RESEARCH PAPER

Impact of Project Risk Management Practices on Performance of Telebirr (Mobile Money) Transfer Services in Addis Ababa, Ethiopia

Memar Belete Asires[1], Arvinder Singh Chawla[2] and Vijayendra Srivastava[3]

[1]Department of Management, PhD candidate at Guru Kashi University, Talwandi Sabo, Punjab 151302, India
[2]Department of Management, Professor at Guru Kashi University, Talwandi Sabo, Punjab 151302, India
[3]Department of Management Studies, Professor at Vivekananda Global University, Jaipur, Rajasthan, India
Email: [1]memarbelete2014@gmail.com, [2]chawlaas4207@gmail.com, [3]vijayendrasrivastava@gmail.com

Corresponding author: memarbelete2014@gmail.com

Abstract - In Ethiopia mobile money services have grown quickly, making big difference in getting unbanked people into the financial system. This study explores how project risk management approaches effect the operation of Telebirr mobile money service run by Ethio Telecom in Addis Ababa. We specifically examined four key practices. These include monitoring, risk management, project leadership skills and stakeholder participation.

we gathered information from 30 Ethiopian Telecom employees using survey study design and structured questionnaires. The employees selected using stratified and purposive sampling techniques to ensure diverse departmental representation. Descriptive statistics and correlation analysis used in data analysis process using SPSS version 23 .

Our results show statistically significant positive relationships between all examined project management practices and Telebirr performance. Monitoring practices showed the strongest influence ($r = 0.742$, $p < 0.01$) followed by project leadership skills ($r = 0.698$, $p < 0.01$), stakeholder participation ($r = 0.651$, $p < 0.01$) and risk management ($r = 0.623$, $p < 0.01$). 73.3% of the variation in Telebirr performance explained by these four practices together.

The results show how important it is to have strong monitoring systems and to make sure that staff understands how to do their jobs better. to improve Telebirr performance even more we suggest setting up formal ways for stakeholders to get involved like leadership development programs, introduce standardized ways to monitor things and organized capacity building programs.

Keywords - project risk management, mobile money, Telebirr, digital financial services

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I. INTRODUCTION

A. Understanding Mobile Money

Mobile money is changing the way people get financial services instead of needing traditional bank account customers now can use their mobile phones to make payments, send and receive money and even access credit or insurance products [1]. This is very important particularly in developing countries where many people do not have the access to banks and they do not want to go to the banks for every payment.

Rather than carrying cash or using credit cards users can simply use their mobile devices to pay for goods and services through UPI like services. These transactions are usually made possible by mobile network carriers which improve the security, affordability and accessibility of financial services particularly for marginalized groups. [2]. The technology like UPI has been a game changer for financial inclusion helping unbanked populations participate in the formal economy and supporting everything from peer to peer transactions to bill payments in areas where we have limited banking infrastructure [3], [4].

The growth of mobile money been driven largely by advances in information and communication technology. mobile network operators now offer integrated services like voice and data and messaging that enable customers to communicate and transfer money seamlessly using their phones [5].

B. Telebirr Journey in Ethiopia

Ethiopia digital financial services sector undergone significant transformation since 2021 in order to improve financial inclusion and make digital financial services available to all Ethiopians Ethio Telecom introduced Telebirr. The platform required coordinated efforts across multiple areas in which we have technology deployment, regulatory compliance, stakeholder management and service delivery.

The results been remarkable as of early 2025 Telebirr grown to over 51 million subscribers and facilitated transactions total approximately 3.85 trillion Ethiopian Birr [6]. The platform currently handles more than 5 billion Ethiopian Birr every day and total transaction more than 1.7 trillion Birr in value . this much rapid adoption positioned Telebirr as Ethiopia most leading mobile money platform and tell us about its crucial role in the country overall financial inclusion efforts.

But maintaining and building on this kind of success requires strong project management practices and skills to grow even more implementing Telebirr involved managing multiple components like technological infrastructure, agent networks, legal compliance, security protocols and continuous service improvements . all these things make any social platform better and people want to use that because developers take care of all these things. Each component carries risks that need systematic identification, assessment and mitigation.

