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FACULTY OF INFORMATICS
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Part I: Introduction

1.1 Overview of the Internship

The financial landscape is evolving rapidly due to advancements in technology, leading to the rise of financial technology, commonly known as fintech. This sector is transforming how individuals and businesses manage money, make transactions, and access financial services. Fintech companies are pivotal in this transformation, offering innovative solutions that simplify financial processes, enhance accessibility, and promote financial inclusion.

In Ethiopia, fintech is still emerging, with companies like Santim Pay leading the charge in creating digital payment solutions that cater to the unique needs of the Ethiopian market. Founded in 2017, Santim Pay has grown to become a significant player in the industry, providing a range of products that make financial transactions easier, more secure, and more efficient for both businesses and consumers.

As a student of Informatics at St. Mary's University, I had the opportunity to intern at Santim Pay. This internship was a critical component of my academic journey, offering a bridge between theoretical knowledge gained in the classroom and practical experience in a professional setting. The six-week internship provided me with hands-on experience in database management and web development, particularly using Vue.js, a progressive JavaScript framework.

During my time at Santim Pay, I was exposed to the real-world challenges and opportunities in the fintech industry. I had the chance to work on meaningful projects that not only enhanced my technical skills but also gave me insight into the operational dynamics of a fintech company. This report aims to document my experiences, the skills I developed, the challenges I encountered, and the lessons I learned during my internship.

1.2 Objective of the Internship

The primary objective of my internship at Santim Pay was to apply the theoretical knowledge acquired through my coursework in a real-world setting. While my academic training provided me with a strong foundation in programming, database management, and web development, the internship allowed me to see how these skills are applied in a professional environment. My specific objectives were as follows:

Application of Classroom Knowledge: I sought to use the programming, database management, and web development skills I had learned at St. Mary's University in practical projects at Santim Pay. This included developing a website using Vue.js and managing the company's database.

Development of Technical Skills: I aimed to improve my technical skills, particularly in web development using Vue.js, a framework that was relatively new to me. Additionally, I sought to

deepen my understanding of database management, including data cleaning, SQL queries, and backup procedures.

Enhancement of Soft Skills: I recognized the importance of soft skills in a professional setting and aimed to improve my communication, teamwork, and problem-solving abilities. Working in a team environment at Santim Pay provided me with opportunities to collaborate with experienced professionals, exchange ideas, and contribute to projects.

Understanding Industry Practices: I was eager to learn about the fintech industry, particularly how technology is leveraged to create innovative financial products and services. This included gaining insights into industry best practices, security considerations, and regulatory compliance.

Part II: Organization Related Issues

2.1 Background of the Organization

Santim Pay is a leading fintech company in Ethiopia, established in 2017 by a group of visionary entrepreneurs aiming to revolutionize the financial sector in the country. The company has swiftly positioned itself as a key player in Ethiopia's fintech landscape, with a strong focus on providing digital payment solutions that cater to the unique financial needs of the Ethiopian population. As of 2024, Santim Pay has grown significantly, not only in terms of market presence but also in its impact on financial inclusion.

2.1.1 Nature of Business

Santim Pay operates primarily within the fintech sector, focusing on the development and provision of digital payment solutions. The company's mission is to facilitate seamless, secure, and efficient financial transactions for individuals, businesses, and financial institutions across Ethiopia. By leveraging technology, Santim Pay aims to reduce the barriers to financial services, particularly for the unbanked and underbanked populations, which remain a significant portion of Ethiopia's demographic.

2.1.2 Products and Services

Santim Pay offers a comprehensive suite of products and services designed to meet diverse financial needs:

- **Mobile Payments:** The company's mobile payment platform allows users to conduct transactions directly from their mobile devices, which is particularly vital in Ethiopia, where mobile phone penetration is high, but access to traditional banking is limited.
- **Digital Wallets:** Santim Pay provides a digital wallet service that enables users to store money electronically, facilitating easy online and in-person transactions. The digital wallet is integrated with other financial services such as bill payments and money transfers.
- **mPOS (Mobile Point-of-Sale) Systems:** These systems allow merchants to accept payments digitally via debit cards and smartphones. The mPOS systems are designed to be affordable and feature-rich, offering functionality that supports business expansion while also enabling transactions like tax and utility payments.
- **Financial APIs:** Santim Pay's APIs allow businesses to integrate digital payment solutions into their platforms, benefiting e-commerce and other online services that require seamless payment processing.
- **Merchant Services:** These include POS systems, payment processing, and financial reporting tools, all aimed at helping merchants manage their finances more efficiently.

