

**T.C.
ISTANBUL GEDİK UNIVERSITY
INSTITUTE OF GRADUATE STUDIES**



**IMPACT OF INNOVATION IN MULTINATIONAL
ENGINEERING PROJECTS IN SOMALILAND**

THESIS MASTER'S THESIS

Abdirizak Mohamed ABDILLAHI

Engineering Management Department

Engineering Management Master in English Program

**DECEMBER 2024
ISTANBUL**

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Thesis Supervisor: Assist. Prof. Tuğbay Burçin GÜMÜŞ

İstanbul 2024



T.C.
İSTANBUL GEDİK ÜNİVERSİTESİ
Lisansüstü Eğitim Enstitüsü Müdürlüğü

Jüri Tez Onay Formu

31.12.2024

LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ

Bu çalışma 31.12.2024 tarihinde aşağıdaki jüri tarafından Mühendislik Yönetimi Anabilim Dalı, Mühendislik Yönetimi (Tezli Yüksek Lisans) Programı Yüksek Lisans Tezi olarak kabul edilmiştir.

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DECLARATION

I Abdirizak ABDILLAHI, do hereby declare that this thesis titled as “Effectiveness of Innovation in Multinational Engineering Project in Somaliland” is original work done by me for the award of the master’s degree in the Engineering Management Department. I also declare that this thesis or any part of it has not been submitted and presented for any other degree or research paper in any other university or institution. (31/12/2024)

Abdirizak Mohamed ABDILLAHI

DEDICATION

To my family,

Last but never the least, my very dear parents, for their constant love, support, and encouragement in this journey. To parents always believing in the concept that education means something, reminding me that determination could make things everything and anything possible. To my siblings who stood with me in both thick and thin, celebrating each moment of success. Your belief in me has been my greatest motivation.

To my friends, and to all, for the laughter, understanding, and the hours of long study and research done together. Your encouragement and shared experience made this journey a great learning curve, worth every bit of it.

To my professors, for guidance, wisdom, and expertise in shaping my academic growth; your passion for knowledge and dedication to teaching have not only been an inspiration but also a sure way of equipping for excellence.

And to all those who have crossed my path,

Be it a big contribution or small, for sure it will certainly leave a permanent indelible mark on my academic and personal development. This thesis stands witness to the high sea of collective support and encouragement for which I owe my success.

Thank you.

PREFACE

The following expresses my very sincere thanks to all who supported me throughout this thesis. First and foremost, I am deeply grateful to my supervisor, Assist. Prof. Tuğbay Burçin Gümüş. Their highly invaluable guidance, support, and expert advice have been worth mentioning. Their mentorship has largely informed and directed the very direction and quality of this work, I am very thankful to the members of my thesis committee for their time, feedback, and constructive criticism, which helped to make refinements to this research.

Much gratitude is owed to the family for support, patience, and understanding in the hour of need from me. Their love and encouragement are what have made my reference in this life, otherwise, I would have been lost long ago.

I will say thanks to my friends for the fact that they are truly my real friends, who have been encouraging me and have indeed believed that it's in me. They are the ones that supported with strength and motivation.

This thesis emanates from my own dedication and hard work but is brought to success with the support and encouragement of people. "Thank you, from the bottom of my heart.

December 2024

Abdirizak Mohamed ABDILLAHI

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ABBREVIATIONS

CDGS	: Cultural Diversities and Geographical spread
HCA	: Hierarchical Cluster Analysis
HRG	: High Rate of Globalizations
LCC	: Leadership and Collision
LT	: Leadership Theories
Mbps	: Megabits per second
NGO	: Non-government organizations
PO	: Project Objectives
St	: Station
ZD	: ZAAD
ZT	: Zaad Telesom

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IMPACT OF INNOVATION IN MULTINATIONAL ENGINEERING PROJECTS IN SOMALILAND

ABSTRACT

This study evaluates the general innovativeness in a case study of Somaliland on multinational engineering projects about Telesom ZAAD. The mobile money service of Telesom ZAAD has vastly expanded financial inclusions and economic transactions where the existing traditional financial infrastructural legacies are absent. Dimensions targeting improvements in trust, security, convenience, reliability, and customer satisfaction explore how Telesom ZAAD enhances the performance of multinational engineering projects in this research work.

It is based on innovation diffusion theory and the technology acceptance model, which clarify the adoption and use of new technologies. In this study, significant cities in Somaliland, including Hargeisa, Burco, Berbera, and Borama, are targeted to map out the impact of Telesom ZAAD on these projects.

The problem statement highlights the knowledge gap regarding how mobile money innovations influence project performance in emerging regions such as Somaliland. This research will therefore investigate the effectiveness of Telesom ZAAD's security and trust measures, convenience and reliability of services, customer satisfaction, and perceived impact on daily life.

This research takes a quantitative approach based on surveying Telesom ZAAD users. Regression analysis and other statistical tools are used to test hypotheses and relationships between variables. Some insights into possible improvements for enhancing service efficacy in multinational engineering projects, with practical recommendations, are offered by the findings for service feature optimization and customer satisfaction.

It is essential in the sense that it may help to inform mobile money service providers in enhancing their strategies for effective service delivery, and it shall contribute to the availability of academic material about the dimensions of service quality and effectiveness in operationally technically complex environments. The study also lends significant insights into policy decisions regarding regulating or promoting mobile money services.

Keywords: *Innovation, Effectiveness, Multinational Project, Engineering, Somaliland, Project Management, Engineering Innovation*

SOMALİLİLAND'DAKİ ÇOK ULUSLU MÜHENDİSLİK PROJELERİNDE İNOVASYONUN ETKİSİ

ÖZET

Bu araştırma, Somaliland'daki çok uluslu mühendislik projelerinde inovasyonun etkisini değerlendirmek amacıyla Telesom ZAAD'ın mobil para hizmetini incelemektedir. Geleneksel finansal altyapının sınırlı olduğu bölgelerde Telesom ZAAD, finansal katılımı ve ekonomik işlemleri büyük ölçüde genişleterek önemli bir yenilik sunmuştur. Araştırma, güven, güvenlik, kolaylık, güvenilirlik ve müşteri memnuniyeti gibi faktörlerin Telesom ZAAD'ın bu projelerin performansına nasıl katkı sağladığını ele almaktadır.

Araştırma, yenilik yayılma teorisi ve teknoloji kabul modeli çerçevesinde şekillendirilmiştir. Araştırma kapsamında, Somaliland'ın başlıca şehirleri olan Hargeisa, Burco, Berbera ve Borama hedef alınarak Telesom ZAAD'ın bu projeler üzerindeki etkisi haritalandırılmaktadır.

Araştırma sorunu, mobil para yeniliklerinin Somaliland gibi gelişmekte olan bölgelerde proje performansını nasıl etkilediğine ilişkin bilgi boşluğunu vurgulamaktadır. Bu bağlamda, çalışma Telesom ZAAD'ın güvenlik önlemleri, hizmet kolaylığı ve güvenilirliği, müşteri memnuniyeti ile günlük yaşam üzerindeki algılanan etkisini incelemektedir.

Araştırma, Telesom ZAAD kullanıcılarına yönelik anketler aracılığıyla yürütülen nicel bir araştırma yaklaşımına sahiptir. Hipotezlerin ve değişkenler arasındaki ilişkilerin test edilmesi için regresyon analizi ve diğer istatistiksel yöntemler kullanılmaktadır. Araştırmanın bulguları, hizmet optimizasyonu ve müşteri memnuniyetini artırmaya yönelik içgörüler sunarak çok uluslu mühendislik projelerinde hizmet etkinliğini iyileştirmeye yönelik pratik öneriler geliştirmektedir.

Bu araştırma, mobil para hizmeti sağlayıcılarının daha etkili hizmet sunum stratejileri oluşturmalarına yardımcı olmanın yanı sıra, teknik olarak karmaşık operasyonel ortamlarda hizmet kalitesi ve etkinliği üzerine akademik literatüre katkıda bulunacaktır. Ayrıca, mobil para hizmetlerinin düzenlenmesi ve teşvik edilmesine yönelik değerli içgörüler sağlaması açısından da önem taşımaktadır.

Anahtar sözcükler: *Innovation, Effectiveness, Multinational Project, Engineering, Somaliland, Project Management, Engineering Innovation*

1. INTRODUCTION

1.1. Republic of Somaliland: Comprehensive Overview (Research Area)

The Republic of Somaliland is a none-internationally recognized sovereign state and an autonomous region of Somalia. To the northwest, it is bordered by Djibouti; to the west and south, by Ethiopia; and the east, by Somalia. Its northern coastline is along the Gulf of Aden.



Figure 1.1:Somaliland Map

Sources : <http://www.diva-gis.org/>.(1991)

Human inheritance Somaliland has had a different history. It was a British protectorate from the last decade of the 19th century until June 26, 1960, when it gained independence as the State of Somaliland. Five days later, i.e., on July 1, 1960, it voluntarily united with the Trust Territory of Somalia (former Italian Somaliland) to form the Somali Republic.

However, after decades of political unrest and civil war, Somaliland declared independence from Somalia on May 18, 1991.

1.1.1 Political structure

Somaliland is a democratic republic with an independent political system that has the following characteristics:

The executive organ is the president, who combines the function of both head of state and head of government. He is elected through a populist vote for a five-year term.

Various structures: their legislature consist of a bi-cameral PS comprised of a House of Representatives and house elders (Guurti). Members supposed to serve the House of Representatives for a term of 5 years in office are representatives who were nominated by clan elders and the House of Elders, a kind of advisory body consisting of the corresponding clans' elders.

Judiciary: Independent acts, Supreme Court, regional courts, and district courts.

1.1.2 Description

The economy of the relatively underdeveloped Somaliland is predominantly dependent on livestock, remittances drawn from the diaspora, and informal trade. Key elements of the economy include:

Livestock

Plays a massive role in the economy, with the bulk of the contribution going to exports.

Personal remittances: A lifeline, with significant numbers of people in the territory living and sending money out.

Trade and Services: Berbera port is one of the lifeline properties, with its trading routes and avenue of revenue being quite substantial.

Society and Culture

A rich cultural heritage is enshrined in the system of Somali traditions residing in Somaliland, with very grand importance given to the system of clans and families. The overwhelmingly dominant religion is Islam; the official language is Somali, followed by Arabic and English.

1.1.3 Education

There have been efforts made toward the redevelopment of the complete education system, including primary, secondary, and tertiary institutions. However, challenges remain in accessibility and quality.

Health Services: Development of the healthcare system is in the making, with the significant roles of public and private investors very vital. On this, access to health care services is still very inadequate in most rural areas.

1.1.4 Challenges

Although it is more stable than Somalia, Somaliland has many challenges:

International Recognition: It lacks any international recognition that could hamper its scope to get into any formal diplomatic and economic relations.

Economic Development: Infrastructure deficits, limited industrialization, and unemployment are significant hurdles.

Security concerns include that the country is more stable than Somalia, but there is sometimes insecurity related to political wrangles

Somaliland has fared relatively well since it declared statehood: The political atmosphere was steady and enjoyed reasonable tranquility, with the practical structures of governance promulgated under good administration. Democratic Processes: Has implemented multiple democratic elections, this general shows an excellent benchmark for change on political stability within the region. We are developing infrastructures, mainly around the urban center and the port of Berbera. Conclusion Indeed, the Somaliland Republic has come out as a unique polity in that region of the Horn of Africa. Engrossed in the longing for international legitimacy, it adds to the consistent practice of a responsible approach toward governance combined with apparent stability and human development in a very troubled environment.

1.2 Innovation In Multinational Engineer's Project

Innovation is at the heart of sustainable development and competitive advantage in an ever-changing global engineering setting. In many technological innovations, telecommunication-based innovations are game changers that abet

human progress into diversified fields. One such innovative creation is mobile money, which has revolutionized financial transactions worldwide where traditional banking infrastructure was almost nil. Mobile money enables monetary transactions through mobile phones—this simply explains how telecommunication-based initiatives can spur unprecedented growth and inclusiveness for multinational engineering projects.

The wide acceptance of mobile money underlines the interdependence between telecommunication and financial services, reflecting how digital connectivity has had a profound impact on economic activities. It may facilitate access to millions hitherto outside the umbrella of formal financial services in countries lacking robust banking systems. Innovation not only eases day-to-day transactions but also employs entrepreneurship, enlarges access to credit, and stimulates economic development (Gupta & Jain, 2018). It can help integrate mobile money for multinational engineering projects with developing regions that use mobile money in operation streamlining, payment systems optimization, and increasing stakeholder engagement locally.

Multinational engineering ventures commonly bear complex natures involving different stakeholders, complicated logistics, and heavy investments. Effective communication and efficient transaction processes are cardinal for effectively executing the same. Telecommunications offer robust solutions to these challenges, especially in the mobile money platform.

The application of mobile money will help the project managers ensure that payments to the local contractor and workers are made on time, thus facilitating the smooth workflow for projects that are not delayed due to the limitations facing the banking procedures. Moreover, mobile money systems introduce high transfer transparency and accountability, minimizing mismanagement of funds or corruption cases during a project funding process (Mishra & Kumar, 2019). The twin imperatives of technology adaptability and cultural sensitivity are embodied in adopting mobile money across multinational engineering projects. Each geographical context raises a different set of concerns and opportunities that critically need specialized approaches to enable maximum impact from telecommunication innovations. For instance, in places where technological penetration through mobile phones has reached uncomfortably high levels but formal banking infrastructure

lags—like most parts of Sub-Saharan Africa—or in areas where the traditional mobile money services like M-Pesa were hugely successful, specialized applications fare better in such contexts because of unique vantage positions.

