
**Finance Managers Role in Promoting Liquidity and Profitability:
Case of Kush Banks, South Sudan:**

Atem Biar Lazaro
Upper Nile University, School of Human Development,
South Sudan

doi.org/10.51505/IJEBMR.2023.71207 URL: <https://doi.org/10.51505/IJEBMR.2023.71207>

Received: Nov 15, 2023

Accepted: Nov 29, 2023

Online Published: Dec 15, 2023

Abstract

This research focuses on examine the relationship between finance manager role and profitability and assess the relationship between promotion and profitability, which evaluate the relationship between liquidity and profitability as the main objectives of the study. The study used simple random sample technique and data was analyzed using statistical package for social sciences. This chapter was presented with summary of the study, conclusion of the study and recommendation that based on the findings show majority of the respondents (63%) were male and (37%) were female. From this study it was concluded that the number of males was high compared to the number of females participated in the study and budgeting activities as whole. The results show majority of (63%) shown the positive respond on the effective role managers play in an organization only (37%)disagree about the effective roles of managers in promoting liquidity and profitability at the Kush Bank industry. These results show that, majority of respondents in the Kush Bank industry recognized that managers in an organization have got effective roles to play for the success in promoting liquidity and profitability of business. The results show majority of (58%) disagree with the statement that there are adequate resources in the Bank to perform the service delivery and only (43%) disagree saying it not true. These results show that Kush bank industry does adequate resources to deliver services but they are trying to do what is within the mandate. The results show majority of (90%) disagreement with statement that liquidity and profitability services are provided to the staff in the organization and only (10%) of respondents agree with this statement.

These results show that, in the Kush Bank industry liquidity and profitability services are not given to the staff of the institution. This implies that performances in the Kush Bank industry there is no efficiency in the work because of many challenges facing them. This implies there are rules and regulation that are followed when carrying out monitoring and evaluation in the Kush Bank industry. The results show majority of (70%) disagree with the statement that the results are in line with set aims and objectives of the organization, (17%) of the respondents remain neutral and only (13%) of respondents agree with the statement. This implies that in the Kush Bank industry must do very much on linking their set goals and objectives target.

Keywords: Finance, Manager, Role, Promotion, Liquidity, Profitability.

1.1 Introduction

This chapter focuses on the Background of study, Statement of problem, Objectives of the study, Research questions, Scope, Significance of study and Conceptual framework.

1.2 Back ground of the study.

Finance manager role today uses (Kungu et al, 2014), Firms are motivated to adopt finance manager role for both defensive and offensive reasons. Offensive arguments are associated with a desire to improve profitability by reducing cost and to increase revenues through improved customer satisfaction and loyalty. Defensive arguments apply when a firm's leading competitors have adopted customer relationship management successfully, and it fears losing consumers and revenue (Buttle, 2004:28). The fundamental reasons why firms desire to build promotion with consumers are based on economic considerations. Firms generate better results when they manage their consumer base in such a manner as to ensure that they identify, satisfy and retain their most profitable consumers. The rationale for the implementation of customer relationship management is that it improves business performance by enhancing customer satisfaction and increasing customer loyalty (Wilmshurst& Mackay, 2002:346; Mudie&Cottam, 1999:257).

Liquidity management and profitability are financial mechanism and important to a firm. The profitability of the firm is a consequence of the interplay between environmental factors and internal factors. Retail managers are constantly faced with the challenge of making decisions and taking actions, in order to satisfy consumers' needs and wants, and respond to the actions of competitors. Retail store management is, indeed, a life of highly complex operations, comprising tasks that are long-term as well as short-term by character. On the store level these tasks involve strategically (for example selecting location for a store), tactical (for instance issues on price, merchandise and service attributes), as well as operational issues (for example scheduling staff members, organizing daily routines, monitoring and evaluating current performance).

Modern marketing shows more developing and increase profitability of organization to produce good product, then attractive the whole of customer, the only way to get beneficial customer, marking relationship. Although the customer was dived two part internal customer and external customer, the internal customer is employee of company so that employee partially is asset of organization because the organization depend on, the organizing must keep morality of their employee if they do not keep the productively become low so that the company must mark policy to improve their employee and motivation then training to increase their talent and skills , that is double benefit of organization and employee, because they increase their productivity.

1.3 Statement of the Problem

South Sudan's banks are connected to the global financial system through correspondent banking relationships in East Africa and with the biggest banks in New York, London, and other financial centers. In close cooperation with Ugandan and Kenyan banks, which South Sudanese relied on for financial services, the sector was on the right course these prompted a series of financial accords to ensure the operation of commercial banks on liquidity and profitability are proper address.

South Sudan's commercial banks are suffering from the consequences of years of war and financial mismanagement. Local banks appear to service political elites at the expense of providing capital and facilitating trade to enable private investment. Therefore, misuse of profit threatens All Banking in South Sudan. Regulatory, reputation, political, and money laundering risks which influenced banking sector potentially and led South Sudan to lose connections to the global financial system and decrease economic opportunity for millions of South Sudanese. The banks have a liquidity and profitability problem to that extended the amount of deposits is subject to constant, and sometimes unpredictable, change. Consequently, any development that affects the stability of deposits directly involves the liquidity of banks. Liquidity and profitability risk, lack of cash flow management, inability to obtain Financing, Unexpected Economic Disruption, Profit Crisis, Analysis of Financial Ratio, Cash Flow Forecasting, and Capital Structure Management. The decrease in oil prices has led many South Sudanese banks to restrict financial services because the sale of oil is the country's primary access to external credit and foreign exchange liquidity and profitability. The war in South Sudan, pervasive corruption, institutional mismanagement, political influence, and other financial mistakes in the past seven years have shattered South Sudan's economy and banking system. A new system must be assembled.

In fact, most bank systems are designed to control customers rather than satisfy customers. Products and procedures are set up for the convenience of the bank rather than that of the customer. A big bank may have as many as three vice presidents responsible for guarding its assets, but no one to take care of customer service and complaints. Banks usually give customer service and satisfaction very low priority, and accordingly assign it to a low level, if not lowly-paid manager. Few or none of the bank's elaborate systems and structures is designed to monitor and maintain customer loyalty (Domingo 2010). public sector South Sudan.

This study aims to measure and analyze the influence of liquidity and operational efficiency on bank profitability with problem of credit risk as a moderating variable at commercial banks that provide a clearer understanding of the relative profitability of Kush Bank, Therefore, there was the need to conduct a thorough study to assess the application of finance manager role in promoting liquidity and profitability in Kush Bank as financial institutions in order to ascertain a way of effectively implementing of Kush bank profitability within the banking sector.

1.4. Objectives of the Study:

To examine the relationship between finance manager role and profitability

To assess the relationship between promotion and profitability

To evaluate the relationship between liquidity and profitability

1.5. Significance of the Study

Policy Makers; The study findings would show utilization of liquidity and profitability help firms generates additional income which accounts for government taxation, thus increasing the revenue margin of the government as well and will benefit the revenue authority which is a

government institution tasked with the responsibility of collecting taxes and other forms of revenue from corporate firms.

The community acquired loan through Kush bank for the business to enhances good customer relationship and create a sense of belonging that delighted customer to spread the effective customer relationship for the financial institution to support social corporate responsibility.