2.1.3 Employee Base and Culture

Santim Pay employs approximately 150 people as of 2024, with a diverse workforce that includes professionals in software development, cybersecurity, customer support, marketing, and business development. The company fosters a collaborative work environment where innovation and shared knowledge are highly valued, contributing to its dynamic and adaptive corporate culture.

2.1.4 Major Market Served

Santim Pay primarily serves the Ethiopian market, focusing on providing digital payment solutions tailored to the unique financial landscape of the country. Ethiopia, with its large unbanked population, presents a significant opportunity for digital financial services. Santim Pay targets both urban and rural areas, aiming to bridge the gap in financial inclusion across different demographics. The company's customer base includes individual consumers, small and medium-sized enterprises, and large businesses, particularly in the e-commerce and retail sectors. While the core market remains Ethiopia, there are ambitions to expand into other African markets, leveraging the company's experience and success in Ethiopia to enter similar emerging markets across the continent.

2.1.5 Current Revenue Size and Profit

As a private company, detailed financial information for Santim Pay might not be publicly available. However, the company is reportedly experiencing rapid growth, reflecting the increasing adoption of digital payment services in Ethiopia. It is estimated that Santim Pay's annual revenue is in the range of millions of dollars, with a strong upward trajectory driven by the expanding user base and the growing volume of transactions processed through its platform. The company's profitability is bolstered by its diversified product offerings, including mobile payments, digital wallets, and merchant services, which cater to a broad spectrum of customers. In recent years, Santim Pay has seen significant year-over-year growth, positioning it as one of the leading fintech companies in Ethiopia.

2.1.6 Financial Performance

As of early 2024, Santim Pay has achieved significant milestones in its financial performance. The company processed transactions exceeding 6 billion Ethiopian Birr within a year of launching its payment platform. This rapid growth has not only established Santim Pay as a profitable entity but also highlighted its potential for further expansion within the fintech industry. The company raised 160 million Birr in capital through a private placement, which has supported its growth and operational expansion.

2.1.7 Vision and Mission

Santim Pay's vision is to become the leading provider of digital payment solutions across Africa, with a strong commitment to promoting financial inclusion through innovative technology. The company's mission centers on bridging the gap between traditional financial services and the modern consumer, particularly in emerging markets like Ethiopia.

Santim Pay's focus on creating a cashless and digitalized society in Ethiopia positions it as a significant contributor to the country's financial sector, especially in enhancing the accessibility and efficiency of financial services for all segments of the population

2.2 Background of Field of Practices

The fintech industry is characterized by its rapid growth and constant innovation. Fintech companies use technology to improve financial services, making them more accessible, efficient, and secure. The industry encompasses a wide range of technologies and services, including mobile payments, blockchain, cryptocurrencies, peer-to-peer lending, and online banking.

During my internship, I was assigned to the IT department, specifically within the web development team. The department is organized into several key areas, including frontend development, backend development, database management, and IT support. My training plan was structured to give me exposure to various aspects of web development and database management. Initially, I underwent a formal onboarding process that introduced me to the company's tools, technologies, and workflow. This was followed by a rotational training schedule where I worked on frontend development using Vue.js, backend integration with APIs, and database management tasks. The rotation allowed me to understand the full development cycle, and how different teams collaborate to deliver a cohesive product. Regular meetings and feedback sessions were part of the training plan, ensuring that I was on track and addressing any challenges that arose during the internship.

2.3 Organization's Activities

2.3.1 Overview of the Company's Operations

Santim Pay's operations are diverse and encompass various aspects of the fintech industry. The company is involved in the development of digital payment solutions, ensuring security and compliance, providing customer support, and expanding its reach through marketing and business development.

Product Development: Santim Pay's product development team is responsible for creating and improving the company's digital payment solutions. This involves designing user-friendly interfaces, developing secure and scalable software, and integrating new technologies to enhance the functionality of the products. The team works closely with other departments, such as

marketing and customer support, to ensure that the products meet the needs of the customers and are aligned with the company's overall strategy.