C. Why Project Risk Management Matters

Project risk management become critical for mobile money success worldwide we can take the example of countries like india where UPI completely changed digital economie. digital financial services face numerous risk like technological failures, cybersecurity threats, regulatory changes, market competition, operational disruptions and stakeholder coordination challenges [7]. How well organizations identify and analyze and mitigate these risks directly because all of these affects project outcomes, service reliability, customer satisfaction and overall performance.

There are number of steps that Telebirr needs to take to manage project risks. we need to use monitoring methods that let us keep track of progress all the time and find problems early and take corrective action right away. Risk management practices make it easier to find and deal with threats before they actually happen. These threats can be anything from fraud and cyberattacks to problems with operations. Project leadership skills make sure that different teams work together well and make smart decisions and they do not find it difficult to adapt to new situations like these. Stakeholder involvement makes sure that everyone's interests are aligned that everyone has a stake in the project and that everyone works together to solve problems.

Integrating these practices into the culture and operations of the company is strategically important for keeping Telebirr competitive edge especially now that Safaricom and other big players have entered the Ethiopian telecommunications market.

D. The Problem We are Addressing

Even though Telebirr is growing quickly Ethio Telecom has a lot of problems keeping service quality, operational efficiency and competitive positioning. To keep Telebirr ahead of the competition these principles must be carefully integrate into the company operations and culture. This is especially important now that Safaricom and other big players are entering the Ethiopian telecoms industry. These problems get worse because digital financial services are always changing, rules are always changing, new cybersecurity threats are always popping up and competition is getting tougher.

The central problem is this that we do not fully understand how specific project risk management practices influence mobile money performance in the Ethiopian context. Ethio Telecom has undertaken several project management initiatives there is not enough empirical data to determine which methods have the most effects on performance. Additionally existing frameworks are not fully integrated into organizational culture, leading to inconsistent application and suboptimal service delivery.

Because of this gap in knowledge Ethio Telecom can not strategically prioritize investments in building capacity, improving processes and developing the organization. This is especially important because Telebirr wants to keep its market share, increase profitability, boost customer satisfaction and get support from stakeholders for expanding into other African countries.

Therefore, this study examines how four specific project risk management practices like monitoring, risk management, project leadership skills, and stakeholder participation that influence Telebirr performance in Addis Ababa, Ethiopia by identifying the relative strength and significance of these relationships we provide empirical evidence to guide strategic decision making and resource allocation.

E. Research Objectives

Our study was guided by four specific objectives:

1. To evaluate how monitoring practices influence Telebirr performance
2. To analyze how risk management practices impact Telebirr performance
3. To assess how project leadership skills affect Telebirr performance
4. To examine how stakeholder participation influences Telebirr performance

F. Research Hypotheses

Based on these objectives, we formulated four hypotheses:

H1: Telebirr performance is significantly improved by monitoring procedures.

H2: Telebirr performance is significantly improved by risk management techniques.

H3: Telebirr performance is significantly improved by project leadership abilities.

H4: Performance of Telebirr significantly improved by the participation of the stakeholder .

II. LITERATURE REVIEW

A. Mobile Money and Financial Inclusion

Mobile money has transformed financial access particularly in developing countries where traditional banking infrastructure is limited. In those kinds of situations these platforms enable consumers to overcome economic and geographic constraints by conducting financial transactions using mobile devices [1]. According to numerous studies, mobile money greatly expands financial inclusion by offering practical, reasonably priced and safe services [2].

Platforms like Kenya M Pesa shown how technology enabled financial services reach previously underserved people in sub Saharan Africa. studies show that mobile money adoption correlates with improved household resilience, increased savings rates and enhanced economic opportunities [4]. In Ethiopia Telebirr launch in 2021 marked a big step forward in increasing digital financial services and fixing problems with the country financial infrastructure.

B. Risk Management in Mobile Money

In developing telecommunications and financial technology industries the risk management is crucial for mobile money performance and sustainability to keep services reliable and customers confident it is important to control the risks that come with technology failures, security breaches, legal compliance and competition in market [7].