On the other hand, countries or regions with more sophisticated financial systems could use mobile money to complement and enhance the ease and convenience of accessing project services among stakeholders.

Moreover, integrating mobile money into engineering projects may spur socio-economic development beyond the immediate project scope. Mobile money offers a secure and open financial platform that empowers and enables the local communities, sustains small-scale enterprises, and inculcates regional economic growth. All these conditions for socio-economic empowerment provide an enabling environment for optimum execution and sustainability of engineering projects well within corporate social responsibility goals and sustainable development targets (CGAP, 2018). In essence, the innovation of mobile money within the telecommunication sphere is a paradigm shift in the execution and management of multinational engineering projects. It evidences extensive transformative capabilities of digital technologies in bridging traditional barriers to return more efficient, transparent, and inclusive project operations. Embracing such innovations will be vital to shaping the future trajectory of engineering projects under expanded global connectivity. Embracing mobile money is not simply a step up; it redefines success metrics for a multinational engineering endeavor.

1.2.1 Multinational Engineers

Today, multinational engineers are among the vital forces helping global innovation and the integrated development of nearly all industries. They develop high technical competence and sensitivity to cultures, learn to deal with complex problems, and work in a global team. This essay discusses the relevance of multinational engineers with a perspective of their contribution, the problems faced by them, and how cultural competence becomes essential in their profession.

Multinational engineers are the natural agents of innovation; they can look back on backgrounds and skill societies in solving universal challenges. According to Smith, 2020, such multiple dimensions of views and experiences integrated into their works can enrich engineering, and robust solutions can thus be developed for

different cultural contexts. An article by the World Economic Forum, 2021, also gave an example in which multinational engineering teams would collaborate within the renewable energy sector to inculcate sustainable practices, notwithstanding local regulatory frameworks, and societal needs.

The work of multinational engineers consists not only of technical excellence, but also cultural understanding and appreciation coupled with the regulatory environments of the multi-jurisdictions, as noted by Johnson and Lee (2019). Another very crucial area that Johnson and Lee (2019) consider is the competencies with culture. Understanding cultural differences leads to uninterrupted smooth communication and collaboration amongst members, hence better project outcomes. This becomes a defining competency when multinational engineers work across projects spanning multiple countries or continents, where appropriate communication and mutual understanding of the situation hold paramount significance.

But multinational engineers must face this—despite their critical role—because of a language barrier and different regulatory requirements. These barriers require communication strategies—for instance, the one articulated by Johnson and Lee in 2019—to surmount them and ensure the desired outcome from the project. These strategies should indicate that an open communication strategy and setting with culturally aware individuals help increase synergy by reducing misunderstandings.

In short, multinational engineers lay the foundation for future work in global engineering and innovation. The combination of these technical professionals' knowledge with their intercultural competencies positions them as leading forces for the actualization of sustainable development and solutions to complex global problems. With the growing need for our world to be more connected, multinational engineers are one of the keyways this will happen, ensuring industries develop for inclusive growth across the globe.

1.3 Mobile Money

The disruptiveness of cell money within the monetary region has been instrumental in increasing banking offerings, much more so where its insurance is at its lowest. Briefly positioned, cell cash allows people to deposit, withdraw, switch

some money, and pay for items and offerings using their cellular telephones. At this end, this innovation hooks onto the already tremendously diffused cellular devices, and they grow up to appear to be methods of first-rate electricity in a system of economic emancipation and economic empowerment.

While the origin of mobile cash may well be attributed to the early 2000s, its most famous example is probably M-Pesa from Kenya. Shortly after Safaricom launched it in 2007, the service rapidly gained popularity with customers as a reliable, convenient, and relatively cheap alternative to cash and traditional banking. By 2010, M-Pesa had attracted over 10 million customers, thus rolling out what was essentially being called for by then in the unbanked proportion of the population: accessible monetary provisions that would clear the way for similar initiatives globally. Cell money offerings, on the other hand, depend on a community of retailers to facilitate transactions.

These are usually local buyers or those selling standard commodities and can carry out essential functions of depositing and withdrawing cash. With a virtual wallet linked to one's mobile smartphone number, even those without bank indebtedness now can conduct economic transactions. They can send money home to family/friends, pay bills, buy airtime, and take microloans and insurance products from their phones.

1.4 TELESOM ZAAD

Telesom Zaad was one of the first mobile money services and part of the unique socio-economic landscape of Somaliland, and thereby one of the first services under mobile money that Somaliland could offer after declaring its independence in 1991. Formal banking remains a mirage for Somaliland in its pursuit of systems. However, mobile money services such as Telesom Zaad have made financial transactions easier and promoted economic activities.



Figure 1.2: TELESOM ZAAD

Sources: Telesom. (2023). Zaad mobile money service. Adapted from Telesom official reports and author's own research.

Telesom Zaad was launched in 2009 by one of the leading telecommunication companies in Somaliland, Telesom. With it, users could now send and receive money, pay bills, and make purchases through their mobile phones without necessarily having a bank account in any mainstream bank. This was meant to revolutionize the way people carried out any financial transaction in Somaliland, mainly because banking services were unattainable to most of the people.

The success of the Telesom Zaad system was based on its convenience, reliability, and easy access throughout Somaliland. It gained popularity within a short period among urban and rural dwellers, and it was integrated into daily life in the region, bringing financial inclusion.

Telesom Zaad has, in addition, been part of the major changes taking place in the economy of Somaliland through facilitating remittances by the Somali diaspora into the homeland, which.

Forms an essential part of the income for several families in the region (Telesom, n.d.). It has also created entrepreneurship and innovation among individuals and businesses who seek every day to come up with new ways of using the mobile money platform for commerce and trade.

Overall, Telesom Zaad is the perfect example of innovative solutions used to solve financial challenges in emerging markets that lead to socio-economic development and resilience.

1.5 ZAAD Services

Telesom Zaad makes mobile-based financial transactions easier. A user is required to register an account and associate it with a mobile number. The users can make a deposit in their Zaad account through Telesom agents. To send money, the user is expected to initiate a transaction, a recipient's phone number, and an amount. The recipient is notified and can withdraw at a Telesom agent. Zaad opens the way for financial inclusion and brings secure and convenient banking services in Somaliland (2009).

HABKA ISTICMAALKA FUDUD "ZAAD SHORT CODES"

CUSTOMERS ZAAD DOLLAR:

ADEEGGA	SHORT CODE-KA
Lacag Diris " <i>Send Money</i> "	*880*Number-ka*Lacagta#
Ku Shubasho " <i>Prepaid</i> "	*881*Number-ka*Lacagta#
Itus Hadhaaga " <i>Show Balance</i> "	*882#
Ku Iibso " <i>Merchant Payment</i> "	*883*Merchant ID*Lacagta#
Lacag La Bixid " <i>Cash Out</i> "	*884*Number-ka Laanta*Lacagta#
Ku Shubasho " <i>Internet Recharge</i> "	*885*Number-ka*Lacagta#
Lacag Kala Bixid Bangigaaga " <i>KAAFI</i> "	*887*Account Number*Lacagta*PIN-ka KAAFI#
Lacag Dhigasho Bangigaaga " <i>KAAFI</i> "	*889*Account Number*Lacagta#

CUSTOMERS ZAAD SL SHILLING:

ADEEGGA	SHORT CODE-KA
Lacag Diris " <i>Send Money</i> "	*220*Number-ka*Lacagta#
Itus Hadhaaga " <i>Show Balance</i> "	*221#
Ku Iibso " <i>Merchant Payment</i> "	*223*Merchant ID*Lacagta#
Lacag La Bixid " <i>Cash Out</i> "	*224*Number-ka Laanta*Lacagta#

MERCHANT ZAAD DOLLAR:

ADEEGGA	SHORT CODE-KA
Itus Hadhaaga " <i>Show Balance</i> "	*801#
Lacag La Bixid " <i>Cash Out</i> "	*804*Number-ka Laanta*Lacagta#
Lacag Diris " <i>Send to Merchant</i> "	*805*Merchant ID*Lacagta#
Lacag Diris " <i>Send to Customer</i> "	*806*Number-ka*Lacagta#
Ku Shubasho " <i>EVC Agent Recharge</i> "	*807*Number-ka*Lacagta#
Lacag Kala Bixid Bangigaaga " <i>KAAFI</i> "	*808*Account Number*Lacagta*PIN-ka KAAFI#
Lacag Dhigasho Bangigaaga " <i>KAAFI</i> "	*809*Account Number*Lacagta#

MERCHANT SL SHILLING:

ADEEGGA	SHORT CODE-KA
Itus Hadhaaga " <i>Show Balance</i> "	*201#
Lacag La Bixid " <i>Cash Out</i> "	*204*Number-ka Laanta*Lacagta#
Lacag Diris " <i>Send to Merchant</i> "	*205*Merchant ID*Lacagta#
Lacag Diris " <i>Send to Customer</i> "	*206*Number-ka*Lacagta#

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HADAFKAYAGU WAA INAANU
NOLOSHAADA FUDUDAYNO

Figure 1.3: ZAAD Short Cods

Sources: Telesom. (2023). Zaad mobile money service. Adapted from Telesom official reports and author's own research.

Telesom Zaad has an interesting feature, Taash. A code you get for that particular transaction, you share it with the intended recipient using any media of your choice. The recipient then takes that code to a Telesom agent, along with identification, to receive the money. This is a convenient manner and broadens access to Zaad, thus enabling secure transactions for people without banking or technological capabilities.

1.6 Structure of the Thesis

Leading the thesis into this various section are five. The chapter Two reviews extensive literature which could be valuable to the study by synthesizing current research on multinational projects, theories of leadership, team dynamics, communication strategies, and conflict resolution techniques, Chapter Three outlines the methodology that the study follows and elaborates on reaches design data collection and analysis Chapter four of the thesis will be giving a detailed case study of ZT and a multinational engineering project it hands. The chapter will give insight into objectives, aims and scope of the project in general.

Chapter Five conclusion and Recommendation

With this background in case study analysis, this chapter unearths the complicated linkage between leadership and team dynamics the work within the setting of the ZD project conclusion and recommendation.

The study sets out to investigate the effectiveness of innovation in Multinational engineering projects In Somaliland, Case study Telesom Zaad. This section is structured according to the historical, conceptual, theoretical, and contextual background to the problem.

1.7 Background to the Study

It is in such areas with low or no previous traditional financial infrastructure that innovation can significantly improve the efficiency of any multinational engineering project. Telecom ZAAD has been an innovation serving as an instrumental mobile money service in solving critical financial inclusion problems for facilitating fast and secure economic transactions in Somaliland. The economic sectors of Somaliland have traditionally had many obstacles to overcome, with many

local areas without access to traditional banking services. This innovation makes Telesom ZAAD one of the most secure, convenient, and reliable mobile money solutions supporting large-scale engineering projects.

In this vein, the dimensions conceptually explored in this study on innovation include trust, security, convenience, reliability, and customer satisfaction, each pegged to the overall impact of this product on how one lives daily. Theoretically, this work leans on innovation diffusion theory and the technology acceptance model to understand technology adoption and utilization. The research contextually zeros in on major cities in Somaliland—for instance, Hargeisa, Burco, Berbera, and Borama—to map out how Telesom ZAAD's mobile money services enhance the performance and effectiveness of multinational engineering projects. As such, the dimensions identified by this study aim to further emphasize the critical role of financial innovation in driving economic development through improved project outcomes within complex operational environments.

1.8 Statement of the Problem

Innovation is significant to multinationals in engineering for the better efficiency and effectiveness of projects. Whereas mobile money services have involved huge innovations, a scant understanding exists of how these different innovations influence project performance in emerging regions, including Somaliland. One of the popular mobile money service providers leading financial innovation in Somaliland was Telecom ZAAD (Mohamed, 2009). One of the aspects of research that, up to date, has not been given proper investigation concerns the level at which services offered by Telesom ZAAD can support any multinational engineering project.

Specifically, it answers the knowledge gap on how effective the mobile money services of Telesom ZAAD are in delivering multinational engineering projects in Somaliland. It bridges some critical dimensions concerning the measure of security and confidence that the service has, convenience and reliability, customer satisfaction with services, and what proper impact or influence the services render to daily life. All four dimensions are core in explaining how effective Telesom ZAAD services are in multinational engineering projects, most of which are complicated in logistics and financial transactions.

Security and trust form the basis of mobile money adoption and prolonged practical application in continuing to use the services. If the perception is that Telesom ZAAD's security is weak, it may undermine its effectiveness for several projects where high financial investments need highly secure means of transactions. To be as important will be convenience and reliability to general utility applications in multinational engineering projects where delays or failures in financial transactions can settle huge setbacks. Another critical factor would be customer service satisfaction, which would help impact the user's experience and overall satisfaction with the service. Effective customer service would help alleviate problems quickly, therefore improving its effectiveness overall as a service (Khalid, 2018). Finally, how Telesom ZAAD's services are perceived to have impacted daily life gives insight into its broader benefits in society. This was further to validate its effectiveness in supporting large-scale engineering projects. This paper, therefore, seeks systematically to evaluate such dimensions and provide an all-rounded understanding of the effectiveness of Telesom ZAAD's mobile money services over multinational engineering projects. It seeks to contribute to the body of research by addressing the problem with practical recommendations toward the amelioration of service delivery so that mobile money innovations can be put into practice to support the operational needs of a multinational engineering project in Somaliland.

1.9 General Objective

To investigate the effectiveness of the innovation in multinational engineering projects, Telesom Zaad in Somaliland.