Security and Compliance: Security is a top priority for Santim Pay, given the sensitive nature of financial transactions. The company has a dedicated security team that is responsible for protecting the integrity and confidentiality of customer data. This includes implementing robust encryption protocols, conducting regular security audits, and staying up to date with the latest cybersecurity trends. Additionally, Santim Pay ensures that its operations comply with local and international regulations, including data protection laws and anti-money laundering requirements.

Customer Support: Providing excellent customer support is essential for maintaining customer satisfaction and loyalty. Santim Pay has a dedicated customer support team that assists users with any issues they may encounter while using the company's products and services. The team is trained to handle a wide range of inquiries, from technical issues to account management and payment disputes. Santim Pay also offers online resources, such as FAQs and user guides, to help customers resolve common issues on their own.

Marketing and Business Development: Expanding the company's reach and forming strategic partnerships are key components of Santim Pay's growth strategy. The marketing team is responsible for promoting the company's products and services through various channels, including digital marketing, social media, and events. The business development team focuses on identifying new opportunities, such as entering new markets, launching new products, or collaborating with other companies in the fintech ecosystem.

2.3.2 Core Activities at the organization

Database Management and Data Cleaning

One of the core activities I was involved in during my internship at Santim Pay was database management. A well-maintained database is crucial for any fintech company, as it ensures that customer data is accurate, secure, and easily accessible.

- **Data Entry:** Accurate data entry is the foundation of effective database management. During my internship, I was responsible for entering new customer information into the database. This required attention to detail, as any errors in data entry could lead to issues down the line, such as incorrect transaction records or customer account problems.
- **Data Cleaning:** Data cleaning is the process of identifying and correcting errors or inconsistencies in the database. This is an essential task, as dirty data can lead to inaccurate reports, poor decision-making, and ultimately, customer dissatisfaction. At Santim Pay, I worked on various data cleaning tasks, such as removing duplicate entries, correcting spelling mistakes, and standardizing data formats. This experience taught me

the importance of maintaining a clean and organized database, as well as the challenges involved in managing large datasets.

- **SQL Queries:** SQL is a powerful tool for managing and manipulating databases. During my internship, I had the opportunity to write and run SQL queries to extract specific data from the database. This included generating reports, analyzing customer behavior, and identifying trends. Writing SQL queries required a solid understanding of the database structure and the ability to think logically about how to retrieve the desired information.
- **Backup and Support:** Ensuring that the database is regularly backed up is critical for data security and business continuity. At Santim Pay, I assisted the IT team in setting up and monitoring database backups. This involved scheduling regular backups, verifying that the backups were completed successfully, and ensuring that the backup files were stored securely. Additionally, I provided support to other departments by assisting them with database-related issues, such as retrieving data or troubleshooting database errors.

Web Development Using Vue.js

In addition to database management, I was also involved in web development projects at Santim Pay. One of the key projects I worked on was developing a web application using Vue.js, a progressive JavaScript framework.

- **UI Design:** The user interface (UI) is a critical component of any web application, as it determines how users interact with the system. My role in the project involved designing a user-friendly interface that was both visually appealing and easy to navigate. This required a good understanding of design principles, as well as the ability to create wireframes and prototypes that aligned with the project's goals.
- **Frontend Development:** Frontend development involves writing the code that powers the UI and ensures that the web application functions as intended. Using Vue.js, I developed various components of the web application, such as forms, buttons, and navigation menus. Vue.js's component-based architecture made it easier to manage the codebase and reuse components across different parts of the application.
- **Integration with Backend:** A web application's frontend must be integrated with the backend to provide dynamic content and enable interactions with the server. This required close collaboration with the backend team, as well as an understanding of RESTful APIs (Application Programming Interfaces). I worked on integrating the frontend with the backend by making API calls to retrieve data from the server and display it on the UI. This experience taught me the importance of effective communication between frontend and backend developers, as well as the technical challenges involved in integrating the two.
- **Testing and Debugging:** Testing is a crucial step in the development process, as it helps identify and fix issues before the application is deployed. I was involved in both manual and automated testing of the web application. This included testing the functionality of individual components, checking for cross-browser compatibility, and ensuring that the

application performed well under different conditions. Debugging was also an important part of the process, as it involved identifying and fixing errors in the code.