Project risk management means finding and reducing risks to make sure that things go well [8]. This is especially important for financial technology projects because technology changes so quickly and there are strict rules that needed to be followed [9]. by taking proactive steps to deal with possible threats, good risk management lowers uncertainty, limits losses and improves service delivery.

For Telebirr risk management means finding possible threats such as cybersecurity risks, fraud, operational problems and changes in regulations then putting in place ways to reduce those risks. The ability of the platform to handle these risks has a direct effect on how well it runs, how happy customers are and how well it does in the market. If these risks are not handled properly they can cause lot of problems like service interruptions, financial losses and damage to the company reputation . which can hurt user trust and slow down adoption [10].

Competition in Ethiopia mobile money market is intensifying with new entrants like Safaricom making robust risk management frameworks even more important for sustaining market share [2].

C. The Importance of Monitoring

Monitoring is the process of systematically gathering and evaluating data to track project progress in relation to predefined plans and criteria. To assess progress and make sure programs achieve their goals monitoring and evaluation are essential [11]. We can discover problems early and intervene quickly thanks to constant monitoring [12].

Strong monitoring and evaluation frameworks make things more open and accountable which helps mobile money projects to do better in real world [13] . digital financial services monitoring practices help companies find performance issues, spot new risks, track changes in customer satisfaction and judge how well their risk reduction strategies working.

Good monitoring systems use data from many different sources to set up clear performance indicators and set up rules for reporting and set up ways for people to give their feedback that will help them in decision making . For complicated projects like Telebirr monitoring must include metrics for technical performance, operational efficiency, security compliance and customer experience.

D. Leadership in Mobile Money Projects

Project leadership qualities such as strategic vision, decision making, communication and team motivation have direct impact on how projects are planned, carried out and how it adjusted to different challenges [14]. Telebirr needs talented leaders to coordinate complicated processes, manage diverse teams and drive innovation in today world where things changing quickly.

Project leaders who are good at managing resources such as setting clear goals and encouraging teamwork and make big difference in how well services are delivered and how happy customers are. these kinds of firms can quickly adapt to changes in the market, new rules and new technologies when their leaders encourage flexibility and responsiveness [15].

Studies show that good leadership leads to better project results by aligning needs of stakeholders with the goals of organization and motivating teams to do their best work [16].

E. Stakeholder Participation

Stakeholder involvement is one of the most important factors that determines whether mobile money project will be successful or not. Engaging with variety of stakeholders such as regulatory bodies, financial partners, technology providers, agents and customers has an effect on how well Telebirr works. Engaging stakeholders effectively encourages collaboration, boosts commitment and improves the long term viability of the economy [17].

Well managed stakeholder engagement promotes shared ownership and quality improvements. Projects that systematically consider stakeholder expectations and endeavor to meet their needs are more likely to succeed long term [18]. potential benefits are more likely to be realized by organizations that actively involve stakeholders at all project stages.

Stakeholder participation in Telebirr includes responding to client feedback working with financial institutions, coordinating with agent networks and maintaining regular communication with regulatory bodies [19].

F. Theoretical Foundation

Our study is grounded on these three complementary theories:

Prospect Theory developed by Kahneman and Tversky [20], explains how people make decisions when outcomes uncertain. This concept helps us understand how Ethiopian Telecom leadership and stakeholder involvement and monitoring strategies help keep things running smoothly even when the market changes and new technologies come out [21].

Systems Theory tell us that organizations are open systems that always interacting with their surroundings [22]. Telebirr employs this theory to evaluate integration of various project management elements, including inputs, processes, outputs, leadership, feedback and control to ensure service quality and responsiveness [23].

Theory of Constraints helps improve performance by finding and fixing the biggest problems that are getting in the way of reaching goals because of this Telebirr make strategic choices that will help them get past major operational problems [24], [25].

III. RESEARCH METHODOLOGY

A. Research Design

This study employed survey research design which is well suited for collecting descriptive and quantitative data from a defined population through structured questionnaires. This approach facilitated in depth examination of the relationships between project risk management practices and the performance of mobile money transfer services in Addis Ababa.