Business managers; Its help business community to understand the relationship between profitability and performance of the business. The paradigm relied on the fundamental for the present study is the structure-conduct performance (SCP) paradigm. The standpoint is taken that, at a given point in time, it is logically inconsistent to expect a causal loop or feedback from present performance to conduct. Although it may be argued that “expected” performance may be a causal factor in explaining the present conduct of a store, it would then be erroneous to refer to performance as outcomes; rather one would have to implement performance as “potential outcomes”. Through this study, it was help the managers from these institutions to knowing better on how to satisfy their employees working in the financial institutions and to what extent management role influences profitability.

Academicicians; The study can be useful to academicicians and researchers in the field of business and particularly in managing the profitability and performance of the business as the research will enable to examine the profitability and promotion of liquidity of the Business.

The research can be of great significance to the researcher, as it enables him to acquire more skills. Therefore, this study is very important as it is guarantee award of the degree to the researcher

1.6 Relevant literature.

This chapter focuses on literature review, these reviews are from the articles related to finance manager’s roles in promoting liquidity and profitability in public sector, magazine, journals, empirical studies and theoretical studies on the same topic under study.

South Sudan experiences from developed countries have shown that the establishment of economically-viable business enterprises is what less-developed countries need, particularly in Africa to transform their economies. Strong and viable enterprises are a vital component of every successful economy. This is because of their potential for employment generation, economic empowerment, poverty alleviation and income re-distribution. They have been acknowledged to equally expand the production capacity of the economy through innovations and managerial competencies (Yusuf, 2011).

In recognition of the developmental roles of business enterprises, less-developed countries have shown increased interest in the promotion and establishment of a variety of businesses in their territories in an attempt to narrow development gap (Akpakpan and Okpokpong, 2010). This stance has been successively reflected in various monetary, fiscal and industrial policies and interventions employed to provide appropriate financing and incentives for the development of indigenous entrepreneurship. These efforts have however, not yielded the expected results as the number of enterprises are still very few and their mortality rate remains consistently high.

The situation has heightened criticisms by business operators and entrepreneurs who have decried the inadequate financing of business, warning that if the state of affairs continues unabated the closure of businesses will continue to rise. In the African scene, commentator's analysts expressed regrets that despite bank reforms and regulations by most national governments, financial institutions do not demonstrate sincerity in tackling financial needs of businesses. Enterprises in the continent of Africa still suffer a lot of financial deprivations including repressive interest charges and cumbersome credit requirements which threaten their sustainability (Kishore, 2010).

While the criticism of inadequate funding of business subsists as the necessitating fundamental to business failure, a claim has it that poor financial management, rather than inadequate finance is the bane of business sustainability in the less-developed countries (Agyei-Mensah, 2014).

The finance manager is the principal personnel responsible for the financial management of the business, including financial records and reports. He is in charge of all decisions relating to investment, financing, dividend and liquidity or short-term asset mix of the entity. Long-term sustainability of business depends largely on the ability of the finance manager to drive the finance process (Nguyen, 2001). In order to ensure business, he is expected provide basis for assessing the financial implications of decisions made in other areas of management. The scope of his responsibilities is wide because of the interrelationship between finance and other functional areas of business (production, marketing, personnel, etc.).

For instance, the production and marketing of goods are not finance functions, but because they require outlay of cash the finance manager must be involved. Similarly, the recruitment and promotion of staff though clearly the responsibilities of the human resources department require payment of salaries and other benefits and thus involve finance.

There is no doubt that virtually every business transaction directly or indirectly require the procurement and utilization of funds. Thus the nature of the finance function places enormous responsibilities on the finance manager. In this wise, he is duty bound to plan, control and take responsibility on the types and sources of finance the enterprise may employ, how they may be accessed and how to choose among them. He must plan strategically on ways of ensuring that finance entrusted on different activities realize the anticipated returns. The essence is to achieve the overall objective of maximizing the economic welfare of the business owners. Company's efficiency is a necessity for business profitability and promotion and Productivity.

The working capital of a business reflects the short-term uses of funds. Apart from the investment in the long-term assets such as buildings, plant and equipment, funds are also needed for meeting day to day operating expenses and for amounts held in current assets. Within the time span of one year there is a continuing cycle or turnover of these assets. Cash is used, to acquire stock, which on being sold results in an inflow of cash, either immediately or after a time lag in case the sales are on credit. The rate of turnover of current assets in relation to total sales of a given time period is of critical importance to the total funds employed in those assets.

The credit policy and each of the components of a company's credit policy is used as a tool for monitoring account receivables which is the outcome of credit sales; it covers from the kind of customers that credit may be extended to when actual collections would be made. Credit policy is the most popular medium of managing and regulating receivables. To ensure optimal investment in receivables, a business is required to have an appropriate credit policy. Krueger, (2005) credit policy is designed to minimize costs associated with credit while maximizing the benefits from it. Credit policy refers to guidelines that spell out how to decide which customers are sold on open account, the exact payment terms, the limits set on outstanding balances and how to deal with delinquent accounts According to (Pandey, 2007; Atkinson, Kaplan & Young, 2007 and Brigham, 1985) credit policy is defined in the manner as the combination of such terms as credit period, credit standards, collection period, cash discounts and cash terms.

Debt Policy; Pandey (2004), bad debt losses arise when the firm is unable to collect its accounts receivable. The size of bad debt losses depends on the quality of accounts accepted by the firm. In the words of Uchegbu (2001), it is wise to discourage bad debts and efforts should be made to encourage discount more importantly cash discount.

Donald and Penne (1987), debtors or accounts receivable in a firm are claims held against others in the operating circle. Trade debtors are further classified into trade debtors and nontrade debtors. The amount which is owed by customers for goods and services sold in the course of carrying on a business is termed trade debtors while on the other hand any amount owed by customers arising from a variety of transactions that are oral or written promises to pay other than goods at a later date is called non-trade debtors. A company's credit policy refers to the actions taken by a business to grant, monitor, and collect the cash for outstanding accounts receivable (Maysami, 2010). The credit policy of a typical organization contains the following variables: collection policy, cash discount, credit period and credit standard, while Miller (2008), classified it as credit limits, credit term, deposits, customer information and documentation. Given the circumstance, a firm should formulate a policy suitable for the firm and the commercial environment upon which credit sales will be based. There are three major credit policy variables (factors) Ramamurthy (1976).

Collection period/policy. The implication of the above policy is many, for instance, it will result to less bad debt losses and cost of credit administration. But such a firm adopting the policy may not be able to expend sales. That is, the profit sacrificed on lost sales may be more than the cost saved by the firm on the contrary, if credit standards are loose, the firm may have large sales volume. But the firm will have to carry large receivables (debtors). The cost of administering credit and bad debts losses will also increase, thus, the choice of optimum credit standards involves a trade-off between incremental return and incremental cost.

1.6.1 The relationship between finance manager role liquidity and profitability

- **Profitability of the business:**

The company must maintenance adequate amount of liquidity to meet it daily obligations but liquidity in excess of what is adequately required by the firms to finance its operations may be counter-productive. The liquidity requirement of firms differs depending on the circumstances of the company. Pandey (2005) outline the following as some of the factors that influence the

liquidity requirement of a company.

- **Nature and Size of Business:**

The liquidity needs of a firm are basically influenced by the nature of its business. Trading and financial firms generally have a low investment in fixed assets, but require a large investment in working capital. Retail stores, for example, must carry large stocks of a variety of merchandise to satisfy the varied demand of their customers. Some manufacturing businesses' like tobacco, and construction firms also have to invest substantially in working capital but only a nominal amount in fixed assets. In contrast, public utilities have a limited need for working capital and have to invest abundantly in fixed assets. Their working capital requirements are nominal because they have cash sales only and they supply services, not products. Thus, the amount of funds tied up with debtors or in stocks is either nil or very small. The working capital needs of most of the manufacturing concerns fall between the two extreme requirements of trading firms and public utilities.