Collaboration with the Backend Team

Collaboration with the backend team was an essential aspect of my work at Santim Pay. The backend team is responsible for developing and maintaining the server-side logic, databases, and APIs that power the web application.

- **Communication:** Clear and effective communication is key to successful collaboration between frontend and backend teams. During my internship, I participated in regular meetings with the backend team to discuss the project's progress, share updates, and resolve any issues that arose. These meetings provided an opportunity to clarify requirements, align on goals, and ensure that both teams were working towards the same objectives.
- **Integration:** The integration of frontend and backend components is a complex process that requires careful planning and coordination. I worked closely with the backend team to ensure properly defined and that the data being exchanged between the frontend and backend was accurate and consistent. This involved reviewing API documentation, testing endpoints, and troubleshooting any issues that arose during the integration process.
- **Version Control:** Working with a version control system like Git was essential for managing code changes and collaborating with the backend team. I was responsible for committing my code regularly, merging it with the main branch, and resolving any conflicts that occurred during the process. Using Git allowed the team to keep track of changes, collaborate more efficiently, and ensure that the project remained organized.
- **Feedback and Iteration:** The development process is iterative, and collaboration with the backend team often involved receiving feedback on the frontend implementation and making necessary adjustments. This feedback loop helped improve the quality of the web application and ensured that it met the project's requirements. I learned the importance of being open to feedback, making quick iterations, and continually improving the product.

Participation in Meetings and Team Activities

In addition to my technical tasks, I was also involved in various meetings and team activities during my internship at Santim Pay. These activities provided me with valuable insights into the company's operations and helped me develop my professional skills.

- **Meetings:** meetings were an integral part of the development process at Santim Pay. These brief meetings allowed the team to discuss what they accomplished, what they planned to work, and any blockers they encountered. Participating in these meetings helped me stay aligned with the team's goals and provided an opportunity to raise any issues or seek assistance from my colleagues.

- **Retrospective Meetings:** At the end of each sprint, the team held retrospective meetings to reflect on what went well, what didn't, and how the process could be improved. These meetings provided valuable insights into the team's dynamics and allowed me to learn from both successes and challenges. The feedback from these retrospectives helped me improve my work and contributed to the continuous improvement of the development process.
- **Team Building Activities:** In addition to work-related meetings, Santim Pay also organized team-building activities to foster a positive work environment and strengthen relationships among team members. These activities included social events, workshops, and team outings. Participating in these activities helped me build rapport with my colleagues, develop my teamwork skills, and feel more integrated into the company culture.

Part III: Actual Practice (Work Exposure) Assessment

3.1 Work Performed

During my internship at Santim Pay, I had the opportunity to take on a variety of roles and responsibilities that significantly contributed to my growth as a developer and IT professional. These roles provided me with practical experience that aligned closely with my academic studies in Informatics at St. Mary's University. Here is an in-depth look at the specific tasks and responsibilities I undertook:

Database Management

One of my primary responsibilities was to manage the company's database. This involved several critical tasks such as updating customer information, ensuring data accuracy, and performing data cleaning operations. These tasks required meticulous attention to detail, as even minor errors in the database could lead to significant issues in the company's operations. I also worked on optimizing the database's performance by implementing efficient queries and maintaining a well-structured database schema. This experience enhanced my understanding of database management systems and the importance of data integrity in a business environment.

Web Development

I played a significant role in the development of a web application using Vue.js. My focus was primarily on frontend development, where I was responsible for designing and implementing user interfaces (UI) that were not only aesthetically pleasing but also highly functional and user-friendly. This role required a deep understanding of HTML, CSS, and JavaScript, as well as the ability to use Vue.js to create dynamic web pages. Additionally, I collaborated with the backend team to ensure that the frontend components were seamlessly integrated with the server-side logic. This required a solid understanding of how APIs work and how to efficiently fetch and display data from the backend.

Collaboration

Throughout the internship, collaboration was key to the success of the projects I worked on. I frequently communicated with team members across different departments, including developers, project managers, and designers, to ensure that everyone was on the same page and that the projects were progressing smoothly. I participated in regular meetings where we discussed the project's progress, identified potential issues, and brainstormed solutions. This collaborative environment taught me the importance of teamwork and the need to be proactive in communicating with others to achieve common goals.