B. Target Population and Sampling

The target population comprised 200 full time employees of Ethio Telecom in Addis Ababa who directly or indirectly involved with Telebirr mobile money services. This population included employees from departments such as Customer Care, Business Market, Finance, Quality & Audit, IT and Project Management.

A 15% sample of the target demographic chosen using combination of stratified and purposive sampling approaches yielding sample size of 30 respondents. Stratified sampling make sure that all departments represented properly . Purposive sampling employed in each stratum to choose respondents based on their familiarity with project risk management techniques and their direct participation with Telebirr projects.

C. Data Collection and Measurement

Primary data were collected using a semi structured questionnaire consisting of closed ended items based on operationalized constructs. All items were measured using a five point Likert scale ranging from 1 is Strongly Disagree to 5 which is for Strongly Agree.

Monitoring Practices operationalized using six items measuring formal monitoring plans like frequency of monitoring activities, tracking of project status , dissemination of monitoring reports, stakeholder feedback utilization and integration of monitoring findings into decision making.

Risk Management Practices measured using seven items assessing risk identification plans such as documentation of risks, communication protocols , stakeholder awareness, evaluation and mitigation strategies , training initiatives and system testing procedures.

Project Leadership Skills assessed using six items examining leader selection criteria that are demonstration of influence, competency requirements , training provision, team alignment capabilities and impact on project outcomes.

Stakeholder Participation operationalized using five items measuring stakeholder involvement in problem solving, contribution to strategic planning and communication frequency, satisfaction levels and sense of ownership.

Telebirr Performance judge using eight factors such as assessing customer satisfaction, revenue growth, service accessibility, agent network expansion , network reliability, customer service responsiveness, public awareness and independence from partner banks.

D. Reliability and Validity

Reliability was assessed using Cronbach alpha coefficient. The following reliability coefficients were obtained:

Monitoring Practices $\alpha = 0.847$)

Risk Management Practices $\alpha = 0.823$

Project Leadership Skills $\alpha = 0.811$

Stakeholder Participation $\alpha = 0.798$

Telebirr Performance $\alpha = 0.856$

All constructs exceeded the commonly accepted threshold of 0.70 indicating to the satisfactory internal consistency.

Content validity confirmed through the rigorous literature analysis and interaction with three subject matter experts in project management and mobile financial services. Construct validity assessed through factor analysis which confirmed that items loaded appropriately on to their intended constructs with factor loadings exceeding 0.50.

E. Data Analysis

Data analysis was conducted using SPSS version 23 . Descriptive statistics such as frequencies, percentages, means, and standard deviations are computed to summarize demographic features and response distributions. relationships between the independent and dependent variables examined using pearson correlation analysis. To determine each independent variable's relative impact on Telebirr performance while accounting for other variables for that multiple regression analysis used.

IV. RESULTS

A. Response Rate and Demographics

Out of 30 questionnaires distributed 28 of them completed and returned, yielding a response rate of 93.3%. Respondents represented diverse departments:

TABLE I: Demographic Profile of Respondents (N = 28)

Category	Sub-category	Number of Respondents	Percentage
Response Rate	Questionnaires Distributed	30	100%
	Questionnaires Returned	28	93.3%
Department	Customer Care	6	21.4%
	Business Market	5	17.9%
	Finance	6	21.4%
	Quality & Audit	4	14.3%
	IT	5	17.9%
	Project Management	2	7.1%
Work Experience	Less than 1 year	10	35.7%
	1–2 years	12	42.9%
	More than 2 years	6	21.4%
Educational Qualification	Bachelor's Degree	16	57.1%
	Master's Degree	10	35.7%
	Diploma	2	7.2%

B. Descriptive Statistics

Table I presents descriptive statistics for all study variables.