- **Manufacturing Cycle:**

The manufacturing cycle starts with the purchase of raw materials and is completed with the production of finished goods. If the manufacturing cycle involves a longer period the need for working capital will be more, because an extended manufacturing time span means a larger tie-up of funds in inventories. Any delay at any stage of manufacturing process will result in accumulation of work-in-process and will enhance the requirement of working capital. Firms making heavy machinery or other such products, involving long manufacturing cycle, attempt to minimize their investment in inventories (and thereby in working capital) by seeking advance or periodic payments from customers.

- **Business Fluctuations:**

Seasonal and cyclical fluctuations in demand for a product affect the working capital requirement considerably, especially the temporary working capital requirements of the firm.

An upward swing in the economy leads to increased sales, resulting in an increase in the firm's investment in inventory and receivables or book debts. On the other hand, a decline in the economy may register a fall in sales and, consequently, a fall in the levels of stocks and book debts. Seasonal fluctuations may also create production problems. Increase in production level may be expensive during peak period. A firm may follow a policy of steady production in all season and their quick disposal in peak season. Therefore, financial arrangement for seasonal working capital requirement should be made in advance. The financial plan should be flexible enough to take care of any seasonal fluctuation

Summary of the knowledge gap:

Finance, in the context of this study, is viewed from the perspective of an aggregate activities involved in securing business resources at favorable prices and allocating those resources throughout the business. It entails the procurement of funds from the best possible mix of sources and the allocation of same in a manner that promotes growth of the business. Business sustainability too, is viewed as an enterprise's ability to manage its financial, social and

environmental risks, in a manner that will create acceptable outcomes and enhance long-term value for the stakeholders. In this paper, we focus mainly on the business sustainability impacts of finance and its management.

The best way to understand finance is to view it from different perspectives; as an instrument, as a managerial function, as an area of study and as a process (McMahon, 1995). As an instrument, finance refers to money, money convertibles or money's worth. Finance as a managerial function refers to the finance and accounts department which is vested with the responsibilities of carrying out finance and accounts functions of the organization. As a discipline, finance is a field of study; and as a process, finance relates to the aggregate activities of identifying, estimating, sourcing, allocating, returning, and appropriating pecuniary values of economic units.

2. Method

2.1. Introduction

This chapter outlined and concentrates on the research design, target population, the description of the sample and sampling procedures, description of research instruments, measurement of validity and reliability of the research instruments, the description of the data collection procedures, description of data analysis procedure and the methodology to be employed for data gathering as well as the relevant statistical analytical tools that will be employed for analyzing the results of the study.

2.2 Research Design

The research design was case study and descriptive in nature to provide a systematic description that is as factual and as accurate as possible (Amin,2010). In this case both qualitative and quantitative methods will be use. Qualitative methods enabled the researcher capture the respondents' attitudes, behaviour and experiences regarding the phenomenon under study. Quantitative methods such as questionnaires and interviews to enabled the researcher gather large scale data, in a relatively shorter time frame. The researcher will use both quantitative and qualitative research paradigms whereby the quantitative research paradigm enabled the researcher to obtain a large sample of respondents to collect data to answer the research questions and the qualitative research paradigm availed the researcher with depth information and analyzed it inductively to determine the current status of that population with respect to the variable.

2.3 Target Population

The target population was 60 and the sample of the study was 50 respondents. Amphora (2006), defined population as the group of elements that possess the information sought and about which inferences was made. Borg and Gall, (1989) defined target population of a study as a group or members of real hypothetical set of people, that have at least one thing in common, events and objects to which an investigator wishes to generalize. The target population of the study was the staff of Kush Banks in South Sudan. Amphora (2006), defined population as the group of elements that possess the information sought and about which inferences was made. Borg and Gall, (1989) defined target population of a study as a group or members of real hypothetical set

of people, that have at least one thing in common, events and objects to which an investigator wishes to generalize. The target population of this study will 70 respondents.

2.4 Sample size

The sample size of the study was 50 respondents, the sample size was calculated using Krejcie and Morgan table (1970) for determining sample size as this gives a practical ratio according to the population size. The target population were the Staff of Kush Banks in South Sudan and the number of respondents was selected at random.

Sample size table

S /No	Category	Population	Sample size
1	Manager	1	1
2	Staff	20	15
3	Support staff	39	34
	Total	60	50

Source: Krejcie and Morgan table (1970)

2.5 Sampling Technique and procedure

The researcher used both simple random sampling to obtain a good representative sample of the beneficiaries to exhaustive in the research findings and Purposive sampling technique addressed the selection of staff. The sampling procedure used was probability and non-probability sampling. Therefore, sampling was selected for this study because it provided equal opportunity of selection for each element of the population. It is a procedure in which all the individuals in the defined population have an equal and independent chance of being selected as a member of the sample size. This is because the population has an equal chance of being selected. Significantly, the purposive sampling technique, which is a non-probability sampling technique, used to select respondents who deal directly with departments. This is because the researcher wanted to deal with only typical cases based on the objectives of the study.

2.6 Data Source

Data sources include both primary and secondary sources (Amin, 2010). The researcher used both primary and secondary data sources.

2.6.1. Primary data

a primary data was obtained directly from the respondents through interview, observations and questionnaires. The researcher gathered this data from the field through questionnaires, interviews and observation from the various respondents selected from the employees of the Kush Bank.

2.6.2. Secondary data

The researcher collected the data from printed materials such as books, reports and journals from reliable sources which were used to further justify and confirm data gathering from the field. Secondary data will be obtained from the articles, journals, magazines, empirical studies and theoretical studies.

2.7. Data collection Tool

The researcher used both the questionnaire and the interview guide as a methods of data collection,

The research tool was used for data collection. The questionnaire cover all the necessary information needed for the study. The researcher distributed the questionnaires to the respondents and five days was given to them before the questionnaires are collected and this gives the respondents ample time to answer the questions, meanwhile for the interviews, interview guide was used and two days are provided to the respondents hence this allowed them prepare for the questions. The developed questionnaires was distributed to and retrieved from the respondents in person. This process of distribution and retrieving of the questionnaires in person was taken for two reasons. first, to make sure that the questionnaires get to the intended recipients and secondly, to help improve the response rate. questionnaires was collected back on the same day while others was collected later from the respondent.

Therefore, the researcher obtain a letter of introduction from University which he/she was presented to the concerned respondents carried out the study. The researcher used both primary and secondary data to gather the information from the respondents in this case; The researchers chose questionnaires because they saved time and uphold confidentiality. The questionnaires also helped to collect data from a large sample and diverse department and the researcher obtained wider information since respondents were permitted with a greater depth of response.

2.7.1. Questionnaires

The researcher use Self-Administered Questionnaires (SAQ) whereby respondents filled in their own and Administered Questionnaires where by the Research Assistants and the Researcher record down responses from the respondents. Questionnaires were chosen because of their ability to reduce any bias and the collection of authentic data important for data analysis. The researcher used both closed ended and open-ended questionnaires aimed at testing the performance, they contained close ended questions which were based on the 5- point Like rt Scale.

2.7.2. Interviews

The researcher conducted interviews with key informants to obtain technical opinion. Interviews was conducted with the directors and top managers of the Kush Bank under study.