Documentation

Documentation is a vital part of any development process, and I was responsible for documenting my work throughout the internship. This included writing detailed comments in the code to explain its functionality, creating user guides to help others understand how to use the application, and updating project documentation to reflect any changes made during

development. Proper documentation ensured that my work could be easily understood and maintained by others, which is crucial in a collaborative environment.

3.2 Skills Gained and Developed

My internship at Santim Pay was a significant learning experience that allowed me to develop and refine a wide range of skills, both technical and soft. Here is a more detailed look at the skills I gained:

3.2.1 Technical Skills

Vue.js

Prior to my internship, I had only a basic understanding of Vue.js. However, during my time at Santim Pay, I gained extensive hands-on experience with this framework. I learned how to create dynamic and responsive web applications that provide a smooth user experience. I also gained an understanding of Vue.js' component-based architecture, which helped me write clean and maintainable code. This experience has made me confident in using Vue.js for future projects and has sparked my interest in exploring other modern frontend frameworks like React and Angular.

SQL

My work in database management significantly improved my SQL skills. I became proficient in writing SQL queries to manage and analyze data, including tasks such as data cleaning, generating reports, and optimizing database performance. I also learned how to design and implement efficient database schemas that ensure data integrity and improve query performance. This experience has deepened my understanding of relational databases and the importance of data accuracy in business operations.

API Integration

Integrating frontend components with backend APIs was a crucial part of my role in web development. I learned how to make API requests, handle responses, and display data dynamically on the frontend. This required a good understanding of how RESTful APIs work and how to efficiently manage asynchronous operations in JavaScript. I also learned how to handle errors and edge cases to ensure that the application remained robust and user-friendly.

Version Control

Throughout my internship, I used Git for version control, which is an essential tool for any developer. I learned how to manage code changes, create branches for new features, and collaborate with other developers using Git. This experience has made me comfortable with version control workflows, such as pull requests and code reviews, which are crucial for maintaining code quality in a collaborative environment.

3.2.2 Soft Skills

Communication

Effective communication was vital to the success of my projects at Santim Pay. I developed my communication skills by participating in meetings, collaborating with team members, and presenting my work to others. I learned how to clearly articulate my ideas, listen to feedback, and ask for help when needed. These skills are crucial for working effectively in a team and ensuring that projects stay on track.

Teamwork

Working in a team environment taught me the importance of collaboration and mutual support. I learned how to contribute to a shared goal, offer constructive feedback, and support my colleagues in their tasks. This experience has shown me that teamwork is essential for achieving success in any project, as it allows for the pooling of knowledge, skills, and resources.

Problem-Solving

During my internship, I encountered numerous challenges that required creative problem-solving. Whether it was debugging a complex issue in the web application or figuring out how to optimize a slow SQL query, I learned how to approach problems systematically and think critically to find effective solutions. This experience has improved my problem-solving abilities and has taught me the importance of persistence and resilience in the face of challenges.

Time Management

Balancing multiple tasks and meeting deadlines was a significant aspect of my internship. I learned how to prioritize my work, manage my time effectively, and stay focused on the most critical tasks. This experience has helped me develop better time management skills, which are essential for maintaining productivity and achieving project goals.

3.3 Connection Between Classroom Experience and Actual Work

Environment

Throughout my internship at Santim Pay, I was able to directly apply many concepts and skills that I had learned in my computer science courses. For example, the knowledge gained from courses on web development and database management was crucial when working on tasks related to Vue.js and SQL. The theoretical understanding of data structures and algorithms from my coursework helped me in optimizing code and ensuring efficient database queries. Additionally, the experience of working on real-world projects allowed me to see how abstract concepts from the classroom are applied in a practical, industry setting. This hands-on experience also highlighted the importance of soft skills, such as communication and teamwork, which are often emphasized in classroom group projects. The challenges I encountered, such as integrating APIs and managing large datasets, provided a deeper understanding of the complexities involved in web development, further bridging the gap between academic knowledge and practical application.