TABLE II: DESCRIPTIVE STATISTICS OF STUDY VARIABLES

Variable	N	Mean	Std. Deviation	Cronbach's Alpha
Monitoring Practices	28	3.67	0.78	0.847
Risk Management Practices	28	3.54	0.82	0.823
Project Leadership Skills	28	3.71	0.75	0.811
Stakeholder Participation	28	3.62	0.80	0.798
Telebirr Performance	28	3.79	0.71	0.856

The means for all variables ranged from 3.54 to 3.79 indicating moderately high levels of agreement with the measured practices and performance indicators . Standard deviations ranged from 0.71 to 0.82 suggesting moderate variability in responses.

C. Monitoring Practices and Telebirr Performance

The results show that Ethio Telecom has formal plan in place for tracking Telebirr related projects and service delivery M = 3.82, SD = 0.94. Interviews however showed that many workers were ignorant of this plan's existence or regular application. According to the respondents, monitoring activities are usually carried out once a month M = 3.71, SD = 0.85.

Correlation analysis revealed strong positive relationship between monitoring practices and Telebirr performance $r = 0.742$, $p < 0.01$ indicating that approximately 55% of variance in performance associated with monitoring practices. Regression analysis further confirmed that monitoring practices significantly predict Telebirr performance $\beta = 0.385$, $p < 0.01$ representing the strongest predictor among all variables examined. **H1 is supported by the data.**

There are number of contextual elements that contribute to the considerable influence of monitoring practices. First, Telebirr works in an industry that is evolving swiftly due to technical improvements, new rules and severe competition. Early identification of performance deviations made possible by continuous monitoring provides rapid remedial action . Second, the mobile money ecosystem consists of number of interrelated elements and efficient monitoring enables visibility across these elements, enabling coordinated reactions to new challenges.

D. Risk Management Practices and Telebirr Performance

The study revealed that Ethio Telecom has documented plan for identifying and reporting potential risks M = 3.68, SD = 0.88. The organization actively addresses key risks including fraud and terrorism financing M = 3.75, SD = 0.82. There procedures in place for communicating risks and stakeholders are constantly updated SD = 0.91, M = 3.54.

Risk management practices and Telebirr performance exhibited high positive connection $r = 0.623$, $p < 0.01$ indicating that risk management practices account for roughly 39% of performance variance. Regression analysis confirme that risk management practices significantly predict performance $\beta = 0.241$, $p < 0.05$. **H2 is supported by this data.**

In services that let you send money on your phone effective risk management is necessary to them to keep services reliable, protect customer assets and follow the rules . Telebirr is at risk from a number of things such as cyberattacks, fraud, operational problems and it is damage to their reputation. This makes systematic risk management essential for long term success.

E. Project Leadership Skills and Telebirr Performance

Project managers at Ethio Telecom are selected based on their demonstrated ability to influence others and lead teams effectively M = 3.86, SD = 0.79. The relevance of cooperative engagement in mobile money schemes underscored by the large influence of stakeholder participation many parties are participating in Telebirr ecosystem and successful involvement encourages shared problem solving, interest alignment and coordinated action.

Even though training is acknowledged as essential only 28.6% of respondents said that it regularly offered M = 3.39, SD = 0.96. Strong leadership abilities seen to improve overall service performance by bringing teams into line with project goals M = 3.75, SD = 0.78.

Correlation analysis revealed strong positive relationship between project leadership skills and Telebirr performance $r = 0.698$, $p < 0.01$ indicating that approximately 49% of performance variance is associated with leadership skills. Leadership abilities are important predictor of the performance $\beta = 0.329$, $p < 0.01$ according to regression analysis. **H3 is supported by this data.**

The significant impact of project leadership qualities indicates how crucial good leadership to us to manage advance digital financial services operations. leadership skills encompass strategic vision, decision making capabilities, communication effectiveness, team motivation and adaptive management all of these are essential for navigating mobile money service delivery challenges and it tell us which further actions we have to take in future.

F. Stakeholder Participation and Telebirr Performance

Stakeholders actively participate in resolving operational issues and helping to develop future plans SD = 0.84, M = 3.75. important stakeholders regularly updated about the situations SD = 0.87, M = 3.64. Executive committee members play important role in shaping Telebirr strategic direction and receive consistent performance updates through monthly meetings that helps us taking further actions M = 3.71, SD = 0.79.