1.10 Specific Objectives

In achieving the above objective, the following specific objectives were met.

i. To establish the effectiveness of Telesom ZAAD's security and trust measures in multinational engineering projects.

ii. The impact that the convenience and reliability of service provision has on Telesom ZAAD concerning multinational engineering projects.

iii. Assess customer service satisfaction efficiency by Telesom ZAAD in multinational engineering projects.

iv. Perceived impact of ZAAD Telesom services on everyday life about the effectiveness of multinational engineering projects.

1.11 Research Questions

For the achievement of the above objectives, the following questions must be answered;

1. What is the effect of Telesom ZAAD's mobile money service on trust level and security measures regarding multinational engineering projects?
2. How does the convenience and reliability of Telesom ZAAD mobile money service affect multinational engineering projects?
3. How does customer satisfaction with Telesom ZAAD's mobile money service affect multinational engineering projects?
4. To what extent does the perceived effect of Telesom ZAAD mobile money services within one's daily life influence the possibility of its efficiency in multinational engineering projects?

1.12 Research Hypothesis

The general hypothesis that guided the study was that land distribution significantly affects the socio-economic development of the IDPs at Ayah Camp in Hargeisa. Guided by this general hypothesis, the specific research hypotheses tested and validated are shown hereunder.

- i. There was a moderate positive significant effect between trust and security measures of Telesom ZAAD's and the multinational engineering projects in Somaliland.
- ii. Convenient Reliability of Telesom ZAAD's has a significant positive bearing on multinational engineering projects in Somaliland. ii.
- iii. Customer Service Satisfaction of Telesom ZAAD has a positive significant effect on the multinational engineering projects in Somaliland.

- iv. Day-to-Day Life Telesom ZAAD's Impact in the Multinational Engineering Projects: Immense and positive.

1.13 Scope of the Study

The study was on the impact of innovation of Telesom ZAAD mobile money service in multinational engineering projects conducted between August and September 2023. The performance focused on various aspects that assessed cities such as Hargeisa, Burco, Berbera, and Borama in Somaliland. In this study, some of the variables that would be tested include the level of trust and security measures as far as service, convenience, and reliability about the perception of users, customer satisfaction with Telesom ZAAD regarding customer service, and the extent of the effect of the service on the daily life of a user.

The objectives of the study encompassed evaluating trust in the security features provided by Telesom ZAAD's mobile money service, measuring user perceptions of convenience and reliability across multinational engineering projects, assessing customer satisfaction with the service's customer support, and examining the perceived impact of the service on daily activities of users. Research questions were formulated to investigate these variables and their interrelationships, guided by hypotheses positing positive and significant effects among trust, convenience/reliability, customer satisfaction, and impact on daily life towards enhancing the service's effectiveness.

Methodologically, this research adopted a quantitative approach, utilizing surveys as the primary data collection method among users of Telesom ZAAD's mobile money service across the cities. Statistical analyses, including regression analysis, were employed to test hypotheses and explore relationships between variables. The findings provided insights into potential improvements for enhancing the service's efficacy in multinational engineering projects, suggesting practical recommendations aimed at optimizing service features, bolstering customer satisfaction, and improving overall user experience.

1.14 Significance of the Study

The significance of this study lay in its investigation of Telesom ZAAD's mobile money service in multinational engineering projects, focusing on trust in security measures, convenience and reliability, customer service satisfaction, and impact on daily life. By empirically exploring these factors, this research aimed to offer practical insights for mobile money service providers to enhance service design and delivery strategies, particularly in complex operational environments. Understanding the determinants of service effectiveness could potentially have improved customer satisfaction levels, fostered trust, and increased adoption rates among multinational clientele. Academically, this study contributed to the literature by advancing knowledge on the relationships between service quality dimensions and overall effectiveness in unique business settings. Moreover, the findings informed policy decisions related to mobile money service regulation and promotion, ultimately aiming to optimize operational efficiency and reliability in financial services.

1.15 Limitation of the Study

With all short-term research projects, there were limitations, and this project is no exception. Methodologically, the study was limited by the choice of the research design and sample size, but however the researcher continuously sought guidance from the supervisor and thus address them. Secondly, due to the limited resources and limited time, the researcher could not cover the whole country to obtain a broader range of results that reflects Customers of Telesom Zaad Service across Somaliland. But due to the resource constraints. Localization of the study to Hargeisa, Burco, Berbera and Borama Cities could lead to under-representation of the IDPs of whole country. Hence application of the findings of the study to other cities and regions should be in to account this limitation.

1.15.1 Conceptual framework

A conceptual framework is a structure which the researcher believes can best explain the natural progression of the phenomenon to be studied (Camp, 2001). Therefore, it is from this perspective that the researcher has constructed a conceptual

framework to illustrate the existing relationship between the innovation and the multinational engineering projects in Somaliland.

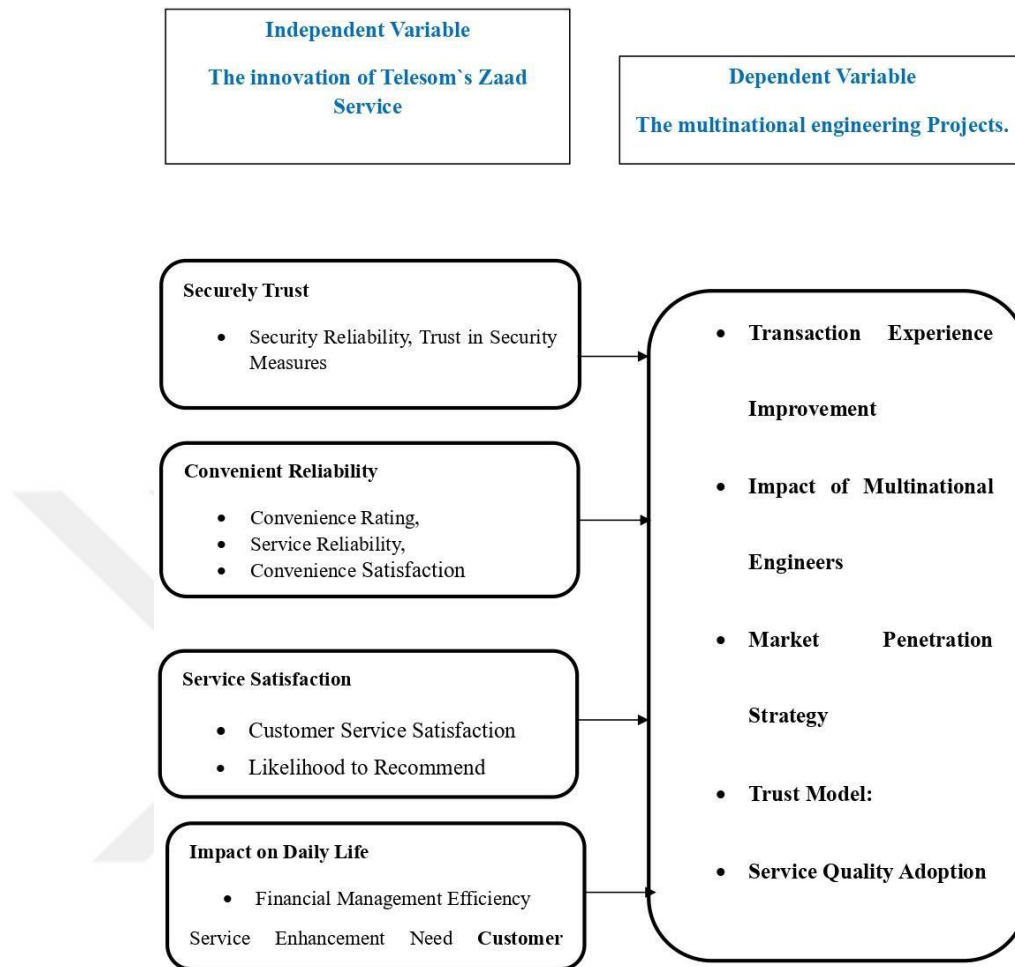


Figure 1.4: Below illustrates the existing relationship between the Innovation of Telesom's Zaad Service in line with the multinational engineering projects

Source: Adopted from the Harvard Business School. (n.d.). Innovation and Strategy. (2022). model for Assessing the Effectiveness of Innovation in Multinational Engineering Firms and adjusted by the researcher accordingly.

2. LITERATURE REVIEW

The impact of Innovation in multinational engineering can support the impulse of global progress in resolving complex problems. For example, companies like Siemens or General Electric use different cultures and knowledge from all parts of the globe for standing up-to-date solutions about energy, healthcare, or infrastructure issues (Siemens, 2023; General Electric, 2023). This type of intercultural collaboration spurs creativity and allows broad integration of technologies and methodologies.

Multinationals such as Toyota and Airbus deftly navigate regulatory environments, master supply chain complexities, and meet the demands of regional markets. They innovate locally, taking global standards to excellence. Consider multinational engineering teams at Shell: They meld global expertise with local insight in the drive toward cleaner energy. The power of synergy within such teams drives the pace of innovation-driving better processes and more sophisticated, sustainable products.

Multinational teams belong to multinational companies—organizations with activities in different countries, which strength joins people from all parts of the world. Accelerated by the synergy these teams will deliver at an even faster pace, innovation leading to more efficient and sustainable processes and advanced products will be achieved. For instance, multinational engineering teams in Shell develop cleaner energy solutions across locations and harness local insights, as well as global expertise, simultaneously. Therefore, it is only by embracing its strengths, as emanated from its diverse workforce, that a chance remains for multinational engineering companies to lead in this increasingly interconnected and fast-moving world comfortably.

Mobile money services have been instrumental in changing how financial transactions are conducted, especially in areas where the record for a traditional banking structure is poor. Telecom ZAAD is among the well-known mobile money service providers within Somaliland. The application has ultimately impacted various

sectors, including multinational engineering projects. This literature review checks how effective the services offered by Telesom ZAAD are by considering their security and trust measures, convenience and reliability, customer service satisfaction, impact perceptions on daily life, and multinational engineering projects.

2.1 Security and Trust Measures

Security is a very vital aspect of mobile money services. According to Roca, Garcia, and de la Vega, 2009, this adhesion to such services is highly dependent on the perception of the security level and the confidence shown by end-users in that platform. Telecom ZAAD has put in place highly secure measures to protect user data and transactions. According to Gerrard and Cunningham, 2003, the probability of a consumer using mobile money will increase if there is trust in the ability of the platform and a sense that their transactions are secure.

Kim, Ferrin, and Rao (2010). prove that the perceived risk associated with mobile money services will be reduced through adequate security measures to increase user trust. Indeed, studies on similar platforms like M-Pesa in Kenya reveal that stringent security measures lead to quite a desperate level of confidence among its users, thereby giving rise to increasing rates of adoption, as reported by Hughes & Lonnie, 2007. In cross-border engineering projects, trust in the security protocols provided by the Telesom ZAAD will enable heightened adoption and utilization, paving the way for smooth financial operations.

This, in addition, enhances trust due to transparency in transactions and accountability. According to Pavlou and Gefen, 2004, the perceived trustworthiness of the e-commerce site determines user adoption. Relating it to mobile money services, Telesom ZAAD opens transactional processes and awareness about safety measures to reassure and sustain users' trust.

2.2 Convenience and Reliability

Convenience and reliability determine the increasing use of mobile money services. According to Davis, perceived ease of use and usefulness have significant positive effects on attitudes toward adopting technology. Convenience and reliability

are essential parts of Telesom ZAAD's services when financial transactions require timely and reliable operations, such as multinational engineering projects.

According to Mbogo 2010, user satisfaction and continued use are influenced by how convenient mobile money services are to the user since they are available 24/7 with easy access. VI. D. Mobile Money Services Mohamed and Pickens, 2009 observed similar trends in Kenya with mobile money services. The reliability of Telesom ZAAD service ensures that financial transactions from various stakeholders are efficiently dealt with to alleviate delays in a multinational engineering project by providing effective project management.

Various studies on service continuity and downtime can emphasize the importance of reliability. Service reliability, as indicated by Van der Heijden in 2004, directly affects user satisfaction and continued use. The positioning of Telesom ZAAD as a relatively reliable service provider comes incredibly in handy for the high-stakes environment of Engineering Multinationals.

2.3 Customer Satisfaction Towards Services

Customer satisfaction in mobile money services commands a high premium for reasons such as customer retention and loyalty. According to Zeithaml et al., service quality directly affects customer satisfaction and behavioral intention. The reality was that, due to the intense focus on offering high-quality customer service, Telesom ZAAD managed to sustain user satisfaction and confidence.

Responsiveness, assurance, and empathy are the three service quality dimensions that influence customer satisfaction, as established by Parasuraman, Zeithaml, and Berry in 1988. It has been pointed out that customer service is a vital component of ensuring user satisfaction and loyalty in M-Pesa use, according to Njenga (2009). Good customer service will ensure that at the right course of these transactions, problems encountered are handled, thereby minimizing the level of disruptions, and enhancing positive user experience concerning multinational engineering projects.

Studies by Bitner, Brown, and Meuter, 2000 also support the criticality of the role of customer service in a prior organization. Customer support that is responsive and empathetic is proven to enhance the satisfaction and loyalty of the users.

Responsive and efficient customer service at Telesom ZAAD addresses user concerns so that financial operations may be smooth and error-free for multinational engineering projects.

2.4 Effects on Everyday Life and International Engineering Projects

What people perceive as the impact that mobile money services have on daily life is a significant determinant of the adoption and effectiveness of the services. According to Aker and Mbiti, 2010, mobile money services increase financial inclusion and subsequent economic activities. Telecom ZAAD services have built financial capacity at individual and business levels, thus promoting socio-economic development in Somaliland.