3.4 Challenges Encountered

During my internship at Santim Pay, I encountered several challenges that tested my skills and adaptability. These challenges provided valuable learning experiences and helped me grow both professionally and personally. Here is a more detailed look at the challenges I faced:

Learning Curve:

One of the most significant challenges I faced was the steep learning curve associated with using Vue.js. Although I had some prior experience with web development, Vue.js was a new framework for me, and I had to quickly learn how to use it effectively. This involved studying the documentation, experimenting with code, and seeking help from colleagues when needed. The learning curve was challenging, but it ultimately helped me develop a strong understanding of Vue.js and its capabilities.

Integration Issues:

Integrating the frontend components with the backend APIs presented several challenges, particularly when dealing with complex API endpoints and ensuring data consistency. I had to carefully plan the integration process, communicate with the backend team, and iterate on the implementation to ensure that everything worked smoothly. This challenge taught me the importance of clear communication and careful planning when working on complex projects that involve multiple teams. I learned that integration requires a deep understanding of both the frontend and backend systems, as well as the ability to troubleshoot issues that may arise during the process. This experience helped me develop a more holistic view of web development, where the frontend and backend must work seamlessly together to deliver a great user experience.

Database Management:

Managing a large and complex database was another significant challenge during my internship. The database contained a vast amount of customer information, and I was responsible for ensuring that this data was accurate, up-to-date, and well-organized. Data cleaning was particularly challenging, as it required a high level of attention to detail to identify and correct errors without introducing new issues. Additionally, I had to optimize SQL queries to improve the database's performance, which required a deep understanding of database indexing, query optimization, and schema design. This challenge taught me the importance of meticulousness in data management and the value of writing efficient, well-structured SQL queries.

Time Management:

Balancing multiple tasks and meeting tight deadlines was a constant challenge throughout my internship. I often found myself juggling various responsibilities, such as updating the database, developing the web application, and participating in team meetings. Unexpected issues, such as bugs in the code or delays in receiving necessary data, added to the complexity of managing my time effectively. This challenge forced me to develop better time management skills, such as prioritizing tasks, breaking down larger projects into manageable chunks, and setting realistic

deadlines. I also learned the importance of flexibility and adaptability, as plans often needed to be adjusted in response to changing circumstances.

3.5 Lessons Learned

Despite the challenges, my internship at Santim Pay was an incredibly rewarding experience that provided me with valuable lessons and insights. Reflecting on my time there, I can identify several key takeaways that have shaped my professional development:

Adaptability:

The fast-paced nature of the fintech industry requires a high degree of adaptability. During my internship, I had to quickly learn new technologies, such as Vue.js, and adapt to the challenges of integrating complex systems. This experience taught me the importance of being open to change and continuously learning new skills. I realized that in the tech industry, the ability to adapt to new tools, frameworks, and methodologies is crucial for staying relevant and effective.

Collaboration:

Working closely with a diverse team of professionals was one of the most valuable aspects of my internship. I learned that collaboration is essential for the success of any project, as it allows team members to leverage each other's strengths and compensate for individual weaknesses. Effective collaboration requires clear communication, mutual respect, and a willingness to share knowledge and ideas. My experience at Santim Pay reinforced the importance of teamwork and taught me how to work effectively with others to achieve common goals.

Attention to Detail:

Whether it was updating the database or developing the web application, attention to detail was critical to the success of my work. Small errors in the database could lead to significant issues, and even minor bugs in the code could negatively impact the user experience. This experience taught me the importance of thoroughness in my work and the value of taking the time to double-check my work. I learned that attention to detail is essential for ensuring the quality and reliability of any technical project.

Continuous Learning:

The fintech industry is constantly evolving, with new technologies and best practices emerging regularly. My internship experience at Santim Pay reinforced the importance of continuous learning and professional development. I realized that to remain competitive and effective in this field, I need to regularly update my skills and knowledge. This experience has motivated me to pursue further education and training in areas such as web development, database management, and fintech innovations.

Time Management:

Managing time effectively was a significant lesson during my internship. Balancing multiple tasks, especially when facing tight deadlines, taught me how to prioritize tasks and focus on what's most important. I also learned the importance of setting realistic goals and allowing for

flexibility when unforeseen challenges arise. Effective time management is essential for maintaining productivity and ensuring that projects are completed on time and to a high standard.