Interviewing key is considered as a valuable primary data collecting methods in research. According to Nichols (2000) it is often possible to collect valuable information from a few members of the community who are particularly knowledgeable about certain matters. Those knowledgeable persons are considered to be key informants. Key informants have special knowledge on a given topic. an interview is a mutual exploration of the issues, without the researcher imposing his or her ideas and in the semi- structured interview, the researcher has a Prepared list of attitude statement to be administered for an interviewing.

2.7.4. Observation

The researcher conducted interviews with key informants to obtain technical opinion. Interviews were conducted with the directors and top managers of the Kush Bank under study.

There are two types of observation methods. They are Participant observation and non-participant observation. The researcher used non-participant observation method as a primary data collection method for this research. Participant observation was developed primarily on the approach to inquiry a data-gathering method. Mean while observation entails the systematic noting and recording of events, behaviors, and artifacts in social settings.

2.8 Validity and Reliability of research Instruments

To ensure the validity and reliability of the instrument, the researcher employed expert judgment method. After constructing the questionnaire, the researcher contacted experts in this area to go through it to ensure that the instrument is clear, relevant, specific and logically arranged. Also a pretest was conducted in order to test and improve on the reliability and validity of the instrument. Cronbach’s Alpha test was employed to measure the reliability

Table 2.3: Reliability of the Instrument Variable

Variable	Anchor	Cronbach Alpha Coefficient	CVR(Content Validity Ratio)
Finance Manager role	5 point	0. 8830	0.8550
Promotion liquidity	5 point	0.8445	0.8350
Profitability	5 point	0.7786	0.7344

Source: (Primary data, computed 2022)

Since all Content Validity indices for all experts and Alpha coefficients were above 0.7, then the items/questions selected for the study were relevant to the study variables

2.8.1 Validity and reliability of Instrument

2.8.1 Validity: According to Borg et al, (1988) as quoted by Bobby, (2015) validity is defined as a force of finding out a degree to which a research or a test is measured and what it is supposed to measure. The researcher use a pilot testing method to carry out this study whereby a sample of respondents was selected and few questionnaires was administered to them before they are taken to the targeted respondents and necessary adjustments was made and it proved that the instrument are valid.

2.8.2 Reliability: Reliability is defined as a measure of degree to which a research instruments yields consistent results after repeated trials. The researcher therefore used the test-retest technique to measure the reliability of the study whereby he will select an appropriate group of respondents and administered the test to the twice. In this case the researcher administered the test for the first time then he waited for a week to administer the second test for the same group of respondents. Therefore, the two tests were gathered to correlate the score and the scores yielded a high-test reliability hence the stability of the instrument will be determined.

3.9 Data processing and Analysis

The data will be collected from the field, coded, edited and analyzed on computer using descriptive analysis options of SPSS version (16.0). Cross tabulation will be use to show the differences between employees with respect to their demographic aspects. The data will be

presented using Pearson’s coloration, factors loading, and regression statistical techniques while multiple regression analysis was used to test the potential predictors of the dependent variable. The qualitative data collected through interviews was analyzed using Philosophy, (2001). The data was then being categorized, cleaned, interpreted and analyzed under their respective themes. This is used to triangulate and support findings obtained through quantitative data analysis. frequencies and percentages which was used to present the findings.

2.9.1 Ethical Consideration

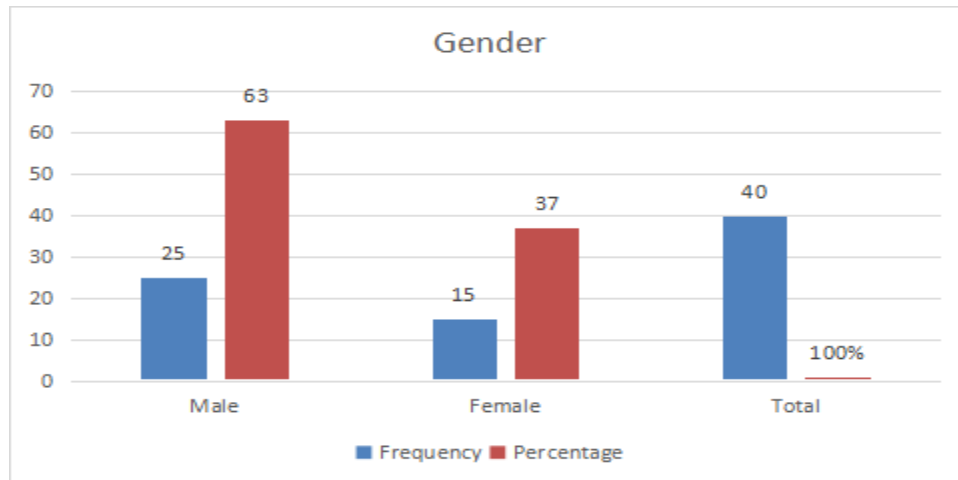
Respect for all intellectual property where primary was properly documented and referenced. The researcher recognized the rights of individuals to privacy, personal data protection and freedom of movement. The “Do no harm” principle was followed during research. Attrition was ensured to observe ethical principles to ensure that bias is eliminated and maximize meaning of information provided. Any risks were clearly communicated to subjects involved. Finally, all the data collected was destroyed after capturing and analysis.

3. Results

3.1 Introduction

This chapter presents data results and discussion on the data collected mainly through primary sources. This chapter is divided in to two Sections. Section A is about bio data, Section B is about finance roles of managers in promoting liquidity and profitability of business.

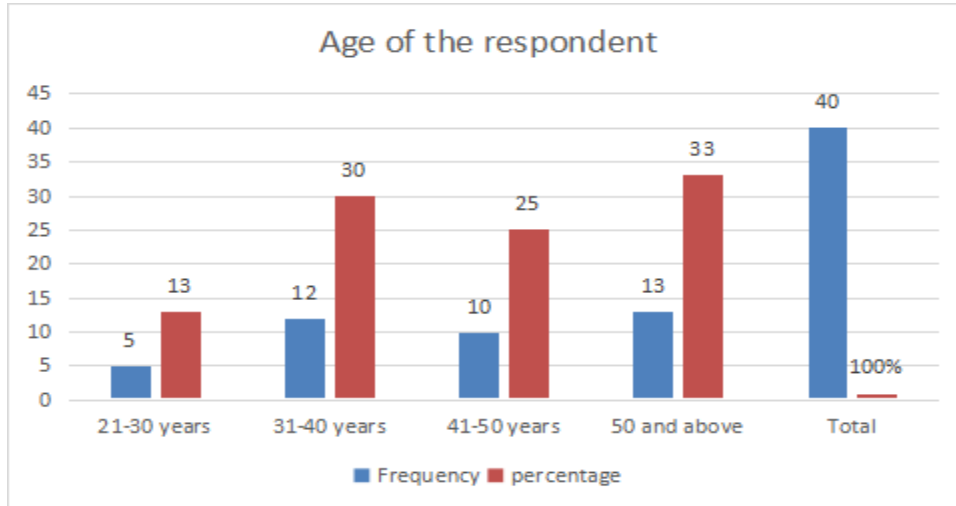
3.2.1 The gender of the respondent



Source: primary data, 2022.

From the figure above (3.1) the results show that, majority of the respondents (63%) were male and (37%) were female. From this study it was concluded that the number of males was high compared to the number of females participated in the study and budgeting activities as whole. This can be attributed by cultural issues that women are not supposed to be educated, early pregnancy as well as early marriages are among the factors which lead to this situation. This concur with Lenders and Flynn (2006) that women who are not educated do not have the skills and knowledge to obtain the higher wage-earning jobs.