Stakeholder participation and Telebirr performance shown to be significantly positively correlated $r = 0.651$, $p < 0.01$ and indicating that stakeholder engagement accounts for almost 42% of performance variance. Regression analysis confirmed that stakeholder participation significantly predicts performance $\beta = 0.268$, $p < 0.05$. **H4 is supported by this data.**

G. Telebirr Performance

Over the previous three years Telebirr revenue and customer satisfaction have steadily increased according to document analysis we do in this study. customers are typically satisfied with the service according to 67.9% of respondents M = 3.89, SD = 0.83 with reported transaction volumes reaching 3.85 trillion Ethiopian Birr that tell us that revenue growth has been significant M = 3.96, SD = 0.79.

However concerns about limited access to service outlets were raised particularly in Addis Ababa area M = 3.21, SD = 1.02. Important areas for improvement include expanding the agent network M = 3.14, SD = 1.05 , improving network reliability M = 3.43, SD = 0.96, shortening customer service response times M = 3.57, SD = 0.91, increasing public awareness M = 3.36, SD = 0.98 and offering services independent of partner banks M = 3.29, SD = 1.01.

H. Regression Analysis Results

To evaluate the total impact of all independent variables on Telebirr performance the multiple regression analysis performed. Table II shows the results of the regression.

TABLE III: MULTIPLE REGRESSION ANALYSIS RESULTS

Model	**R**	**R^2**	**Adjusted R^2**	**F**	**Sig.**
1	0.856	0.733	0.686	15.73	0.000

Coefficients:

Variable	**Unstandardized B**	**Std. Error**	**Standardized β**	**t**	**Sig.**
(Constant)	0.647	0.421	---	1.537	0.138
Monitoring Practices	0.352	0.098	0.385	3.592	0.002**
Risk Management	0.208	0.094	0.241	2.213	0.038*
Leadership Skills	0.312	0.101	0.329	3.089	0.006**
Stakeholder Participation	0.238	0.096	0.268	2.479	0.022*

*Note: * $p < 0.05$, ** $p < 0.01$*

The regression model explained 73.3% of the variance in Telebirr performance $R^2 = 0.733$ with adjusted R^2 of 0.686. The model statistically significant F = 15.73, $p < 0.000$ indicating that the independent variables collectively predict Telebirr performance.

The relative relevance shown by standardized beta coefficients:

(1) Monitoring Practices β = 0.385

(2) Project Leadership Skills β = 0.329

(3) Stakeholder Participation β = 0.268

(4) Risk Management β = 0.241

All four independent variables statistically significant predictors supporting all four hypotheses.

V. DISCUSSION

A. Key Takeaways

Our study investigated how project risk management practices impact Telebirr performance in Addis Ababa. we found out that project leadership skills, risk management strategies, monitoring methods and stakeholder engagement all have positive effect on performance when looked at all these things combined. This represents 73.3% of the performance variance which is extremely large percentage.

The best predictor found to be monitoring β = 0.385 followed by project leadership qualities (β = 0.329), stakeholder participation (β = 0.268) and risk management β = 0.241 these results indicate how critical integrated project risk management frameworks to improving performance of mobile money services.

B. Why Monitoring Matters Most

The finding that monitoring procedures had the biggest impact calls for further investigation. Several factors explain this:

First, institutional frameworks, consumer behavior and operational procedures are all still changing in emerging mobile money ecosystem in which Telebirr operates.

continuous monitoring provides essential learning mechanisms enabling organization to understand what works and adapt accordingly.

Second, the rapid scale up from launch in 2021 to over 51 million subscribers by 2025 creates unique monitoring demands. Continuous monitoring is crucial for preserving service quality because this exponential increase puts pressure on infrastructure, procedures and human resources.

Third, Ethiopia telecommunications sector faces intensifying competition with Safaricom entry. Monitoring makes it possible to quickly identify competitive threats it also tell us about the changes in consumer preferences and shifts in market positioning in competitive marketplaces allowing us to prepare for timely strategic responses.

Fourth, technology platforms, agent networks, financial institutions and regulatory frameworks are all intricately interdependent in the mobile money ecosystem . monitoring provides visibility across these components enabling coordinated problemsolving when issues arise.