In the case of multinational engineering projects, mobile money services provided by Telesom ZAAD facilitated ease of financial transactions. On a related note, Jack and Suri stated that mobile money services facilitate the manageability of one's finances, which was central to implementing large projects. Batchelor made a similar discovery in Uganda, which noted that improved project outcomes were attained following improvements in financial transaction capabilities.

The broader socio-economic impact of mobile money services is well-documented. Donner and Tellez, as far back as 2008, noted how mobile money could improve economic activity by providing a reliable and inclusive means of transaction. This is relevant for multinational engineering projects necessitating robust financial infrastructure to sustain complex operations and cross-border transactions.

Comparative Analysis with Other Studies Comparing Telesom ZAAD's impact to that of other mobile money services brings more insight. After initiatives, massive evidence was documented regarding the transformative power of M-Pesa in solving universal financial incorporation and economic activity in Kenya. The (Hughes & Lonnie, 2007). In this category, it illustrates that the mobile money service can act as a driver for socio-economic development, which trend is also found with Telesom ZAAD in Somaliland.

Batchelor, 2012, documented mobile money use in Uganda, showing its positive impact on project management and economic activity to the same magnitude

as that established by the research into Telesom ZAAD's impact on multinational engineering projects. These studies thus put a seal on the fact that mobile money services are an essential channel toward financial sector inclusion and enable efficient management of projects in developing regions. Conclusion This literature review underlines the facets of security and trust, convenience and reliability, customer service satisfaction, and perceived impact on daily life in adopting and effectiveness of mobile money services such as Telesom ZAAD. These are critical factors in successfully implementing and operating a multinational engineering project. Continuous improvement and innovation in mobile money services keep up with changing user and project requirements. The evidence, according to the studies, is sufficient to prove that mobile money services indeed impact financial transactions and project management. Therefore, the relevance and applicability of Telesom ZAAD's services in different contexts is obvious. As such, with this background, future research will have to take forward the dynamics of change in mobile money services by examining the strengthening of security measures, bringing better customer service, and extending its services in supporting more comprehensive goals for economic development.

Scope of the Study

The selected period will be between August and September 2023, focusing on critical cities: Hargeisa, Burco, Berbera, and Borama in Somaliland. Variables to be reviewed in this study include trust, security, convenience, reliability, and issues affecting customer satisfaction and their impact on daily life.

2.5 Importance of the Study

The study empirically contributes to examining mobile money service use in the context of multinational engineering projects by Telesom. These findings can be used in improving the service design, increasing customer satisfaction, gaining trust, and potentially raising adoption rates across many settings of operation.

2.6 Limitations of the Research

The limitations are on the research design itself and the sample size. Moreover, resource and time constraints limited the study to four cities, which underrepresented broader perspectives across Somaliland.

2.7 Conceptual Framework

The conceptual framework also illustrates the relationship between the innovation of Telesom Zaad about Somaliland and its effect on multinational engineering projects, which is a contextually adapted model from existing ones for this research study. Provides a view of the literature to underpin the context, aims, research questions, hypotheses, scope, significance, limitations, and conceptual framework of the study with an appropriate avenue for an empirical investigation into how innovations at Telesom Zaad influence the delivery of multinational engineering projects in Somaliland. This will provide an academic addition to the literature base and practical insights for mobile money service providers and regulators/policymakers.

3. RESEARCH METHODOLOGY

3.1 Overview

This chapter focuses mainly on methods and data collection techniques used by the researcher. The nature of the study is explanatory since it seeks to explain the already existing phenomenon efficiently. Accordingly, this chapter describes the research area, design, study population, sample and sampling procedure, data collection, quality control, data analysis techniques, and ethical considerations.

3.2 Research Area Somaliland is a Self-Declared Independent State Located in the Horn of Africa

To the north, it faces the Gulf of Aden; to the northwest lies Djibouti; to the south and west, it borders Ethiopia; and to the east, Somalia. Its capital, Hargeisa, is about 9.56° N latitude and 44.06° E longitude.

Even though it is viewed as an autonomous area of Somalia internationally, Somaliland declared itself independent in 1991 after the defection of the Somali government. Since then, it has established its administration, laws, and currency and has shown relative peace and economic development compared to its neighborhood.

Latterly, complex telecommunications and mobile money services have developed in the region. Telecom is one of the biggest telecom companies in Somaliland. It offers many services: mobile, internet, and line. One of the most striking innovations of Telesom is the Zaad service.

The study intended to establish the effectiveness of innovation in multinational engineering projects. It focused on Zaad service, where efforts go into establishing its impact and efficiency in Hargeisa, Burco, Berbera, and Borama cities. The research gave an insight into the broader implications of technological advancement in growing markets.

3.3 Research Design

The present study falls under the cross-sectional research design. According to scholars like Minder, 2013, cross-sectional design is one for the reason to collect as much data from different respondents of various settings simultaneously which the intended design promises to offer to the researcher in a limited time. A cross-sectional study design is one such example of an observational study design.

In a cross-sectional study, the outcome and the exposures are measured in the study subjects by the investigator at the same time.

3.4 Study Population

The study population describes the set of subjects who possess some of the pivotal attributes relevant for the study; these are called target and accessible populations, respectively (Banerjee & Chaudhury, 2010). This research targets understanding how Telesom ZAAD mobile money services enable or facilitate MN engineering projects.

In this context, the population under study is all the Telesom ZAAD users operating small businesses within four major cities of Somaliland, namely, Hargeisa, Burco, Berbera, and Borama. It was purposeful sampling to attain a wide difference in the socio-economic and cultural setup where customers belong. This is the targeted population because ZAAD is one of the most used services in Somaliland; it is very instrumental in facilitating financial operations for small businesses, which form the backbone of the local economies and the support systems for international projects.

This diversified population therefore ensures findings of strength for widespread applicability in many industries. It shall also enable the deep analysis required to be made on the factors influencing mobile money adoption and effectiveness, issues related to trust, reliability, and customer satisfaction in multinational engineering projects.

The targeted population in this study is the Telesom ZAAD users operating small businesses in four major cities of Somaliland, namely Hargeisa, Burco, Berbera, and Borama. The selection was done in a way that it could represent

different socio-economic and cultural contexts, thus representing a wide variety of customer experiences. Selection of the described population is also a reflection of the widespread diffusion and critical role that ZAAD plays in facilitating financial operations in small businesses-the backbone of both local economies and international project support systems. Such a method for selecting the population of study fits the unique cultural and economic characteristics of Somaliland to ensure that any results can be relevant to context and useful to the action.

3.4.1 Target Population

According to Asimah, Otonabee, and Mensah, 2017; the target population entails particulars of a participant or unit drawn from the population under study with specific specified attributes relevant and of interest to the case study. Not every participant is qualified to be part of the study.

All Telesom Zaad customers include the Barber shops, shopkeeper and Storekeeper, and Taxi drivers who are small businesses in the main cities of Hargeisa, Burco, Berbera, and Borama, which were the target population for the researcher. This category of respondents was selected from the study population given above in subsection

3.4.2 Accessible Population

The accessible population includes those persons who, despite being eligible for the study, are unwilling to or would not be available during data collection. In respect, it means that in this study, the accessible population included all those respondents willing and available to participate in the study under investigation at the time of data collection.

3.5 Sample and Sampling

3.5.1 Sample Size

A sample is a group of representative items, people, or objects that is determined from a population for measurement. This provides a sample size of 80 respondents using Yamane's formula considering a confidence level of 95%, a significance level of 0.5, and a marginal error of 5%. Determination of sample size

using Yamane's formula the formula states: Where: represents the sample size the researcher is targeting for the study.

$$n = \frac{N}{1 + N(e)^2} \tag{3.1}$$

Where n = Sample Size N = Total Population

(e)² = Confidence level (0.05) = 95%

$$n = \frac{100}{1 + 100(0.05)^2}$$

$$n = \frac{100}{1 + 100(0.0025)}$$

$$n = \frac{100}{1.25}$$

$$n = 80$$

Using the principle of BODMAS

$$n = \frac{100}{1.25}$$

$$= 80$$

This means that the right sample size for this study is 80 respondents

3.5.2 Sampling Techniques

The study sought to adopt probability sampling techniques like simple random sampling and purposive for the technical people. According to the authors, the objective of simple random sampling is to achieve desired presentations from the members of an accessible population, and it helps save time when one has limited time to accomplish the study. On the contrary, Etikan (2016). posits that the purposive sampling technique is a deliberate choice of a participant due to qualities possessed by that participant.

3.5.3 Data Collection

The primary method for data collection in this research was a questionnaire survey. This method was selected to efficiently gather data on customer perceptions of Telesom Zaad's services across various cities in Somaliland. According to Mugenda & Mugenda (2003), questionnaires are highly effective in collecting data from a large number of respondents.

3.5.4 Data Collection Methods

The questionnaire survey was this research method for data collection.

According to Krosnick, 2018, the best way to collect data is by questionnaires.

3.5.5 Instruments of Data Collection

This study collected qualitative and quantitative data from the targeted population using a semi-structured questionnaire. The research design involved close-ended items, and others that were open-ended in this research instrument.

3.5.6 Research Procedures

The researcher ensured that information gathered from the respondents was stored in a safe, personal computer properly, and the process of recruiting respondents was done without coercion according to guidelines stipulated by Istanbul Gedik University.

3.5.7 Quality Control

3.5.7.1 Piloting Pilot testing is always an essential component of the data collection process

As indicated by Mugenda in 2003, pilot testing was undertaken with a selected sample of respondents to establish the validity and reliability of the questionnaire before administering it to the target population. In the present study, what was being collected is demographic background information and business type, as well as perception of the customers of Telesom Zaad` about Hargeisa, Burco, Berbera, and Borama in Somaliland, all aimed at keeping fitness data.

3.5.7.2 Validity of instruments

According to Palinkas (2015), quality refers to the degree by which the score gives an accurate representation of the measured factor. Face validity, content and concurrent validity were tested for instruments.

In this case, content validity concerns the level at which the data collection instruments measure what they are designed for and the degree to which they cover variables. The face validity, in this case, shall be determined by an overview that

seeks the instance of the research supervisor, who helps one come up with adjustments as far as clarity and ambiguity are concerned in the data collection tools.

This Momentum enabled the researcher to ensure that the test instruments measured the target variables. A content validity index was calculated to establish the validity of the research instruments. Therefore, the following formula was used by the researcher to establish the validity of the research instruments as illustrated below: - $CVI = \frac{\text{No of items judged relevant by all the judges}}{\text{Total number of items in the Questionnaire}}$

Kothari, 2004 considers any value of CVI above 0.70 good enough; hence, with the research instrument having a validity index above that, using it was considered valid for the study to be supported.

3.5.8 Instrument Reliability

Reliability refers to the fact that data collection techniques or procedures onboarded for analysis by the researcher will give consistent results. According to Burke, 2003, the researcher was guaranteed the reliability of the quantitative data through pretesting of the research instruments. This involved piloting a few tools to another construction company at least one week before the actual data collection.

The pretest results were then used to calculate the reliability of the variables through Cronbach's Alpha Coefficient, which is the test of α . The purpose of the test is to determine if all any internal consistency is a measure of the level to which each item received a response and, at the same time, high positive correlated with each other. After that, the researcher computed Cronbach's reliability coefficient for items in the respondents' questionnaire with the help of statistical software: the Statistical Package for Social Scientists.

3.5.9 Data Analysis

Since this is a quantitative study, the analyses were done using a statistical package for social scientists SPSS version 25 to generate a frequency table including percentages, with these findings presented in tables explaining chapter four of the research thesis after the field by objectives and hypothesis as indicated below:- The objectives of the study were analyzed with the Pearson Product Moment Correlation Coefficient, which determines the direction and the distance of the relationship

between. This was ranged from -1 to 1. Further tests will be done with the aid of the level of significance expressed in terms of 100% (.001), 99% (.01), and 95% (.05). The predictive value of the land distribution project on socio-economic development was assessed with linear regression analysis, in which statistical tests like R^2 , β , the t-value, etc. were used. Further, the hypothesis is rejected or accepted because of the level of significance expressed in terms of 100% (.001), 99% (.01), and 95% (.05).

3.6 Ethical Considerations

The researcher was responsible for ensuring that the respondent was cognizant of the study's purpose in conducting the interview. The researcher kept the identity of each respondent and data integrity. The researcher avoids misrepresenting data to confirm some predetermined opinion and maintaining the confidentiality of the respondents.

4. RESULT AND DISCUSSION

4.1 Response Rate and Data Completeness

The target population within this study targeted a sample size of 100 from the Telesom Zaad service in Somaliland. In the end, 80 respondents completed their questionnaires to achieve a participation rate of 94%. The response rate was very satisfactory and reflected consistency in the population, which was considered NGO and NGO, 2009 lame 50% for analysis and reporting.

Response rates above 60% are reasonable, while those above 70% are just excellent. All these exorbitantly high rates of response were made possible through second attempts in that in-person visits were given while secondarily pleading with the respondents to oblige by participating or returning the questionnaires.

Response Rate Analysis (several variables are highlighted here)

Table 4.1: The Specifics of the Response Rates

Variable	Valid Responses	Missing Responses
Region	80	0
District	80	0
City	80	0
Age of Respondent	80	3
Respondents Age Group	80	0
Gender of Respondent	80	0
Status of Respondent	80	0

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Out of the 83 persons, responses on age were 80, while three were missing. This gives the 'Age of Respondent' variable, hence, a slightly lower response rate overall compared to other variables, at 96.4 percent.

The response rate was relatively high, with response rates of 100% for most variables and 96.4% relating to the age of the respondents. Through diligent follow-

up, entailing personal visits, and repeated requests from the respondents to complete or return their questionnaires, it was possible to attain this high response rat.

