

RELATIONSHIP BETWEEN CREDIT HISTORY AND LOAN REPAYMENT TO ASSESS CREDIT WORTHINESS IN COMMERCIAL BANKS IN TORORO DISTRICT, UGANDA; A CROSS SECTIONAL STUDY.

Rose Namaganda*, Kevin Nwanna, Edmand Bakashaba
School of Graduate Studies and Research Team University.

ABSTRACT

Introduction

The study aimed to assess the influence of credit worthiness of customers on loan repayment in commercial banks in Tororo District. The specific objectives were to examine the relationship between credit history and loan repayment.

Methods

The study used a descriptive, correlational, and cross-sectional case study survey design. A mixed research approach was used to collect data from 174 bank customers and 14 bank staff. Data was collected using self-administered questionnaires, interviews, and documentary reviews.

Findings

Out of the total 170 respondents, 65.9% were male and 34.1% were female. This indicates that a higher proportion of the respondents were male.

The findings showed a strong positive correlation between credit history and loan repayment. credit history indicated that the unstandardized coefficient (B) for credit history was 4.636, suggesting that for every unit increase in credit history, loan repayment increases by 4.636 units. The standardized coefficient (Beta) for credit history is 0.537, indicating that credit history has a moderate positive impact on loan repayment. The t-value is 3.152, and the corresponding p-value is 0.001, which indicates that the relationship between credit history and loan repayment is statistically significant. The R-squared value is 0.642, meaning that 64.2% of the variance in loan repayment can be explained by credit history.

Conclusion

Credit history was found to have a positive impact on loan repayment.

Recommendations

These include; prioritizing the use of credit history tables, considering customer character in the loan approval process, and giving due consideration to collateral security. Banks should also review their interest rate policies and provide customer education programs.

Key words: Creditworthiness, Loan Repayment, Relationship, Credit History, Commercial Banks, Tororo District.

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Corresponding author: Rose Namaganda*

Email: namarose84@gmail.com

School of Graduate Studies and Research Team University.

Background of the study

Commercial banks in Uganda rely on the credit history of the borrower, the borrower's income, and other financial information to determine credit worthiness of their customers before loans are issued out (Eton et al, 2017). However, the level of loan repayment in commercial banks has been low (BOU, 2020). A survey conducted by the Bank of Uganda in April 2020 found that the loan repayment rate among bank customers in Uganda was only 51.7%, which is much lower than the global average of 76%. This suggests that bank customers have difficulty repaying their loans

(Ssekiziyivu et al, 2018). The ABSA bank loan repayment performance was low due to a variety of factors. An analysis of loan repayment data from the bank over the past five years showed the rate of delinquency and default on loans was steadily increasing (Tororo ABSA Bank Loan Performance Report, 2022). In 2018, the rate of delinquency was 7.5%, up from 6.5% in 2017, and the rate of default was 5.2%, up from 3.6% in 2017. The bank's loan portfolio has also grown significantly over the past five years, increasing the risk of default (ABSA Annual Report, 2021). With this increasing trend of default on loans, commercial banks are likely to lose money lent out, incur additional costs of legal

fees, collection costs, and bad debt reserves. This study aims to examine the relationship between Credit history and loan repayment in commercial banks in Tororo District.

Methodology

Research design

The study used a descriptive, correlational and cross sectional case study survey design. A case study was used to ensure that Absa bank represented other commercial banks in Tororo District, Uganda (Barratt and Kirwan, 2009). The study was correlational since it established the relationship between the study variables. It was cross sectional since it collected data at a point in time for a short period and the study had no follow up on the findings and recommendations made.

A mixed research approach was used for this study. Quantitative methods were used to quantify numerical data for purposes of describing current conditions while

investigating the relationship between the two study variables. The study also used a qualitative approach to ascertain the in-depth information for the study variables while balancing opinions from a number of respondents (Amin, 2005).

Study population

The study population targeted 30 bank customers and 20 bank staff as respondents of the study (Absa Bank Human Resource, 2022). These included 17 administrative staff and 3 managers of the bank in Tororo. Therefore, the study population was 370 respondents.