C. Connections to Existing Research

consistent with our findings prior study highlighted critical role that monitoring plays in project performance [12], [13]. research showing impact of leadership on project outcomes through strategic direction and team alignment [15], [16] is consistent with the powerful influence of leadership. finding of stakeholder participation supports literature highlighting stakeholder engagement contribution to project sustainability [17], [18].

VI. RECOMMENDATIONS

Based on the empirical findings, the following actionable recommendations are proposed:

A. Strengthen Monitoring Systems

Develop and implement a comprehensive monitoring framework with clearly defined performance indicators, real time dashboards and standardized reporting protocols. hold training workshops for the entire organization to make sure all pertinent departments aware of the current monitoring plans and their implementation responsibilities. Establish weekly and monthly monitoring routines with designated responsibilities for data collection, analysis and dissemination.we have to provide visual performance dashboards all employees that provide important indicators like transaction volumes, customer satisfaction ratings, system uptime, and agent network performance.

B. Enhance Risk Management

Identify new risks associated with fraud, cybersecurity, market competitiveness , legislative changes and technical obsolescence by conducting thorough risk assessments on quarterly basis.we have to do staff training programs to increase awareness of risk indicators and appropriate response protocols. we also have to create exercises for scenario preparation to get ready for any emergencies. Create special committee for risk management that meets frequently to discuss dangers and ways to mitigate them.

C. Invest in Leadership Development

Design and implement structured leadership training curriculum addressing strategic vision, team coordination, communication, decision making and change management. We have to plan quarterly leadership workshops that highlight difficulties associated with mobile money through case studies, roleplaying and simulations. create mentorship programs that match up seasoned leaders with up and coming talent. Clear professional progression paths that promote leadership development can be established if we do all these things.

D. Expand Stakeholder Engagement

Create stakeholder engagement protocols defining communication frequencies, information sharing standards and feedback mechanisms for different stakeholder groups establish monthly executive committee meetings with set agendas that include discussions of new challenges, strategic planning and performance reviews. establish customer advisory panels to gather regular feedback on service quality and desired features. we can increase collaboration with regulatory bodies by holding frequent consultations.

E. Improve Service Accessibility

We need to use geographic mapping to find areas that do not get enough service especially in rural areas then focus on hiring and supporting agents in these areas. We have to start multimedia public awareness initiatives that make use of social media, radio, television and community involvement to improve accessibility for a variety of user groups, create multilingual support and streamlined user interfaces.

F. Enhance Service Independence

Explore strategies to offer select services independently of partner banks and enhancing financial inclusion and operational flexibility. conduct feasibility studies assessing regulatory requirements, operational capabilities and market demand. In order to appreciate policy frameworks and gain the needed permits for improved service offerings, contact with regulatory authorities.

G. Regular Performance Evaluation

Institute systematic performance evaluation cycles incorporating multistakeholder perspectives. we measure customer happiness, operational effectiveness, financial success, competitive positioning and social impact through yearly through performance evaluations. We use focus groups, complaint analysis and frequent surveys to methodically incorporate consumer input into performance reviews.

VII. CONCLUSIONS

This study investigated how project risk management practices impact Telebirr performance in Addis Ababa. In this research we demonstrates that effective monitoring, structured risk management, strong project leadership skills and active stakeholder participation all positively impact performance.

Monitoring practices represent the most influential determinant followed by project leadership skills, stakeholder participation and risk management practices. Together these practices explain 73.3% of performance variance and showing their critical importance for mobile money success.

Despite Ethiopia Telecom institutional frameworks for risk management and monitoring the staff awareness and consistent application are still lacking. This gap in implementation suggests that culture, training and communication systems of organization need to be improved so that existing frameworks can be used effectively.

This study shows that by integrating project risk management methodologies into Telebirr core operational and strategic framework, service delivery and competitive positioning significantly improved. sustaining performance and getting ready for regional development in the digital financial services industry will require ongoing investment in infrastructure expansion, stakeholder engagement and staff capacity building.

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