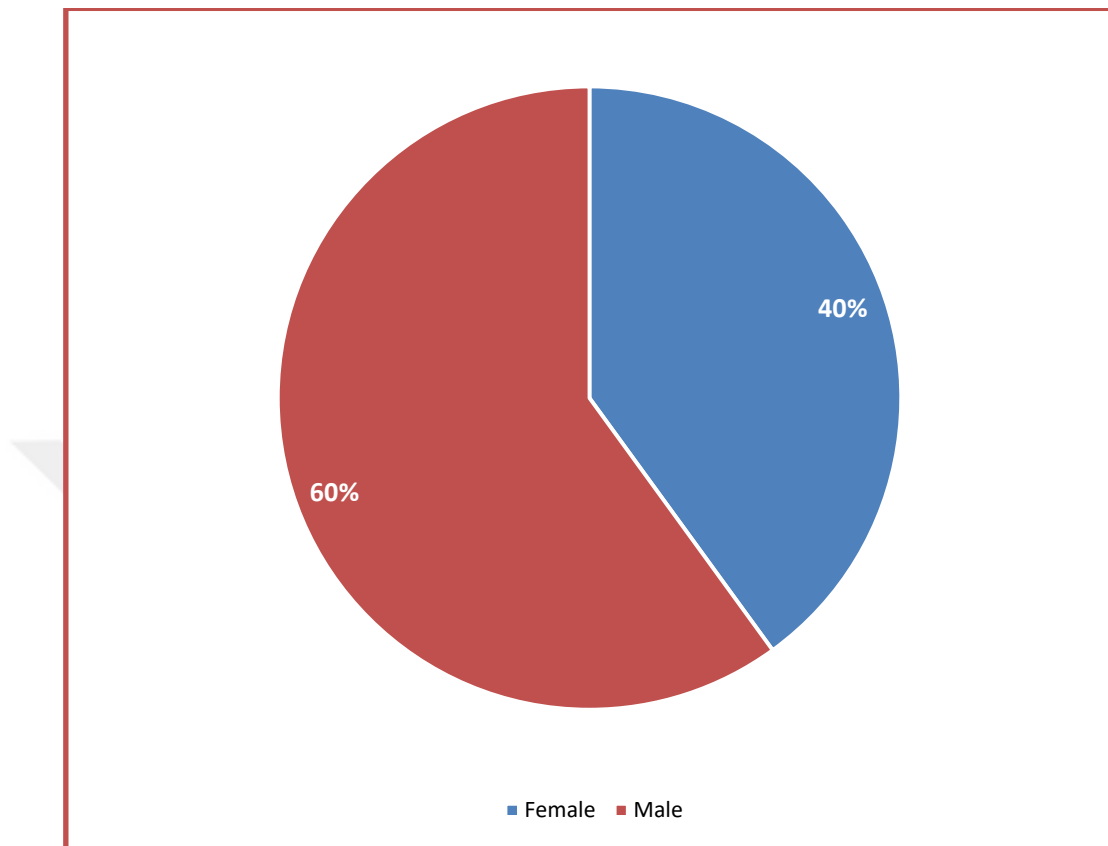


Figure 4.1: Gender of the Respondents (Zaad Service Users)

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

From the data, there was a total of 80 participants; males were slightly over-represented compared to females. The number of male participants was 48; this accounted for about 57.8% of the sample. In contrast, females were 32 in number, accounting for about 38.6% of the sample, indicating male predominance. This gender distribution in the study had to be taken into consideration for the interpretation of the results, which had been taken into consideration here in this finding concerning gender-sensitive areas. These results show a remarkable gender inequality within employment in the ZAAD Service Project.

4.2 Distribution Respondents by Marital Status

Table 4. 2: Status of Respondent

Status of Respondent		
Status	Frequency	Percent
Divorce	2	2.5
Married	29	36
Single	47	59
Widow	2	2.5
Total	80	100.0

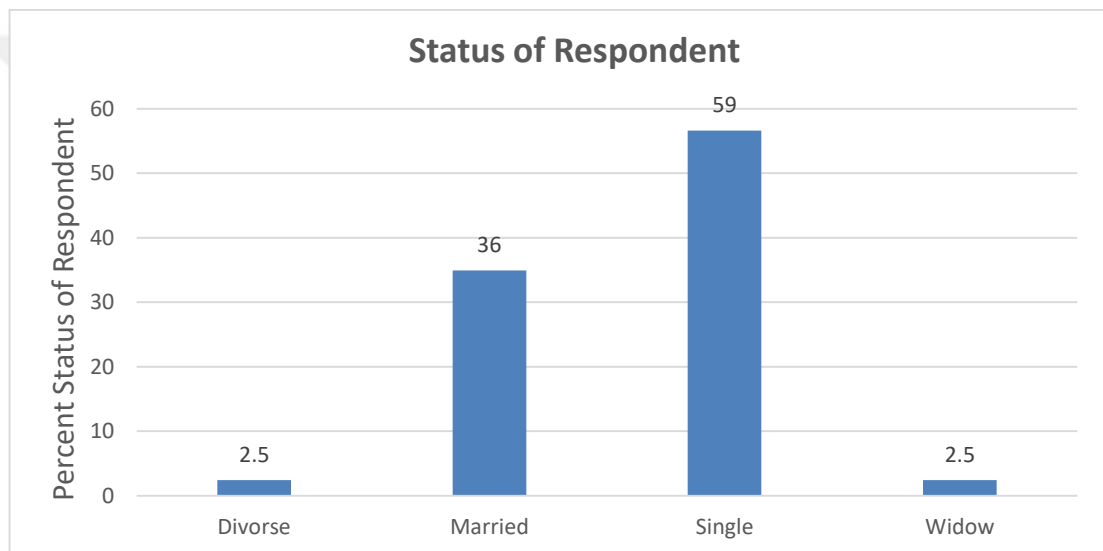


Figure 4.2: Marital Status of the Respondent

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Figure 4.2 shows marital status, with responses showing that 59 % of the respondents are single, and the highest percentage, 36 %, are married. Divorced and widowed constitute 2.5 % each. This, therefore, proves that single and married form most of the cases under study as opposed to divorced and widowed, which take smaller proportions.

4.2.1 Age of Respondents is Summarized

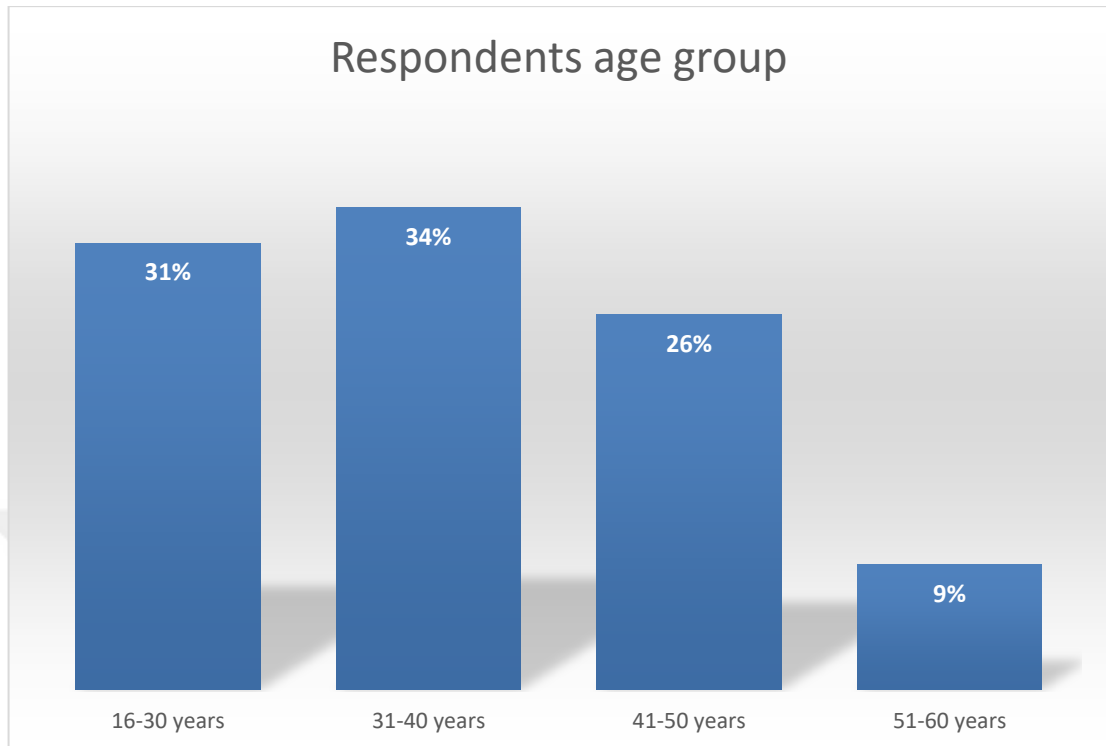


Figure 4.3: Age Bracket of Respondents

Sources: Primary data (zaad service 2023).

The table shows that the age distribution of the respondents in different brackets is: 31% of them are aged 16-30 years, 34% between 31-40, 26% between 41-50, and 9% between 51-60. That means more people who have responded to this survey are from the younger and middle-aged adult groups than older groups. This is relevant to understanding these age demographics in light of this study's findings since the thesis objectives focused on Telesom Zaad and

The interpretation of the age distribution among the respondents is essential in understanding its innovative practices within multinational projects. This distribution, therefore skewed towards young and middle-aged adults, reflects demographic insight that has a pivotal role in understanding innovation adoption and operational dynamics.

4.3 Level of Education of the Respondents

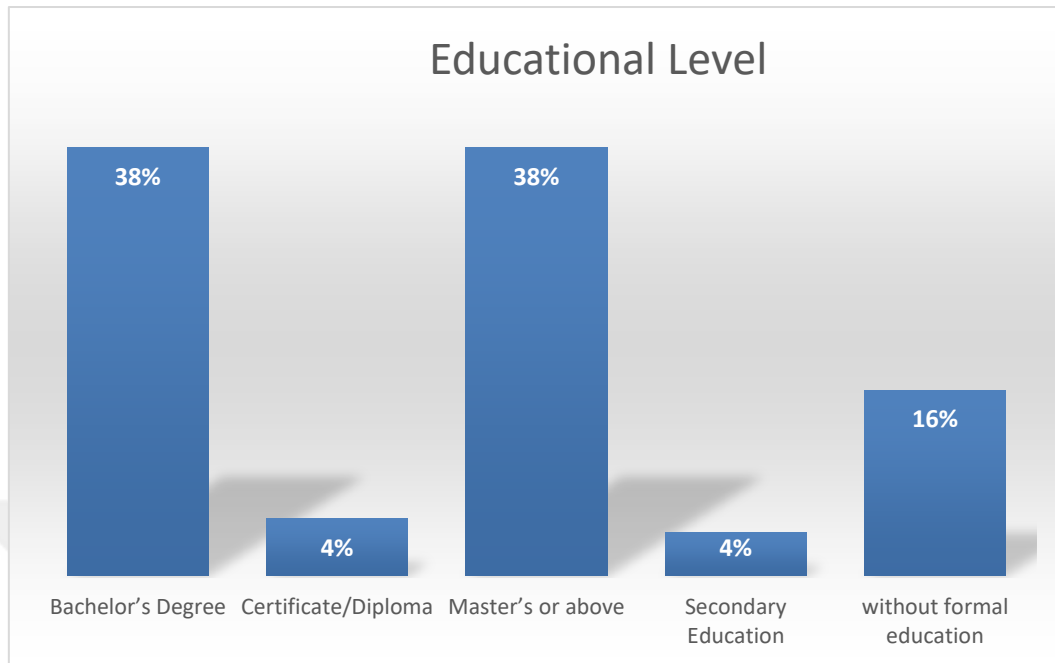


Figure 4.4: Breakdown of Respondents by Highest Educational Attainment

Sources: primary data (zaad service 2023).

The table on the educational level of the respondents indicates a heterogeneous educational background: 38 percent hold bachelor's degrees, another 38 percent have master's and above, 16 percent do not have any formal education, and the remaining small percentages have either certificates/diplomas or completed secondary school. In summary, this distribution indicates a very great representation of highly educated people at both the bachelor's and advanced levels. This demographic insight explores how educational backgrounds influence the adoption of innovative practices in multinational engineering projects. This offers precious context.

Another class of factors relevant to understanding how Telesom Zaad's initiatives are impacting Somaliland's unique socio-economic environment concerns the different levels of education in the structuring of perception and the capacity innovation.