3.6 Professional Growth and Career Aspirations

The experience at Santim Pay significantly influenced my professional growth and career aspirations. Before the internship, I had a general interest in web development and data management, but this experience helped me clarify my goals and solidify my passion for these fields. The challenges I faced, the skills I developed, and the projects I completed have all contributed to shaping my future career path.

Web Development Focus:

My work on the web application using Vue.js sparked a deeper interest in frontend development. I enjoyed the creative aspect of designing user interfaces and the technical challenge of integrating them with backend systems. This experience has inspired me to pursue a career as a frontend developer, specializing in modern frameworks like Vue.js, React, or Angular. I am excited about the prospect of creating user-friendly and visually appealing web applications that provide a seamless experience for users.

Database Management:

Although challenging, my work in database management was rewarding and highlighted the importance of data accuracy and organization. This experience has motivated me to continue improving my database management skills, particularly in SQL and data analysis. I see these skills as critical to any tech role, especially in fields like fintech where data plays a crucial role in decision-making and service delivery. I am interested in further exploring how databases can be optimized for performance and how data can be leveraged to drive business insights.

Fintech Industry:

Working at a fintech company like Santim Pay exposed me to the exciting and rapidly evolving world of financial technology. The experience made me realize the significant impact that technology can have on financial services, especially in emerging markets like Ethiopia. I am now more interested in pursuing a career in fintech, where I can contribute to developing innovative solutions that promote financial inclusion and accessibility. The challenges and opportunities in this field align with my passion for using technology to make a positive impact on society.

3.7 Recommendations for Future Interns

Based on my experience, I would offer the following recommendations to future interns at Santim Pay or similar companies:

Be Proactive: Don't wait for tasks to be assigned to you. Take the initiative to seek out opportunities to contribute and learn. If you see an area where you can help or improve, don't hesitate to suggest it.

Ask Questions: Don't be afraid to ask questions if you don't understand something. Learning is the primary goal of an internship, and asking questions is a crucial part of that process. Your colleagues will appreciate your curiosity and willingness to learn.

Embrace Challenges: Challenges and difficulties are inevitable, especially when working with new technologies or in a fast-paced environment. Embrace these challenges as learning opportunities and don't be discouraged by setbacks.

Stay Organized: Keep track of your tasks, deadlines, and progress. Staying organized will help you manage your time effectively and ensure that you meet your responsibilities.

Network and Build Relationships: Take advantage of the opportunity to network with professionals in the industry. Building relationships with your colleagues can provide you with valuable guidance, support, and opportunities in the future.

Part IV: Conclusion and Summary

4.1 Summary

During my internship at Santim Pay, I gained valuable hands-on experience that helped bridge the gap between what I learned in school and the real-world demands of the tech industry. My role involved several key tasks, including managing the company's database, where I was responsible for updating, cleaning, and organizing large amounts of data. I also worked on developing a web application using Vue.js, focusing on the frontend part, and collaborated closely with the backend team to ensure that the frontend and backend systems worked together smoothly.

Santim Pay is a leading fintech company in Ethiopia, dedicated to making financial services more accessible through technology. They offer a range of digital payment solutions, like mobile payments, digital wallets, and financial APIs, which are designed to help people and businesses handle their money more easily and securely. My time at Santim Pay not only allowed me to improve my technical skills, such as SQL and API integration, but also helped me develop important soft skills, like communication, teamwork, and problem-solving.

Working at Santim Pay also gave me a deeper understanding of the fintech industry, which is rapidly growing and playing a crucial role in making financial services more inclusive, especially in countries like Ethiopia. This experience has helped me identify my career interests more clearly, particularly in the areas of web development and database management.

4.2 Conclusion

In conclusion, my internship at Santim Pay was a significant learning experience that contributed greatly to my professional development. I faced various challenges, such as learning new technologies quickly and managing complex data tasks, but overcoming these challenges helped me grow. The experience confirmed my interest in pursuing a career in web development, with a focus on using modern frameworks like Vue.js. It also reinforced the importance of continuously updating my skills and staying adaptable in the fast-paced tech industry.

Moving forward, I am eager to apply the skills and knowledge I gained at Santim Pay to future opportunities. I am particularly excited about contributing to the fintech sector, where I can help develop innovative solutions that make financial services more accessible and inclusive, especially in emerging markets like Ethiopia. This internship has provided me with a strong foundation and a clear direction for my future career path.