ISSN: Vol. 6 (Special Issue, Nov.-Dec. 2021) P.625-636

[12] Getish; B. Bezabh; Kumar B. (2019). The effect of remittance on economic growth of eastern African countries. International Journal of Social Science & Management Studies Vol. -6, No. – 1 Page-13-26

[13] Kumar Bhupendra (2011). Special Economic Zones – a comparative study of export and FDI performance with India. Metamorphosis- A Journal of Management Research, Vol. 2, pp. 18-28

[14] Umamaheswari K. & Kumar B. (2021). Money management among the individual working personnel in India – a study with special reference to Coimbatore district. Psychology and Education (2021) 58(2): 376-389

[15] Workneh Mengistt & Kumar B. (2019). Factors affecting tax audit effectiveness in East Gojjam zone revenue office in Ethiopia .Think India journal, ISSN: 0971-1260 vol-22

[16] W. Mengist, Kumar B.(2021). Money Management Among the Individual Working Personnel in India – A Study with Special Reference to Coimbatore District.

PSYCHOLOGY AND EDUCATION (2021) 58(2): 376-389 pages 376 to 389.

[17] Kumar B. (2020). Magnitude, determinants and effect of illegal outmigration from South Wollo Zone with special reference selected woredas. European Journal of Molecular & Clinical Medicine ISSN 2515-8260 Volume 07, Issue 10, 2020 pages 2936 to 2955

[18] Kumar B. (2020). Determinants of Dividend Payout Ratio: Empirical Evidence from Ethiopian Private Banks. Palarch's Journal of Archaeology of Egypt/Egyptology 17(7). ISSN 1567-214x from page no 14823 to 14836.

[19] Getish B. Bezabh, B. Kumar (2020). The Effect of Remittance on Economic Growth of Eastern African Countries. International Journal of Social Science & Management Studies. Page-13-26 I.J.S.S.M.S. & Impact factor - 3.9, ISSN: 2454 - 4655, Vol. - 6, No. – 1, Feb. 2020.

[20] Mengist W. & Kumar Bhupendra (2018). A Conceptual study of Micro Finance in India. International Journal of Marketing & Financial Management, Vol. 5, pp. 75-82. ISSN: 2348 - 3954 (Online) ISSN: 2349 - 2546 (Print).

[21] Kumar Bhupendra (2017). A critical analysis of Micro finance institutions – Impact as magical bullet to rural. Kumar,. S.L.: Excel India publishers, 2017. Vol. 1.

[22] Kumar B. (2011). Special Economic Zones- A Comparative Study of Export and FDI with India. Metamorphosis- A Journal of Management Research, Vol. 2, pp. 18-28. ISSN: 09726225 and E-ISSN: 23489324.

[23] Kumar B. & Amit Srivastava. (2014). Special Economic zones- Overview on growth and export performance. European journal of Academic essays. ISSN: 2183-3818.

[24] Kumar B. & Gupta P. (2013). The management of organizational change and development. Applied Research & Development Institute Journal. ISSN: 2249-8346.

[25] Shahid, A., Ahmad, H., Ahmad, N., Shafique, M. N., & Amjad, N. (2015). Analysis of Key Performance Factors Affecting Residential Construction Projects in Pakistan. Arabian Journal of Business and Management Review (NigerianChapter), 3(10), 9–14.

[26] Sarda, A., &Dewalkar, S. (2016). Role of Project Management Consultancy in Construction. International Journal of Technical Research and Applications, 4(2), 317–320.

[27] Clacsec. (2019, 0713). http://clacsec.lima.icao.int. Retrieved from http://clacsec.lima.icao.int/Reuniones/2014/SemMajProy/Presentaciones/ Pres003.pdf: http:

[28] Kumar B. (2017). A critical analysis of Micro finance institutions – Impact as magical bullet to rural. S.L.: Excel India publishers, 2017. Vol. 1.

[29] Kumar, Neha Saini. (2018). Economic Revival in India: issues and challenges.. 978-93-861-23-48-0. Rajkot: Maglam Publishers

[30] Kumar B. (2014). Export performance and operational problems of Special economic zones in India. 2, July 2014, ARSEAM, Vol. 2.

[31] Kumar B. (2018). Extreme & Moderate poverty - global perspective: with special reference to Africa. International Journal of Social Sciences & Economic,, New Delhi: ARSEAM India, June 2018 Vol. 3, pp. 01-15. ISSN: 2456-7485.

[32] Rajshree Sharma, Dr. B. Kumar (2016). Satyam Computer Scam – Pre and Post Diagnosis, International Journal of Marketing & Financial Management, Vol. 4, pp. 53-68. ISSN: 2348-3954 (Online) ISSN 2349-2546 (Print)..

[33] Kumar Bhupendra (2011). Special Economic Zones- A Comparative Study of Export and FDI with India1. Metamorphosis- A Journal of Management Research, Vol. 2, pp. 18-28. ISSN: 09726225 and E-ISSN: 23489324.

[34] Kumar B., Amit Srivastava. (2014). Special Economic zones- Overview on growth and export performance. European journal of Academic essays. ISSN: 2183-3818.

[35] Kumar B., Gupta (2013). The management of organizational change and development. Delhi: S.N., 2013, Applied Research & Development Institute Journal. ISSN: 2249-8346.

[36] Duff, V. (2019). Management Decision Making Process. Berkeley: University of California at Berkeley.