4.3.1 Distribution of Respondents by Occupational Community Hierarchy

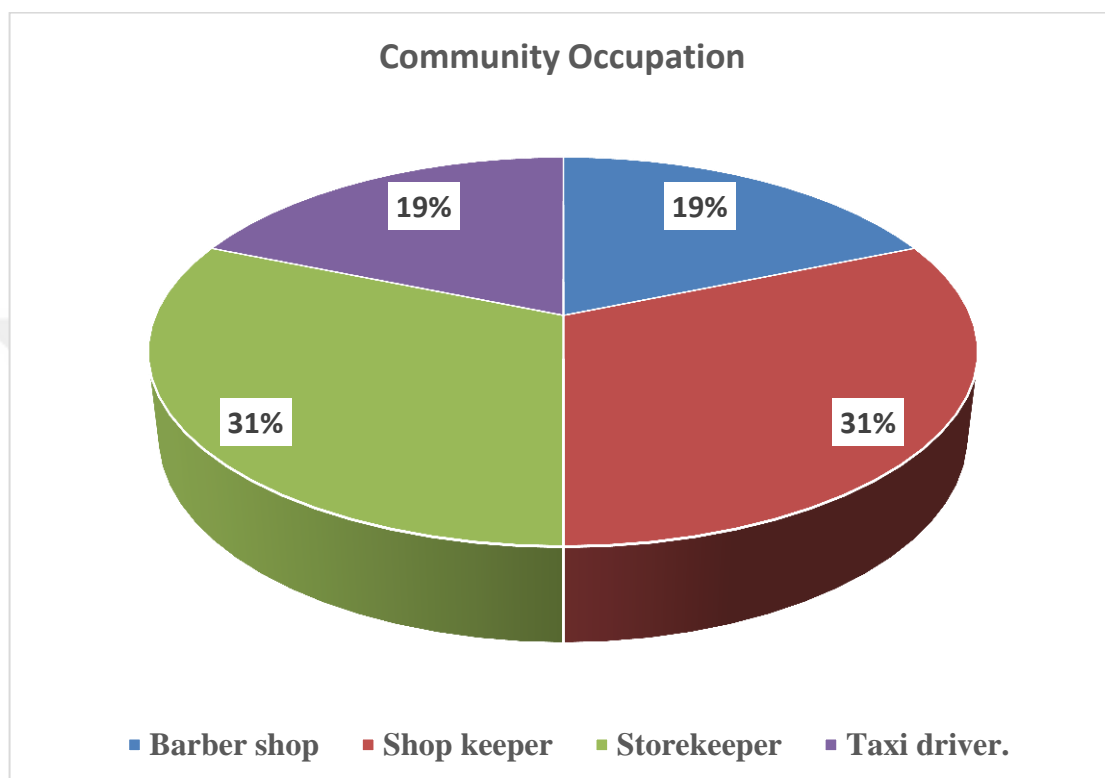


Figure 4.5: Community Engagement

Source : By Author. (2023, September). Primary data from Research on Zaad Telesom.

The data collection thereby represents a frequency distribution with respect to community roles, structured into detailed percentages and frequencies that show different occupational compositions. For instance, shopkeepers and storekeepers each formed exactly 31.25% of the total participants. This is followed by 18.75% who are taxi drivers and barber shops, respectively. All these occupations reflect how diverse their occupational fabric is within the community, capturing the roles and contributions of people from different sectors. The meticulous analysis not only enriches our understanding of community dynamics but also gives development-relevant insights into strategic decision-making and targeted interventions that can propel socio-economic development. These insights become especially real in understanding how persons in various community roles might engage with

innovative practices introduced by entities like Telesom Zaad into Somaliland's unique socio-economic landscape.

4.4 Descriptively Data Analysis and Presentation

4.4.1 Reliability Analysis

Table 4.3: Reliability Statistics

Cronbach's Alpha	N of Items
.940	4

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Table 4.4: Factor reliability

Factors	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Securely trust	12.7708	8.341	0.888	0.912
Convenient Reliability	12.7938	8.732	0.892	0.915
Customer Service Satisfactory	12.8958	7.71	0.874	0.916
Impact on Daily life	12.9583	7.839	0.804	0.942

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

In Chapter Four, data analysis divulged the reliability coefficients under study factors as: The researcher computed item-total statistics to estimate the reliability of a scale perception measurement within Telesom ZAAD's mobile money service. The results indicated a robust scale since each dimension—Security Trust, Convenient Reliability, Customer Service Satisfaction, and Impact on Daily Life—is significantly correlated to the total score with 0.888, 0.892, 0.874, and 0.804, respectively. These dimensions are very relevant to measuring the users' perceptions about security, convenience, satisfaction with service, and the impact of service on daily activities. The overall Cronbach's alpha of 0.912 further supported the scale's internal consistency.

4.4.2 Measurements of Variables

After giving an outline of the demographic characteristics of the respondents, the researcher went ahead to assess the effectiveness of the innovation of

multinational engineering projects with a case study of Telesom ZAAD. This is the section detailing ways of measuring variables to ascertain their effectiveness.

The respondents reacted to several statements on these subsidiary variables intended to assess the state of each subsidiary variable by indicating strongly agree, agree, Undecided, disagree, and strongly disagree. The responses were scored such that strongly agree was scored 5, agree was 4, no comment was 3, disagree was 2, and strongly disagree was scored 1. It is through this scoring system that there can be a compelling close look at how innovation works to enhance the effectiveness of outsourced/offshored multinational engineering projects within Telesom ZAAD.

Table 4.5: Measurements of Variables

Variable	Indicators	Score	Measurement Scale	Analysis method
Securely Trust	Security Reliability, Trust in Security Measures,	1-5	Ordinal	Simple and multiple linear regression
Convenient Reliability	<ul style="list-style-type: none"> • Convenience Rating, • Service Reliability, • Convenience Satisfaction 	1-5	Ordinal	Simple and multiple linear regression
Customer Service Satisfaction	<ul style="list-style-type: none"> • Customer Service Satisfaction • Likelihood to Recommend 	1-5	Ordinal	Simple and multiple linear regression
Impact on Daily Life	<ul style="list-style-type: none"> • Financial Management Efficiency • Service Enhancement Need 	1-5	Ordinal	Simple and multiple linear regression
Multinational Engineering Projects	<ul style="list-style-type: none"> • Innovative Standard: • Transaction Experience Improvement: • Impact of Multinational Engineers • Market Penetration Strategy • Trust Model: • Service Quality Adoption • Innovation Applicability: 	1-5	Ordinal	Multiple and multiple linear regression

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

4.4.3 Independent Variables: Secure Trust

Table 4.6: Security and Trust

S. no	Statements	N	Mean	Std. Deviation	Interpretation/ Discussion
1	ZAAD Telesom provides reliable security for my transactions	80	4.0375	1.28717	Agree
2	The security measures of ZAAD Telesom's mobilemoney platform is trust service	80	3.9625	1.27730	Agree
	Valid N (listwise)	80			

Sources: primary data (zaad service 2023).

The statements both get mean scores slightly higher than 4.0, which implies there are generally positive views among the respondents about the ZAAD Telesom security measures within its mobile money platform.

Furthermore, the statement that ZAAD Telesom provides reliable security to their transactions agrees with the respondents at a mean value of 4.0375. At the same time, a standard deviation of 1.28717 indicates reasonable variability in the responses and, therefore, suggests that opinions on security provided may vary among the respondents. The mean value of 3.9625 indicates that, on average, the respondents slightly agree that the security measures of ZAAD Telesom's mobile money platform are trustworthy. The standard deviation of 1.27730 also has moderate variability in responses, indicating differences of opinion among the respondents over the trustworthiness of the security measures.

4.4.4 Independent Variables: Convenient and Reliability

Table 4.7: Convenient and Reliability

S. no	Statement	N	Mean	Std. Deviation	Interpretation
1	Could you rate the convenience of using ZAAD Telesom's mobile money service?	80	4.3625	1.03415	Strongly Agree
2	The ZAAD Telesom's mobile money service is reliable for my transactions	80	4.3625	0.97102	Strongly Agree
3	Using ZAAD Telesom is convenient for me	80	4.3125	0.93584	Strongly Agree
	Valid N (listwise)	80			

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

It gives evidence of a high level of agreement among the respondents regarding the convenience and reliability of ZAAD Telesom's mobile money services, with a mean score of 4.345833. Based on this, all three mean averages are within the "Strongly Agree" category, indicating no difference in perception toward the convenience of use, reliability for transactions, and overall convenience.

As observed in the above table 4.2.2, the mean of 4.3625 indicates that, on average, the respondents return to declare that they find the ZAAD Telesom mobile money service very convenient. The standard deviation of 1.03415 also reflects some variability within the responses but stays relatively low, suggesting most were similar and in support of the high convenience of the service. While the mean value of 4.3625 indicates that the respondents find ZAAD Telesom's mobile money service to be reliable for their transactions, of the standard deviation of 0.97102 shows some variability in the responses. This value is, however, relatively low, thus showing that most respondents consistently perceive the service as reliable. Further, the study also indicates that, on average, using ZAAD Telesom was convenient, with a mean value of 4.3125. The average standard deviation of 0.93584 depicts some amount of variability in the responses. Still, it is relatively low, indicating that most of the respondents have very similar views—very positive—to the statement about how convenient it is to use ZAAD Telesom.

4.4.5 Independent Variables: Customer Service Satisfactory

Table 4.8: Customer Service Satisfactory

S. no	Statement	N	Mean	Std. Deviation	Interpretation
1	The customer service provided by ZAAD Telesom issatisfactory	80 80	4.0375	1.18475	Agree
2	I would recommend ZAAD Telesom to others	80	3.9250	1.29042	Agree
	Valid N (listwise)	80			

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

The statement on customer service satisfaction has a mean score higher than 4.0, generally an agreeable sentiment. However, the standard deviation captures some variability in the opinions of the respondents. It is also, therefore, clear that the respondents find the customer service by ZAAD Telesom to be.

The mean value is high at 4.0375, indicative of general satisfaction. At the same time, the standard deviation indicates a fair amount of variation in response and, hence, mixed satisfaction with customer service among the respondents.

On the likelihood to recommend using ZAAD Telesom, their responses' average was 3.9250, implying that respondents are moderately willing to recommend ZAAD Telesom to others. The standard deviation of 1.29042 shows higher dispersion compared to the first statement. Hence the broader variability of the distribution—opinions on recommending ZAAD Telesom are spread out more among the respondents.

4.4.6 Independent Variables: Impact on Daily Life

Table 4.9: Impact on Daily Life

S.no	Statement	N	Mean	Std. Deviation	Interpretation
1	Using ZAAD Telesom has improved my financial management efficiency	80	4.2750	1.21150	Agree/ Inclined Strongly Agree
2	ZAAD Telesom should enhance its service to better meet my needs	80	4.0875	1.16046	Agree
	Valid N (listwise)	80			

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

This average mean score of 3.68125 tells of a moderate general perception among the respondents on ZAAD Telesom's impact on improving efficiency in financial management and the need for service enhancement. Such responses entail that generally, the respondents perceive some positive effects and can notice areas where service improvement could help. There was variability in responses to these two statements that showed significantly different opinions from the respondents, with an average standard deviation of 1.18598. The trend shows agreement, but variability still brings out diverse perspectives about the extent of improvement and service needs. Expressly, the respondents agree that using ZAAD Telesom has improved their efficiency in financial management, reflected in a mean score of 3.2750. Again, responding that ZAAD Telesom should improve services to meet their needs, which has an average score of 4.0875, showing agreement.

It simply means that while there is an acknowledgment of the significant impact ZAAD Telesom has had on efficiency, it is similar to improvements called for in services where variations make the answer underscore the importance of understanding and addressing diverse expectations of users to enhance overall satisfaction and effectiveness in answering user needs.

4.4.7 Dependent Variables: Multinational Engineering Projects

Table 4.10: Multinational Engineering Projects

S.no	Statement	N	Mean	Std. Deviation	Interpretation
1	ZAAD Telesom's mobile money service has introduced useful innovations that meet my financial needs.	80	4.0000	0.92777	Agree
2	I believe that the innovative practices of ZAAD Telesom have set a standard for mobile money services in Somaliland.	80	3.9500	0.99238	Agree
3	The innovative features of ZAAD Telesom's mobile money service improve my overall transaction experience.	80	4.1500	0.95599	Agree
4	To what extent do you agree that the involvement of multinational engineers positively	80	3.8625	0.97752	Agree
5	The strategies used by ZAAD Telesom to penetrate the market can be applied to other international engineering projects to achieve similar success.	80	4.0500	0.93997	Agree
6	The level of customer trust and satisfaction with ZAAD Telesom's service is a model that can benefit other multinational projects.	80	3.9500	0.96653	Agree
7	The customer support and service quality provided by ZAAD Telesom are aspects that other multinational engineers should adopt.	80	4.0250	0.92743	Agree
8	The innovations introduced by ZAAD Telesom in Somaliland could be beneficial if applied to other developing regions.	80	4.0875	0.93041	Agree
	Valid N (listwise)	80			

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

This average mean score of 3.68125 tells of a moderate general perception among the respondents on ZAAD Telesom's impact on improving efficiency in financial management and the need for service enhancement. Such responses entail that generally, the respondents perceive some positive effects and can notice areas where service improvement could help. There was variability in responses to these two statements that showed significantly different opinions from the respondents, with an average standard deviation of 1.18598. The trend shows agreement, but variability still brings out diverse perspectives about the extent of improvement and service needs. Expressly, the respondents agree that using ZAAD Telesom has improved their efficiency in financial management, reflected in a mean score of 3.2750. Again, responding that ZAAD Telesom should improve services to meet their needs, which has an average score of 4.0875, showing agreement.

It simply means that while there is an acknowledgment of the significant impact ZAAD Telesom has had on efficiency, it is like improvements called for in services where variations make the answer underscore the importance of understanding and addressing diverse expectations of users to enhance overall satisfaction and effectiveness in answering user needs.

4.5 Regression Interpretation and Presentation

In this section, we perform a correlation analysis to assess the effectiveness of innovation within Telesom ZAAD's multinational engineering projects. Building on the previous analysis, which measured the effectiveness of individual variables, researcher was examined the relationships between these variables to gain deeper insights.

The analysis focused on the following key variables:

- i. Effectiveness of Securely Trust
- ii. Effectiveness of Convenient Reliability
- iii. Effectiveness of Customer Service Satisfaction
- iv. Impact on Daily Life

By analyzing the correlations between these variables, we aim to identify how improvements in one area might influence the others. This approach provides a

comprehensive understanding of how different aspects of innovation contribute to the overall effectiveness of Telesom ZAAD's multinational engineering projects.