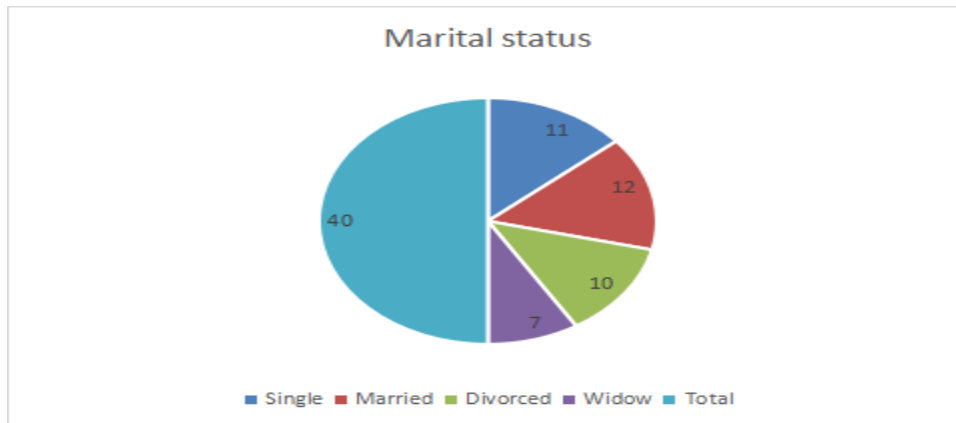
3.2 Age of the respondent



Source: Primary data computed 2022

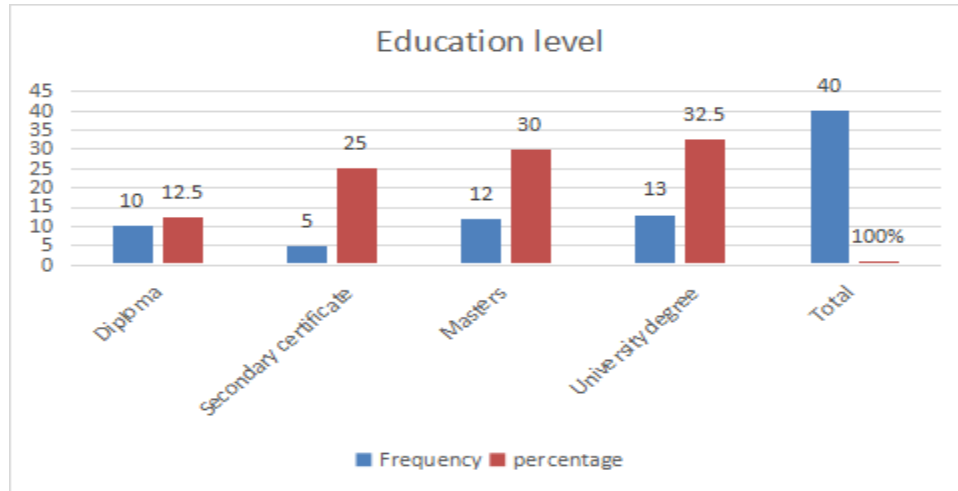
The results in figure (3.2) show that the majority of respondents (13%) their age range between (21-30 years), this was followed by (30%) their age range between (31-40) and (25%) their age range from (41-50 years) old and (33%) their age range between (50years and above) old. These findings indicated that. Majority of respondents were very young and energetic to supply their mental physical efforts to the organization. These results are supported by the study of Migino (1998) who stated that active ageing reflects the desire and ability of many people to remain engaged in economically and socially productive activity.

3.3 Marital status of the respondent



From the **Figure (3.3)** above, the study results show that (30%) of the respondents were married and 28% of the respondents were single, (25%) were divorced and only (17.5%) were widowed. Based on the analysis, majority of respondents were married and this shows the importance of marriage in our life as being one of the ten commandments that God gave to Adam and Eve go multiply and subdue the earth.

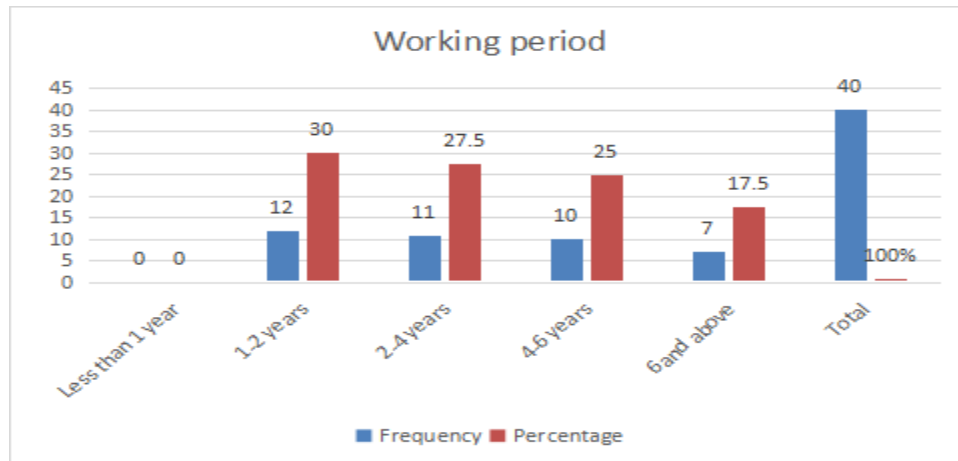
3.4 Educational of the respondent



Source: primary data, 2022

The results in figure (3.4) shows that, the majority of respondents (33%) were university degree holders, this was followed by (30%) were master degree certificate holders, (25%) were secondary school certificate holders and only (13%) were diploma certificates respectively. This findings shows that, the number of university degree holders range the highest percentage which is good indicators for development in terms of education in the country. This shows that the respondents are quite high to perform relies but also to respond effectively to the questionnaires provided. This support the study done by Sithy (2001) who said that education level of an employee determines his/her ability in day to day activities.

3.5 Years of working in the organization

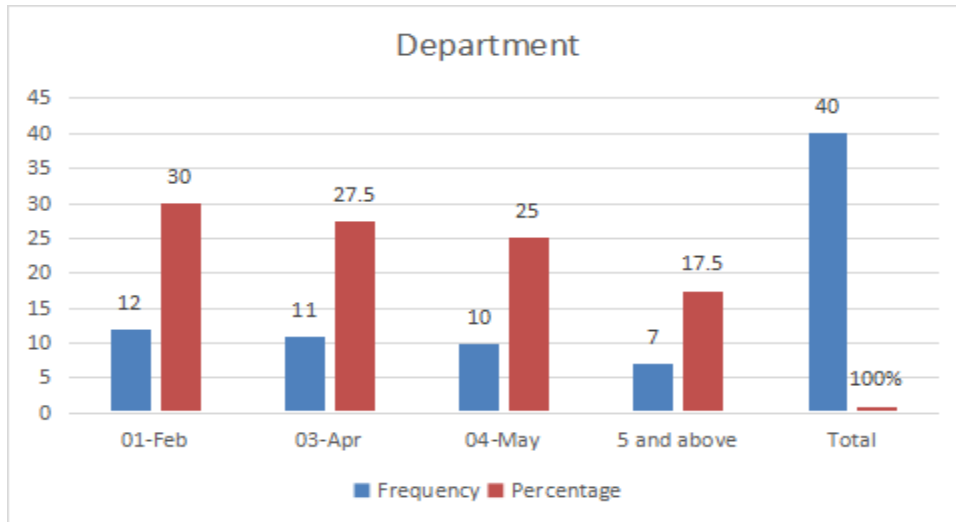


Source: primary data, 2022.