Sample size

The study adopted Morgan and Krejcie (1970) table determining the sample size. Therefore 188 respondents were selected as the sample size of the study as shown in table 1.

Table 1: Sample Size of Respondents and Sampling Technique

Population	Population Size	Sample Size	Sampling Technique
Administrative staffs	17	11	Simple random sampling
Heads of departments	03	03	Purposive sampling
Customers	350	174	Convenience sampling
Total	370	188	

Source: Absa bank Human Resource Report (2022)

Therefore, the study selected 11 administrative staff of the bank, 03 heads of department and 174 customers (borrowing from the bank). Therefore, the study used 188 participants as respondents hence comprised the sample size of the study.

Sampling techniques

This study employed random sampling technique, convenience and purposive sampling. Simple random sampling represented probabilistic sampling design and purposive sampling represented non-probability sampling. Simple random sampling was appropriately used for choosing bank staff at Absa bank Tororo branch. According to Mugenda & Mugenda (2003), this technique is preferred because it reduces bias and gives every one an opportunity of being selected to participate in the study.

For purposive sampling, this was used in choosing Heads of Department from the said branch. This technique was used because it was important in choosing people who are knowledgeable about credit worthiness and loan repayment performance.

Convenience sampling was used to select bank customers that were easily accessible (made visit to the bank) either to borrow or to repay their loans. These were politely

approached and requested to fill the questionnaire and leave it in the credit section of the bank

Data collection methods

Qualitative and quantitative methods were used in the collection of data. Original data was gathered using self-administered questionnaires and interviews. While secondary data was obtained from review of documents such as journals, reports, planning documents, memos, and files.

Questionnaire survey

A questionnaire survey refers to a method of data collection that is designed with a series of short questions using both open and close ended questions to allow prompt answers from respondents (Amin, 2005). This was employed to collect original data from banking officials at Absa bank. The use of questionnaire allowed busy respondents to adequately reserve time to answer the questions in their convenient hours (Oso and Onen 2008).

Interview

The study employed interview method. Interview method means collecting data while asking differing questions that

allow probing and prompting of respondent's answers (Ruane, 2015). The study obtained more detailed information on credit worthiness and loan repayment performance of Absa bank in Tororo

This method helped the study to clearly obtain in-depth answers or information from key informants and allowed clarification on anything that arose than a survey method. The interview method was the best method to collect information from bank manager and heads of departments at the selected bank

Documentary review

The study collected secondary data guided by the documentary review checklist. Researcher reviewed documents in order to obtain information that was related to the study. This method enabled the researcher to find data at her appropriate time and gather data that was thoughtful in that informants were given attention in obtaining them and enable the researcher obtain data in the language of the respondent (Oso & Onen, 2008).

Data collection instruments

The study used a questionnaire and interview guide to collect data for this study as follows.

Questionnaire

A questionnaire refers to a tool of data collection that is designed with a series of short questions using both open and close ended questions to allow prompt answers from respondents (Amin, 2005). This was employed to collect original data from bank customers. This involved use of close ended questions

Interview Guide

The study employed interview guide. Interview guide means collecting data while asking differing questions that allow probing and prompting of respondent's answers (Ruane, 2015). The study obtained more information from bank manager and heads of department at the bank through interviews.

Data quality control

Validity

Validity refers to what an instrument is supposed or meant to measure (Mugenda & Mugenda, 2003). Similarly, according to Amin (2005), it is the extent to which a scale measures the concept that it is intended to measure; determined using various methods but the most crucial being via the content validity method (CVI).

The study determined Content Validity Index, after giving the Self-Administered Questionnaire (SAQ) instrument to the research supervisor for rating/ judgment and scoring. The number of relevant 18 was then divided by the total

number of questions (20) hence the obtained (CVI =0.9) value was compared with 0.7 as proposed by (Amin, 2005). Therefore the instrument was valid for the study since $0.9 > 0.7$.