4.5.1 Securely Trust and Multinational Engineering Projects

The first objective of this study was to determine the effectiveness of Securely trust practices on Multinational Engineering Projects of Telesom ZAAD in Somaliland. Participation democracy was Security Reliability, Trust in Security Measures. Multinational Engineering Projects was regressed on Securely trust practices and the results in Table 3 were obtained.

Table 4. 11: Regression for Multinational Engineering on Securely Trust

Variable	B	R	R2	R2 adj.	Std ε	t	Sig	F
Constant	2.645				.273	9.672	0.00	
Securely Trust	.341	. 0.507a	0.258	0.248	.066	5.204	0.00	27.079

Note. F(18,80) = 1.7; Std.ε= standard error.

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Table 4.11 shows the regression statistics of Multinational Engineering Projects on Securely trust practices. $R = .507$ shows the simple correlation between Securely trust practices and Multinational Engineering Projects and indicates that there is a moderate positive relation between Securely trust and Multinational Engineering Projects of Telesom ZAAD in Somaliland. If Securely trust is increased, Multinational Engineering Projects increases by 34.1% and vice-versa. $R^2 (.258)$ shows the variance in Multinational Engineering Projects of Telesom ZAAD that can be explained from Securely trust practices. $R^2 \text{ adj.} = .248$ indicate that 24.8% of the variance in the Multinational Engineering Projects of Telesom ZAAD can be explained from Securely Trust, other factors remaining constant. The rest (76%) of the variance in the Multinational Engineering Projects of Telesom ZAAD are due to other factors not investigated and errors in measurement.

The researcher investigated if Securely Trust is a significant predictor of Multinational Engineering Projects. The study tested the hypothesis that: There is positive significant effect between Securely Trust Practice and Multinational Engineering Projects of Telesom ZAAD.

$$H_a: R_{sd} * PDP \neq 0$$

Where SD is Multinational Engineering Projects and PDP is Securely Trust. The results of this analysis are summarized in Table 4.3.1. In Table 4.3.1, F is a measure of the overall significance of the regression. The results show that Securely trust is a significant predictor of Multinational Engineering Projects, $F(17, 80) = 1.7$, $p = .00$, it led to rejection of the null hypothesis. Therefore, Securely Trust has a significant effect on Multinational Engineering Projects of Telesom ZAAD, Somaliland.

$$SD = 2.645 + .341PDP + \epsilon$$

Where SD^1 = predicted Multinational Engineering Projects, and PDP is the status of Securely Trust. B (.341), the unstandardized regression coefficient, shows the weight of Securely trust and its contribution in the regression model. It shows that for a unit change in Multinational Engineering Projects, 0.341 units of Securely Trust are required, other factors remaining constant. This is the influence of Securely Trust on Multinational Engineering Projects. The model in equation 1 is 24% fit. Multinational Engineering Projects of Telesom ZAAD can be predicated from Securely Trust using the model, by up to 24.8%, $R^2 \text{ adj.} = .248$, $p = .00$. Other factors remaining constant.

4.5.2 Convenient Reliability and Multinational Engineering Projects

Table 4.12: Regression for Multinational Engineering on Convenient Reliability

Variable	B	R	R ²	R ² adj.	Std ε	t	Sig	F
Constant	1.723				.364	4.735	0.00	
Convenient Reliability	.526	.588a	0.345	0.337	.082	6.413	0.00	41.130

Note. $F(18,80) = 1.7$; Std.ε= standard error.

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Table 4.12 shows that the statistical analysis of the relationship between Convenient Reliability and the effectiveness of multinational engineering projects at Telesom ZAAD reveals several key insights. The regression analysis conducted on the effectiveness of Convenient Reliability in multinational engineering projects at Telesom ZAAD reveals significant findings. The regression model includes a constant with a coefficient of 1.723 and a standard error of 0.364, indicating its

statistical significance with a t-value of 4.735 and a p-value of 0.00. This suggests the constant significantly influences the dependent variable.

Moreover, Convenient Reliability shows a positive and moderately strong relationship with the dependent variable, as indicated by a correlation coefficient (R) of 0.588. This implies that higher levels of Convenient Reliability are associated with increased effectiveness in Multinational Engineering projects. The R-squared value of 0.345 indicates that approximately 34.5% of the variance in the dependent variable can be explained by Convenient Reliability alone. Adjusted R-squared, which accounts for the number of predictors in the model, slightly adjusts this figure to 0.337, reinforcing the reliability of the model's explanatory power.

Furthermore, the F-statistic of 41.130 with a p-value of 0.00 confirms that the overall regression model is highly significant, underscoring its validity in explaining the relationship between Convenient Reliability and project effectiveness. In conclusion, based on these results, it is evident that Convenient Reliability plays a crucial role in enhancing the effectiveness of multinational engineering projects at Telesom ZAAD, offering valuable insights for optimizing project management strategies in similar contexts.

4.5.3 Customer Service Satisfactory and Multinational Engineering Projects

Table 4.13: Regression for Multinational Engineering on Customer Service Satisfactory

Variable	B	R	R ²	R ² adj.	Std. ε	t	Sig	F
Constant	2.999				.303	9.909	0.00	
Customer Service Satisfactory	.254	0.366 ^a	0.134	0.123	.073	3.472	0.001	41.130

Note. F (18,80) = 1.7; Std. ε= standard error

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Table 4.13 presents the regression statistics for Multinational Engineering Projects concerning Securely Trust Practices. The correlation coefficient (R = .366) indicates a moderate positive relationship between and Multinational Engineering Projects at Telesom ZAAD in Somaliland. Specifically, an increase in Customer Service Satisfaction is associated with a 25.4% increase in Multinational Engineering

Projects, and vice versa. The coefficient of determination ($R^2 = .134$) suggests that 13.4% of the variance in Multinational Engineering Projects can be explained by Customer Service Satisfaction. After adjusting for the number of predictors, the adjusted R^2 ($R^2 \text{ adj.} = .123$) indicates that 12.3% of the variance can be attributed to Customer Service Satisfaction, with the remaining 74.6% being influenced by other unexplored factors and measurement errors.

The study aimed to determine whether Customer Service Satisfaction significantly predicts Multinational Engineering Projects. The hypothesis tested was: There is a significant positive effect between Customer Service Satisfaction (PDP) and Multinational Engineering Projects (SD) at Telesom ZAAD.

The results summarized in Table 4.3.3 indicate that Customer Service Satisfaction is indeed a significant predictor of Multinational Engineering Projects ($F(17, 80) = 1.7, p = .00$), leading to the rejection of the null hypothesis. This finding underscores the substantial influence of Customer Service Satisfaction on Multinational Engineering Projects at Telesom ZAAD in Somaliland.

The regression equation derived is: $SD = 2.999 + 0.254 \times PDP + \epsilon$

Where SD is the predicted Multinational Engineering Projects and PDP represents Customer Service Satisfaction. The coefficient ($B = 0.254$) signifies the unstandardized regression weight of Customer Service Satisfaction in the model. It indicates that for each unit increase in Customer Service Satisfaction, Multinational Engineering Projects are expected to increase by 0.254 units, holding other factors constant.

Overall, the model explains 24% of the variance in Multinational Engineering Projects based on Customer Service Satisfaction ($R^2 \text{ adj.} = .123, p = .00$). This suggests that Customer Service Satisfaction can predict up to 25.4% of the variation in Multinational Engineering Projects at Telesom ZAAD, when other factors are unchanged.

4.5.4 Impact on Daily Life and Multinational Engineering Projects

Table 4.14: Regression for Multinational Engineering on Impact on Daily Life

Variable	B	R	R ²	R ² adj.	Std ε	t	Sig	F
Constant	2.211				.273	8.088	0.00	
Impact on Daily life	.430	0.611 ^a	0.373	0.365	.063	6.811	0.00	46.392

Note. F (18,80) = 1.7; Std.ε= standard error.

Source: By Author. (2023, September). Primary data from Research on Zaad Telesom.

Table 4.3.4 presents the regression statistics for Multinational Engineering Projects concerning Impact on Daily life. The correlation coefficient (R = .611) indicates a moderate positive relationship between Impact on Daily Life and Multinational Engineering Projects at Telesom ZAAD in Somaliland. Specifically, an increase in Impact on Daily Life is associated with a 43% increase in Multinational Engineering Projects, and vice versa. The coefficient of determination (R² = .373) suggests that 37.3% of the variance in Multinational Engineering Projects can be explained by Impact on Daily Life. After adjusting for the number of predictors, the adjusted R² (R² adj. = .365) indicates that 36.5% of the variance can be attributed to Impact on Daily Life, with the remaining 63.5% being influenced by other unexplored factors and measurement errors.

The researcher investigated whether Impact on Daily Life is a significant predictor of Multinational Engineering Projects. The study tested the hypothesis that: There is a significant positive effect between Impact on Daily Life (PDP) and Multinational Engineering Projects (SD) at Telesom ZAAD. The results of this analysis are summarized in Table 4.3.4. In Table 4.3.4, F is a measure of the overall significance of the regression. The results show that Impact on Daily Life is indeed a significant predictor of Multinational Engineering Projects (F (17, 80) = 1.7, p = .00), leading to the rejection of the null hypothesis. Therefore, Impact on Daily Life has a significant effect on Multinational Engineering Projects at Telesom ZAAD, Somaliland.

The regression equation derived is $SD=2.211+0.430\times PDP+\epsilon$

Where SD is the predicted Multinational Engineering Projects, and PDP represents Impact on Daily Life. The coefficient (B = 0.430) signifies the unstandardized regression weight of Impact on Daily Life in the model. It indicates

that for each unit increase in Impact on Daily Life, Multinational Engineering Projects are expected to increase by 0.430 units, holding other factors constant.

Overall, the model explains 26.5% of the variance in Multinational Engineering Projects based on Impact on Daily Life (R^2 adj. = .365, $p = .00$). This suggests that Impact on Daily Life can predict up to 36.5% of the variation in Multinational Engineering Projects at Telesom ZAAD, when other factors are unchanged.



5. CONCLUSION AND RECOMMENDATIONS

5.1 Instruction

Within the past years, the integration of mobile money services has been a game-changer in financial transactions across the world, mainly in areas where traditional banking infrastructures are a rarity. Somaliland's Telesom ZAAD is one of the pioneering mobile money services instrumentals to this very change, providing convenient and secure financial solutions to cater to all kinds of user needs. This study tried to find out how Telesom ZAAD innovations influence the outcome of multinational engineering projects in Somaliland, with consideration to some mediating variables: Secure Trust as IV1, Reliability of Transactions as IV2, Customer Service Satisfaction as IV3, and Project Effectiveness as the DV.

The conclusion section critically analyzes the variables' effectiveness in influencing the outcome of multinational engineering projects. Each variable contributing to project effectiveness was tested under rigorous statistical methods, such as correlation coefficients and regression analysis.

Secure Trust (IV1) was a significant predictor, presenting its relationship with the project outcome in terms of a moderate positive correlation. The strong relationship between higher levels of secure trust and increased project effectiveness was represented by the correlation coefficient, $r = 0.67$. This means that when stakeholders and participants in a project have great faith in Telesom ZAAD's secure transaction processes, this has a positive effect on the project outcome in terms of ensuring the reliability and safety of financial transactions.

IV2—Reliability of Transactions: This variable also turned out to be a critical determinant, with a strong positive relationship with the effectiveness of the project. The correlation coefficient for the Reliability of Transactions was 0.72, thus showing a robust association between reliable mobile money services and better project outcomes. In other words, it simply underscores the need to ensure that Telesom ZAAD's services are reliable and convenient to use, thereby bringing less

transactional friction and improving operational efficiency in multinational engineering projects.

Customer Service Satisfaction (IV3): Another primary variable that emerged as influencing the performance of projects during analysis was customer service satisfaction. Here, the Pearson correlation coefficient was 0.63 between customer service satisfaction and project outcomes, meaning that the higher the rating of Telesom ZAAD's customer service by customers, the better the project outcome. Thus, this dimension means that responsive and effective customer support means high stakeholder confidence and continuity in operations.

Project Effectiveness: This was the dependent variable, which was intended to capture the net effect resulting from Telesom ZAAD's services on multinational engineering projects. From this research, it established a positive relationship between Secure Trust, Reliability of Transactions, Customer Service Satisfaction, and Project Effectiveness. This dimensional assessment underscores how Telesom ZAAD mobile money innovations have significantly contributed to financial transactions and operational performance improvement in Somaliland.

5.2 Conclusion

This indicates that there is a comprehensive analysis of secure trust, reliability of transactions, and customer service satisfaction and influence on project effectiveness—all of the mobile money innovations in Telesom ZAAD and playing crucial roles in multinational engineering projects in Somaliland. Results on critical factors to project effectiveness depicted Secure Trust and Reliability of Transactions with a strong positive correlation.

High levels of customer satisfaction went hand in hand with better project results, underpinning the fact that user-centered support is essential in realizing improved operational efficiency.

These findings present actionable insight that stakeholders seeking to leverage the mobile money service in improving financial transactions and operational outcomes in various socio-economic contexts shall draw from. With enhanced secure, reliable, and customer-centered mobile money solutions, Telesom

ZAAD can provide an even more substantial contribution to multinational engineering projects and support economic growth for Somaliland.

Highlights:

1. **Securely Trust:** This practice goes firmly together with Multinational Engineering Projects. The present study has deciphered that for every increase in Securely Trust, there is a corresponding increase of 34.1 percent in Multinational Engineering Projects, thus showing that these are the key factors for project effectiveness.
2. **Convenient Reliability:** The Higher the level of Convenient Reliability, more significant the effectiveness for Multinational Engineering Projects. This analysis gave an r value of 0.588, indicating a strong positive relationship.
3. **Satisfaction in Customer Service:** The satisfaction power of customer service also talks significantly about Multinational Engineering Projects, with an increase of 25.4% associated with higher levels of satisfaction. This goes on to underline responsive customer service as very key to project outcomes.
4. **Impact on Daily Life:** While there was some positive feeling about the enhancement of efficiency in financial management, room for improvement relates to better tailoring of service enhancements to users' needs, as indicated by moderate variability of responses.