Results in the figure (3.5) shows majority of (30%) were working in the military pension fund office for a period ranging between (1-2 years), this was followed by (28%) who were working for a period range between (2-4 years), 25% were working for a period ranging between (4-6

and only (18%) percentage were working for (6 years and above). This finding imply that percentage of respondents who were working for a period range between (1-2 years) range the highest percentage, which means that, these were the fresh graduates who were just completed in the ministry of education.

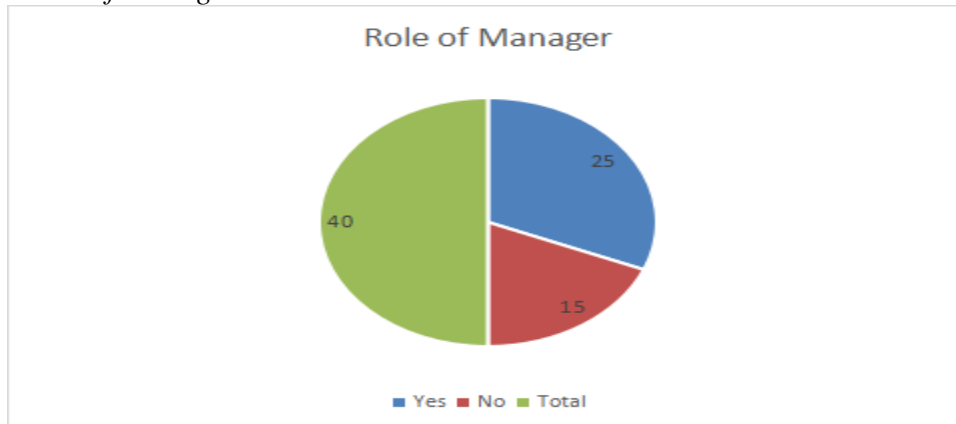
3.6 Number of departments in Banks



Source: Primary data, 2022.

Results in the figure (3.5) shows majority of (30%) said there are (1-2 departments), this was followed by (28%) who said there are (3-4 departments), 25% said there are (4-5 departments) and only (18%) percentage said there are (5 departments and above). This finding imply that percentage of respondents agree that there are more than five departments in the Ministry of trade and industry in South Sudan.

3.6 Effective role of managers



Source: primary data, 2022.

Results show majority of (63%) shown the positive respond on the effective role managers play in an organization and only (37%) mentioned that, they did not agree about the effective roles of managers in promoting liquidity and profitability at the Kush Bank industry. These results show that, majority of respondents in the Kush Bank industry recognized that managers in an organization have got effective roles to play for the success in promoting liquidity and profitability of business organization.

3.8 Effective roles of managers' lead to high employee performance.

Results show majority of (58%) shown the positive respond about the effective roles of managers that leads to high employee performance and only (42%) they did not know about the use of effective roles of managers in Ministry of trade and industry. These results show that, majority of the respondents agree with the statement effective roles of managers in an organization leads to high liquidity and profitability.

3.8 Effective roles of managers improve employee welfare practices.

Results show majority of (100%) shown agreement with statement those effective roles of managers lead to general improvement in the general welfare practices of business liquidity and profitability in terms of supporting people to become business independent. These results show that, most of respondents in the Ministry of trade and industry agree with that statement and this can be through their entire responses and the questions.

3.9 Balancing of skills and experience of managers at Kush Bank

Results show that majority of (58%) say that managers balance the business skills, experiences and knowledge of the organizational members and only (43%) did not agree with the statement. This result show that, Kush Banks industry balances the skills and knowledge of work with their members in an organization. Although most of the employees in Kush bank industry agree, skills and experiences strengthen and control part of management system, few of the same respondents disagree as well.

3.10 The Managers compositional

Results show that majority of (60%) respondents agree with the that managers' composition enables them to discharge their duties and responsibilities and only (40%) did not agree with statement. This result show that, Ministry of trade and industry managers' composition makes them discharge their duties and responsibilities freely and fairly.

3.11 The managers' composition affects performance of members and safety

Results show majority of (58%) disagree with the statement that managers' composition affects performance of members and safety of staff in an organization and only (43%) disagree saying it does affect. These results show that, although most of the employees in at the Ministry of trade and industry disagree that, manager's composition does affect the business performance of members to some extend in the Ministry of trade and industry.

3.12 Recognition gain in an organization

Results show majority of (58%) agree that they gain recognition in the organization because of the position they hold and only (42%) disagree with that statement. These results show that, majority of respondents at the Kush bank industry agree that they are known better because of the different assignments they have in an organization. Although most of the employees at the Kush Banks industry agree that, some staff in the organization are recognize for what they do not the position they hold.

3.13. The pride of organization

Results show majority of (75%) agree that they are proud of the organization they working for and only few (25%) disagree that they are proud, this could be attributed to many factors such as lack of motivation for staff. This result show that, majority of respondents at the Ministry of trade and industry recognized the important of institution they are working for.

3.14. Recognition increases performance in an organization.

Results show majority of (85%) shown the positive respond recognition at work place increases the work performance of staff in an organization and only (15%) they did not agree with that statement. These results show those, majority of the respondents agree with the statement recantation at work place increases productivity of staff in an organization and this leads to high business performance of business organization.

The Safety in an Organization:

3.15 The effective roles of managers improve employee welfare practices.

Results show majority of (90%) shown disagreement with statement that managerial roles in an organization are put down for safety of staff in the organization and only (10%) of respondents agree with this statement. These results show that, most of respondents at Kush Bank industry disagree with that statement and this indicates that managerial roles are meant for many reasons in the organization not for safety only.

3.16. Medical system clarity at Kush bank industry

Results show majority of (58%) say that medical policies are clear at the Ministry of trade and industry and only (43%) did not agree with the statement. These results show that, in the Kush Banks industry the system of medical policies is quite clear by law although are not being implemented as per the rules says.

3.17 The consideration of health staff in an organization

Results show majority of (100%) agree that their managers at the Kush Bank industry need to consider the health of their staff. These results show that, majority of respondents in the Kush bank industry recognized that managers in an organization provide them with medical assistance policies in supporting liquidity and profitability of business organization.

3.18 The independent in medical policy making

Results show majority of (58%) shown the positive respond about the statement that there is independent in medical policy making at Kush bank industry and only (42%) disagree with that statement. These results show that, majority of the respondents agree with the statement that managers in an organization must have independent policy making medical unit that oversee the medical system at the Kush bank industry.

3.19 Provision of medical services

Results show majority of (75%) agree with the statement medical services are provided by managers at the Kush bank industry and only (25%) said this statement is false. These results show that majority of respondents in the Kush bank industry agree with the statement in the Kush bank industry medical services are being provided by the managers.

3.20 The availability of inputs in an organization

Results show majority of (67%) disagree with the statement there are adequate inputs efficient for service delivery by the managers in the Kush bank industry and only (33%) did agree with the statement. These results show that in the Kush bank industry the inputs are not adequate by services are being provided in the institution.

3.21 The managerial skills are problem to managers

Results show majority of (65%) agree with the statement that managerial skills are problems to the managers in the Kush Bank industry and only (35%) did not agree with statement. These results show that managers have some managerial problem skills that does not make them to do their jobs to the satisfaction.