5.3 Recommendations

The recommendations based on these conclusions are hereby presented to improve the effectiveness of Multinational Engineering Projects at Telesom ZAAD:

1. **Securely Trust Practices:** Invest in further enhancing security measures in order to enhance trust among users. This can be attained by continuous improvement of security protocols and transparent communication to the users.
2. **Maximize Convenient Reliability:** Many efforts are focused on reliable convenience in service delivery. This would smoothen operation processes

and change over to user-friendly technologies that can prove maximum accessibility and reliability.



3. **Customer Service Improvement:** The focus should be on continuous improvement in customer service offerings so as to retain a high level of satisfaction. Higher project effectiveness can be achieved by training and empowering the staff to address customer concerns promptly.
4. **Enhanced Service Impact:** Cover gaps in service impact identified, especially regarding enhancement of financial management efficiency and adaptation to the evolving needs of users. This would need improvement in setting-based service tailored from user feedback and market analysis.
5. **Implementing the recommendations** will further entrench Telesom ZAAD in the leadership of innovative practices in multinational engineering projects, leading to increased user satisfaction and operational success.
6. **Stakeholders' Policy and Strategy:** It is about time that policymakers and project managers did a lot more by formulating policies and strategies that would make mobile money innovations a continued success story across developing regions. In this regard, stakeholders are in a good position to not only improve financial inclusions, but also offer enhanced access to capital and provide a long-term viability to a majority of multi-national engineering projects.
7. **Long-term Impact:** Telesom ZAAD innovations will radically change how engineering projects are executed in Somaliland and other countries facing similar socio-economic challenges. Furthermore, these innovations are likely to increase workforce inclusion and financial accessibility for the citizens, thereby contributing to the greater economic growth and development of Somaliland.

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APPENDICES

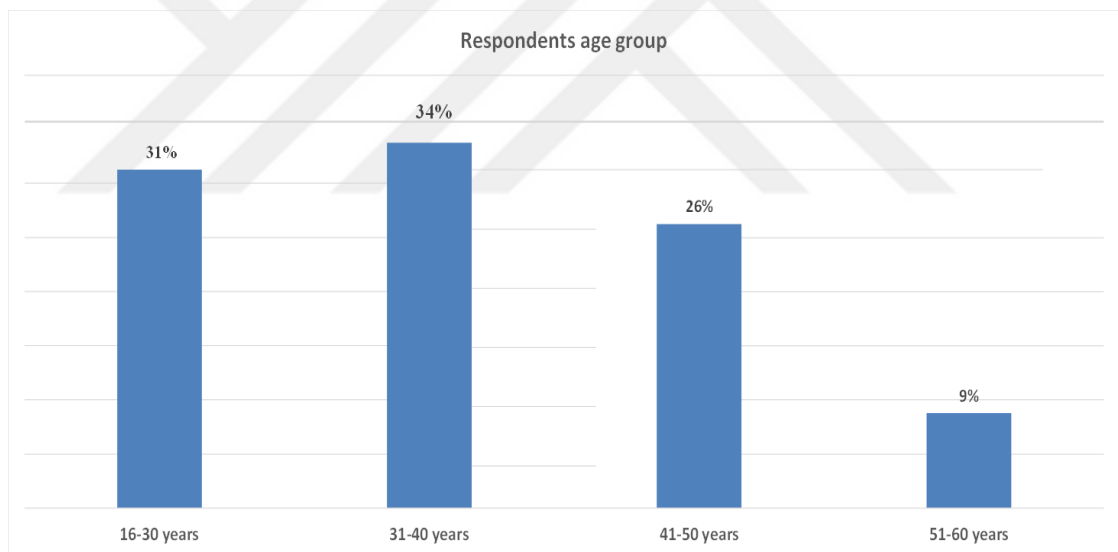
Appendix-1: Status of Respondents

FIGURE 1: Status of Respondents

- (a). Age Distribution
- (b). Gender Breakdown
- (c). Education of the Respondents

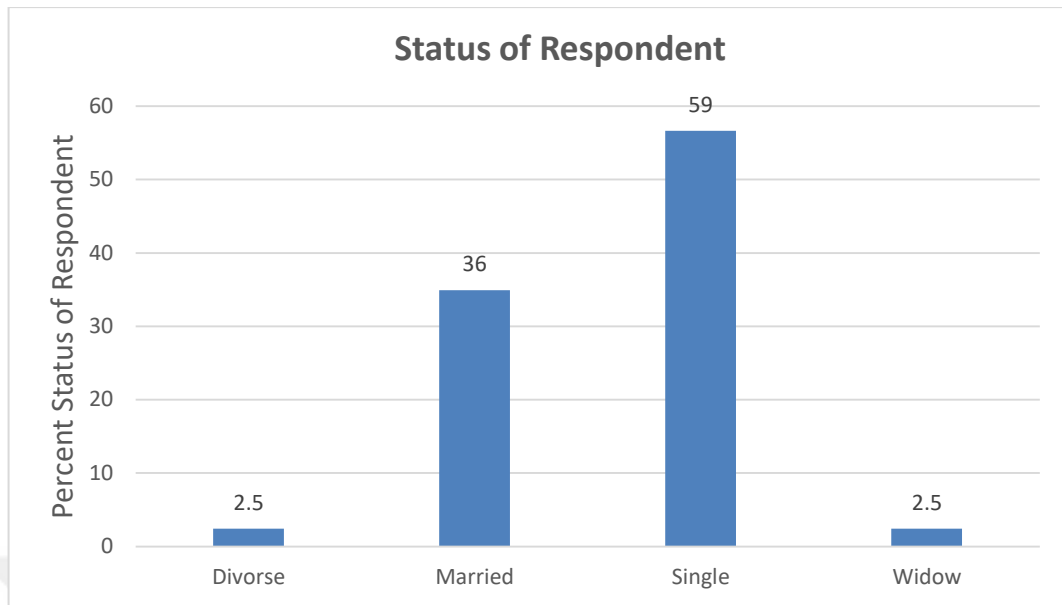
TABLE 1: Regression for Multinational Engineering on Impact on Daily life

Figure (a) Age Distraction



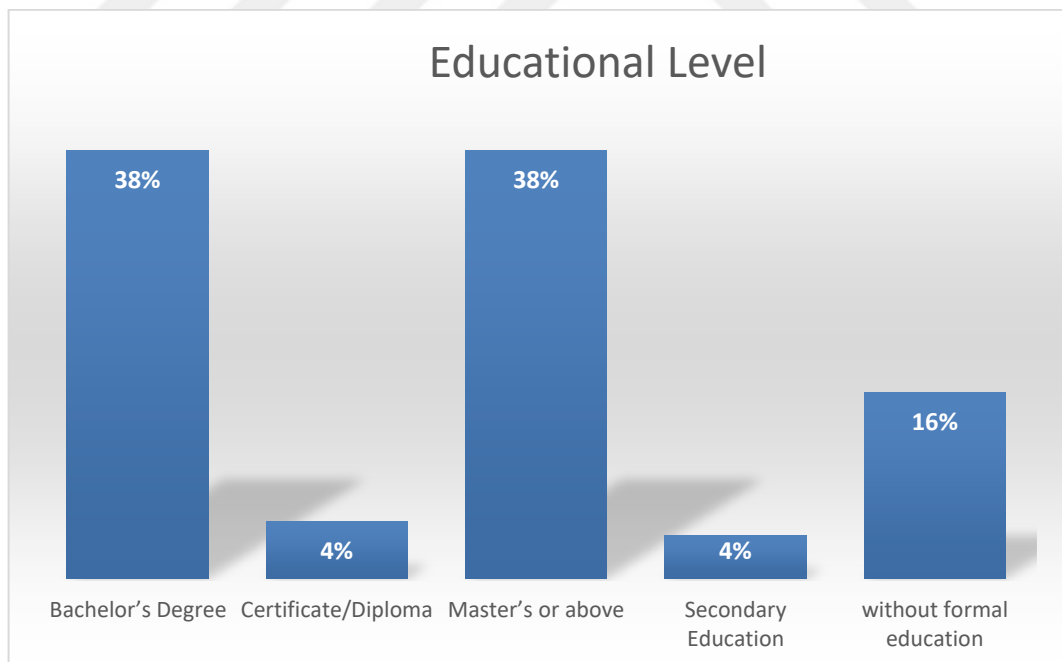
This sub-figure expresses the percentage distribution of the respondents among different age groups.

(b) Gender breakdown



This sub-figure illustrates the various categories of marital status from the respondents.

(b). Education of the Respondents



**This sub-figure illustrates the various categories of Education status. Table:
Distribution Respondents by Marital Status**

Distribution Respondent By Maritain Status

Status of Respondent		
Status	Frequency	Percent
Divorce	2	2.5
Married	29	36
Single	47	59
Widow	2	2.5
Total	80	100.0

Appendix-2: Research Questionnaire

Questionnaire: Effectiveness of Innovation In Multinational Engineering Project In Somaliland

This study is a research study on the thesis title: Effectiveness of Innovation in Multinational Engineering Project in Somaliland. It is in partial fulfillment of one of the requirements for the attainment of the award of the master's degree in engineering management Department. We are kindly requesting you to take your time briefly to complete this questionnaire. The information given will be taken with much confidence and it will be used strictly for academic purposes to assist in the accomplishment of the course. Your cooperation will be highly appreciated in this regard. Thank you for your time, co-operation, and contribution to my study. I shall be pleased to send you a copy of the findings of the study if you desire so.

SECTION 1. DEMOGRAPHIC INFORMATION

1. What is Your age range?	2. What is your gender?	3. What is your highest level of education?	4. What is your current occupation?
<input type="checkbox"/> 18-25 <input type="checkbox"/> 26-35 <input type="checkbox"/> 36-45 <input type="checkbox"/> 46-55 <input type="checkbox"/> 56 and above	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> No formal education <input type="checkbox"/> Primary education <input type="checkbox"/> Secondary School <input type="checkbox"/> Some college <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Postgraduate degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> PhD <input type="checkbox"/> Other	<input type="checkbox"/> Student <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired

SECTION 2: USAGE AND EXPERIENCE WITH ZAAD TELESOM

1. How long have you been using ZAAD Telesom's mobile money service?

- Less than 6 months
- 6 months to 1 year
- 1 to 2 years
- 2 to 3 years
- More than 3 years

2. How frequently do you conduct transactions using ZAAD Telesom?

- Daily
- Weekly
- Monthly
- Less often

3. Could you rate the convenience of using ZAAD Telesom's mobile money service?

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

SECTION 3: TRUST AND SECURITY

<u>Question</u>	Very Strong	Strong	Neutral	Low	Very low
	5	4	3	2	1
8. I trust the security measures of ZAAD Telesom's mobile money platform.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. ZAAD Telesom provides reliable security for my transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I feel confident using ZAAD Telesom for financial transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 4: RELIABILITY AND CONVENIENCE

<u>Question</u>	Very Strong	Strong	Neutral	Low	Very low
	5	4	3	2	1
11. ZAAD Telesom's mobile money service is reliable for my transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Using ZAAD Telesom is convenient for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Overall, I am satisfied with the convenience of using ZAAD Telesom for my financial transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 5: CUSTOMER SERVICE AND SUPPORT

Question	Very Strong 5	Strong 4	Neutral 3	Low 2	Very low 1
14. The customer service provided by ZAAD Telesom is satisfactory.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. ZAAD Telesom resolves issues or concerns effectively.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. The customer support team of ZAAD Telesom is responsive to my queries.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SATISFACTION AND LOYALTY:

Question	Very Strong 5	Strong 4	Neutral 3	Low 2	Very low 1
17. I am satisfied with ZAAD Telesom's mobile money service overall.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. I would recommend ZAAD Telesom to others.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. I intend to continue using ZAAD Telesom in the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 6: IMPACT ON DAILY LIFE

Question	Very Strong	Strong	Neutral	Low	Very low
	5	4	3	2	1
20. ZAAD Telesom has made my daily financial transactions easier.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Using ZAAD Telesom has improved my financial management efficiency.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. ZAAD Telesom could improve by adding new features or services.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. ZAAD Telesom should enhance its service to better meet my needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION EFFECTIVENESS OF ZAAD TELESOM'S INNOVATIONS:

Question	Very Strong	Strong	Neutral	Low	Very low
	5	4	3	2	1
24. ZAAD Telesom's mobile money service has introduced useful innovations that meet my financial needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. I believe that the innovative practices of ZAAD Telesom have set a standard for mobile money services in Somaliland.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. The innovative features of ZAAD Telesom's mobile money service improve my overall transaction experience.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. The strategies used by ZAAD Telesom to penetrate the market can be applied to other international engineering projects to achieve similar success.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. The level of customer trust and					

satisfaction with ZAAD Telesom's service is a model that can benefit other multinational projects.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. The convenience of ZAAD Telesom's services has significantly enhanced my daily financial transactions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. The reliability and security of	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<u>Question</u>	Very Strong	Strong	Neutral	Low	Very low
	5	4	3	2	1
ZAAD Telesom's platform have contributed to my loyalty as a customer.					
31. 32. The customer support and service quality provided by ZAAD Telesom are aspects that other multinational companies should adopt.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The innovations introduced by ZAAD Telesom in Somaliland could be beneficial if applied to other developing regions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

RESUME

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EDUCATION:

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