3.22 The adequate resources to deliver services in an organization

Results show majority of (58%) disagree with the statement that there are adequate resources in the Bank to perform the service delivery and only (43%) disagree saying it not true. These results show that Kush bank industry does adequate resources to deliver services but they are trying to do what is within the mandate.

3.23 Measures for Recreation Requirement.

Results show majority of (58%) it is true that in the Kush bank industry, there are measures put in place for recreation requirement and only (42%) disagree with that statement confirming that it false. These results show that, majority of respondents at the Kush bank industry agree that there are recreation measures in an organization.

3.24. The availability of restrooms

Results show majority of (75%) disagree that there are no rest rooms in the Kush Bank industry compound and only few (25%) agree saying there are though not enough for all the staff. These results show that, in the Kush bank industry, there are some rooms but they are not enough for all the staff of the institution.

3.25 Sport center

Results show majority of (85%) the Kush Bank industry say it not true that their sport centers in the compound and only (15%) agree with that statement. These results show in the Kush bank industry, there are no sport centers build for the staff of the organization.

3.26 Provision of liquidity and profitability services

Results show majority of (90%) shown disagreement with statement that liquidity and profitability services are provided to the staff in the organization and only (10%) of respondents agree with this statement. These results show that, in the Kush Bank industry liquidity and profitability services are not given to the staff of the institution

3.27. The rest rooms for changing clothes

Results show majority of (100%) of respondents of Kush Bank industry said the statement that there are rest rooms for changing clothes for the staff is false. This implies, that there is no rest build for staff to change their clothes in the Kush bank industry.

This section shows performance of the employees

3.28. The performance of employee

Results show majority of (70%) Kush Bank industry disagree very much with the statement that the performance of employee is satisfactory, (17%) of the respondents remain neutral and only (13%) of respondents agree with the statement. This implies that performances in the Kush Bank industry are not very satisfying as being suggested by the respondent's views.

3.29. The efficiency in the work place

Results show majority of (55%) Kush Bank industry disagree very much with the statement that there is efficiency in their work, (20%) of the respondents remain neutral and (25%) of respondents agree with the statement. This implies that performances in the Kush Bank industry there is no efficiency in the work because of many challenges facing them.

3.30. The performance of employees

Results show majority of (70%) of respondents of Kush Bank industry disagree very much with the statement that the staff have experiences to perform their jobs, (17%) of the respondents remain neutral and only (13%) of respondents agree with the statement. This implies that in the Kush Bank industry staff have little experience that they need training to be perfect and to increase their productivity at work place.

3.31. Monitoring is a must in an organization

Results show majority of (70%) of respondents of Kush Bank industry agree very much with the statement that monitoring is a must in an organization, (30%) of the respondents strongly agree that without monitoring in an organization it become very hard to determine and the success and failure in an organization.

3.32. The rules and regulation in an organization

Results show majority of (70%) of respondents of Kush Bank industry strongly agree very much with the statement that there are rules and regulations when conducting monitoring in the Ministry of trade and industry, (17%) of the respondents remain neutral and only (13%) of respondents disagree with the statement. This implies there are rules and regulation that are followed when carrying out monitoring and evaluation in the Kush Bank industry.

3.33. The output efficiency

Results show majority of (70%) of respondents of Kush bank industry disagree very much with the statement that output in an organization is efficient, (17%) of the respondents remain neutral and only (13%) of respondents agree with the statement. This implies in the Kush bank industry the output is not efficient due to many reasons.

3.34 The output meet objectives

Results show majority of (55%) of respondents of Kush Bank industry disagree very much with the statement that output meets objectives, (20%) of the respondents remain neutral and (25%) of respondents agree with the statement. This implies that in Kush bank there is no meeting of output with the objectives.

3.35. Results in line with aims and objectives.

Results show majority of (70%) of respondents of Kush Bank industry disagree very much with the statement that the results are in line with set aims and objectives of the organization, (17%) of the respondents remain neutral and only (13%) of respondents agree with the statement. This implies that in the Kush Bank industry must do very much on linking their set goals and objectives target

4. Discussion

The results show that, majority of the respondents (63%) were male and (37%) were female. From this study it was concluded that the number of males was high compared to the number of females participated in the study and budgeting activities as whole.

The results in table (3.2) show majority of (13%) their age range between (21-30 years), this was followed by (30%) their age range between (31-40) and (25%) their age range from (41-50 years) old and (33%) their age range between (50years and above) old. These findings indicated that. Majority of respondents were very young and energetic to supply their mental physical efforts to the organization, the study results show that (30%) of the respondents were married and 28% of the respondents were single, (25%) were divorced and only (17.5%) were widowed. Based on the analysis, majority of respondents were married and this shows the importance of marriage in our life as being one of the ten commandments that God gave to Adam and Eve go multiply and subdue the earth. the majority of respondents (33%) were university degree holders, this was followed by (30%) were master degree certificate holders, (25%) were secondary school certificate holders and only (13%) were diploma certificates respectively,

The results show majority of (63%) shown the positive respond on the effective role managers play in an organization and only (37%) mentioned that, they did not agree about the effective roles of managers in promoting liquidity and profitability at the Kush Bank industry.

The results show majority of (63%) shown the positive respond on the effective role managers play in an organization and only (37%) mentioned that, they did not agree about the effective roles of managers in promoting liquidity and profitability at the Kush Bank industry. These results show that, majority of respondents in the Kush Bank industry recognized that managers in an organization have got effective roles to play for the success in promoting liquidity and profitability of business organization. The results show majority of (58%) disagree with the statement that there are adequate resources in the Bank to perform the service delivery and only (43%) disagree saying it not true. These results show that Kush bank industry does adequate resources to deliver services but they are trying to do what is within the mandate. The results show that, the majority of respondents (90%) of respondents have shown disagreement with statement that liquidity and profitability services are provided to the staff in the organization and only (10%) of respondents agree with this statement. These results show that, in the Kush Bank industry liquidity and profitability services are not given to the staff of the institution. The results show that, the majority of respondents (55) of respondents of Kush Bank industry disagree very much with the statement that there is efficiency in their work, (20%) of the respondents remain neutral and (25%) of respondents agree with the statement.

This implies that performances in the Kush Bank industry there is no efficiency in the work because of many challenges facing them. The results show that, the majority of respondents (70) of respondents of Kush Bank industry strongly agree very much with the statement that there are rules and regulations when conducting monitoring in the Ministry of trade and industry, (17%) of the respondents remain neutral and only (13%) of respondents disagree with the statement. This implies there are rules and regulation that are followed when carrying out monitoring and evaluation in the Kush Bank industry. The results show majority of (70%) of Kush Bank industry disagree very much with the statement that the results are in line with set aims and objectives of the organization, (17%) of the respondents remain neutral and only (13%) of respondents agree with the statement. This implies that in the Kush Bank industry must do very much on linking their set goals and objectives target.

4.2 Summary

The findings of the research help to bridge the gaps in literature in terms of areas of effective management in government institutions, researchers have considered external challenges but rarely considered the effects of internal problems on the activities of business manager in South Sudan. This study provides insight into the effects of the dynamics of the challenges limiting the effectiveness of business managers of government institutions in South Sudan. At the organizational level, managers may promote organizational social change by controlling ethical issues pertinent to ethical practices in the industry. The ability of managers to connect ethical management, organizational performance, and organizations environment would lead to more stability across the industry. Managers would focus more on standards and codes of conduct of

the industry rather than maximization of profits. The consistency in structuring ethics in business processes can support long-term sustainability in the industry.

4.3. Conclusion

The findings of study described how both internal and external problems facing managers in the government institutions in South Sudan can affect liquidity and profitability of business organization. I concluded that better management of the effects of the dynamics of problems they may increase management effectiveness in government institutions. To achieve liquidity and profitability in organizations, managers need to be ethical, better managers of institutions culture and discourage all forms of corrupt practices. Ethical and moral behavior can become the norm between leaders and employees to reduce the number of unethical practices in South Sudan

Despite organizational, political and the environmental problems facing managers in South Sudan, potential exists for increased economic productivity and better standard of living for South Sudan. Government intervention in providing better infrastructure and adequate regulatory control for all industries in South Sudan is critical for organizational success in South Sudan.

The overall conclusion is that the dynamics of both the internal and external challenges affect management effectiveness. The determination of whether the effects of external managers are higher than the internal managers are far from being resolved. There are opportunities for further research with a different scope and methodology.

4.4 Recommendations

4.4.1 The Relationship between Finance Manager role and Profitability

- i. It is essential to ensure that finance managers in the banks solely work on increasing the profitability of the financial institutions
- ii. Finance managers should advocate for comprehensive financing in order to increase business profitability in financial institutions.
- iii. Managers should ensure equal and easy access on accountability process in the financial institution

4.4.2 The Relationship between Promotion and Profitability

- i. Financial institutions should engage managers on enhancing business promotion and profitability.
- ii. The financial institutions should prioritize educating the management on how to enhance business growth through profitability

4.4.3 The Relationship between Liquidity and Profitability.

- I. The liquidity of the banking institution should be enhancing through profitability of the financial institutions.
- II. The liquidation of the financial sector should be made a priority in order to enhance profitability of the business organization.

4.4.4. Implication of The Study.

Management in government institutions has been a major challenge across political and business environments in developing nations. The significant findings of this study confirmed that an increased understanding of hindrances of effective management caused by external and internal dynamics may assist in raising the economy of the country and in turn increase the quality of life for citizens.

This study focus on how situational circumstances influences managers' efficiency through the essence of the lived experience of the managers in public sector institutions. The transformation experienced by leaders could make managers be more productive and have better working relationships with other employees and improve the productivity of the organization.

The opportunities provided by managers have the potential of increasing the motivational level of employees and encourage achievements of goals from all level of staff in an organization. Firmed organizational culture creates better working environment for employees. Better management of the organizational culture will increase employee morale, commitment, and productivity. The management of organizational culture can assist leaders to develop better strategies of employee's engagements in an organization.

Acknowledgments

Sincerely gratitude to my lovely wife **Daruka Angeth Thiong Akur** and my Son **Manyuon Biar Atem and Atem Biar Atem** for their supported attribute they have played during this study. I feel obliged to express my gratitude to many individuals who have contributed direct or indirect to make this report successful, their moral and material support. special thanks to the management of Kush bank for their assistance in providing information while conducted this research.

References:

- Bennell, P. & Akyeampong, K. (2007). Managers Motivation in Sub-Saharan Africa and South Asia. *DFID Department of international Development*, 71.
- Bernadine, H.J. (2007). Human resource management: An exponential approach. 4th ed. New York: McGraw-Hill Irwin. P. 253-277.
- Berry, L.M. (1997). Psychology at work. San Francisco: McGraw Hill Companies Inc.
- Bolin, F. 2007. A study of manager job satisfaction and factors that influence it. *Chinese Educational Society*, 40(5):47-64.
- Boyer, E., Altbach, P. and Whitelaw, M.-J. (1994). The management Profession: An International Perspective. Princeton, New Jersey: Carnegie Foundation for the Advancement of Teaching.
- Brace N., Kemp, R. & Snelgar, R. (2003). *SPSS for Psychologists: A Guide to Data Analysis Using SPSS for Windows, Versions 9, 10 and 11*. London: Lawrence Erlbaum Associates, Publishers.
- Churchill G.A. Jr and Iacobucci D (2002), *Marketing Research Methodological Foundations, 2nd Edition*, McGraw-Hill Companies Inc
- Cook, J. D., S. J. Hepworth, T.D. Wall and P. B. Warr, (1981) Experience of Work: A

- Compendium and Review of 249 Measures and Their Use. San Francisco: human resource management and planning
- D'Addio, A.C., Eriksson, T. and Frijters, P., *An analysis of the determinants of job satisfaction when individuals' baseline satisfaction levels may differ*, Centre for Applied Micro econometrics (CAM)
- Daley, D.M. (1986). "Humanistic Management and Organizational Success: The Effect of Job and Work Environment Characteristics on Organizational Effectiveness, Public Responsiveness, and Job Satisfaction." *Public Personnel Management* 15 (Summer)
- Faustin Mukyanuzi & Paul Bennell research report. (2005). Is there a teacher motivation crisis in Tanzania? HR-CONSULT, Dar es Salaam, Tanzania
- Glob Health Action. 2013 Jan 24; 6:19287. doi: 10.3402/gha.v6i0.19287.
- Herzberg, F. Mausner, B. & Snyderman, B. (1959). *Motivation to Work*. New York: John Wiley & Sons.
- Kajubi, S. (1992). 'Financing higher education in Uganda', *Higher Education* 3(3), 21–25.
- Kaliski, B.S. (2007). *Encyclopedia of Business and Finance*, Second edition, ThompsonGale, Detroit, p. 446
- Kerlinger, F. N. (1978). *Foundations of Behavioral Research*. Delhi, India: Holt, Rinehart and Winston.
- Kim, S. 2005. Gender differences in job satisfaction of public employees: a study of Seoul Metropolitan government, Korea. *Sex Roles*, 52(9/10):667-681.
- Abbott J., Stone, M. and Buttle F. (2001), "Customer relationship management impractical; qualitative study" *Journal of Database Marketing*, Vol. 9, No. 1, pp. 24-34.
- About Barclays (2008), <http://www.newsroom.barclays.co.uk>
- Agarwal, A., Harding, D.P., and Schumacher, J.R., (2004), "Organizing for CRM", *McKinsey Quarterly*, Vol. 3, pp. 80-91
- Al,P.A. & Irina, B., (2007), *Customer Relationship Management*, University of California
- Barclays Handbook, (2000), www.barclays.com/africa/ghana/Barclay.
- Caves, R.E., (1971), "International corporations: The industrial economics of foreign investment, *Economica*, Vol. 38, No. 5, pp. 1-27: Cited by Tvorik, (2003)
- Caves, R.E. and Porter, M. (1977), "From entry barriers to mobility barriers: conjectural decisions and contrived deterrence to new competition", *Quarterly Journal of Economics*, Vol. 91, pp. 241-62.
- Chen, I.J. and Popovich, K. (2003) "Understanding customer relationship management (CRM): People, process and technology", *Business Process Management Journal*, Vol. 9, No. 5, pp. 672–688. 84
- Christopher, M., Payne, A. and Ballantine, D. (1991) *Relationship Marketing*, Oxford: Butterworth Heinemann
- Collis, J. and Hussey, R., 2003, *Business Research: a practical guide for undergraduate and postgraduate students*. 2nd ed. Basingstoke:
- Company report for Barclays PLC (2008), (<https://fame.bvdep.com/version-200866/cgi/template.dll>: Accessed on 16/06/2008.