Reliability of instrument

Reliability is a measure of the degree to which an instrument yields consistent results or data every time it is used to measure trait or concept from the same respondents (Mugenda & Mugenda, 2003). Internal consistency technique was used where a fraction of respondents (10 respondents) not part of the study was requested to answer a pre - test questionnaire and thereafter data that was obtained was used to calculate Cronbach alpha and compared with 0.7 as proposed by (Amin,2005). The obtained value of Cronbach using SPSS was 0.84 which was greater than 0.7 hence the questionnaire was accepted for collecting data

Data collection procedures

The study obtained an introductory letter from Team University which was taken to the Absa Bank Manager requesting him to allow collect data for academic purposes from the institution.

Upon obtaining the requisite permission, the study proceeded with data collection starting with giving out questionnaires to the staff and the selected bank customers. After that, interviews were conducted with manager and other heads of department at the bank.

Data Analysis

The study presented data using descriptive and inferential statistics where frequency tabulations were used to present the data on sample characteristics. For the research objectives, Pearson correlation and linear regression analysis were used. The study used correlation analysis to test the relationship between credit worthiness of bank customers and loan repayment performance at Absa bank in Tororo Municipality.

Results

Response rate for the study

Table 2: Response rate of the study

Participants	Questionnaires issued	Questionnaires returned	Interviews Conducted	Response rate (%)
Administrative staffs	00	00	11	100
Heads of departments	00	00	03	100
Customers	174	156	00	89.7
Total	174	156	14	90.4

Out of 188 target respondents, 156 returned the questionnaires and 14 accepted the interview. The bank issued questionnaires to a total of 174 customers. Out of these, 156 returned the questionnaires, resulting in a response rate of 89.7%. While this is a reasonably good response rate, it is worth noting that 18 customers did not return the questionnaires.

The bank conducted interviews with a total of 14 respondents. The response rate among administrative staff and heads of departments was 100%. This indicates a high level of participation and interest among these groups. Generally, the response rate for the study was 90.4 resulting from 156 questionnaires and 14 interviews that were conducted hence a high level of engagement by bank staff and bank customers.

Demographic characteristics of the respondents of the study

Table 3: Democratic characteristics

Characteristics	Frequency (n=170)	Percentage (100%)
Gender		
Male	112	65.9
Female	58	34.1
Total	170	100
Age (years)		
18-35	39	22.9
36-45	97	57.1
46+	34	20
Total	170	100
Marital status		
Single	42	24.7
Married	106	62.4
Separated	14	8.2
Widowed	8	4.7
Total	170	100
Level of education		

PLE	18	10.6
UCE	34	20
UACE	32	18.8
Diploma	35	20.6
Bachelors	49	28.8
Masters	2	1.2
Total	170	100

Source: Primary data (2023)

Based on the demographic characteristics of the respondents in the study, the following findings were observed regarding credit worthiness of customers on loan repayment in DTB bank in Tororo District.

Out of the total 170 respondents, 65.9% were male and 34.1% were female. This indicates that a higher proportion of the respondents were male.

The majority of the respondents fell into the 36-45 years age range, comprising 57.1% of the total respondents. The 18-35 age range accounted for 22.9% while the 46 and above years age range accounted for 20% of the respondents. This suggests that the bank's customers in Tororo District are predominantly middle-aged.

The largest percentage of respondents was married (62.4%) and the second largest group were single individuals (24.7%). Separated individuals accounted for 8.2% of the respondents, while widowed individuals represented 4.7%. This implies that the majority of the respondents were married.

The highest proportion of respondents had a bachelor's degree (28.8%), followed by diploma holders (20.6%) and

UCE (20%). PLE holders accounted for 10.6%, UACE holders for 18.8%, and master's degree holders for only 1.2% of the respondents. This suggests that a significant portion of the respondents had attained a higher level of education, with a bachelor's degree being the most common qualification.

In summary, the findings of the study indicate that the majority of the respondents were male, middle-aged, married individuals. Furthermore, a significant portion of the respondents had attained at least a bachelor's degree.

Customer credit history and loan repayment in commercial banks in Tororo District

The Researcher used Likert 5point scale and descriptive statistics to capture the opinions of the respondents on the study variables. For this particular section 5 = Strongly Agree, 4= Agree, 3 = Neutral, 2 = Disagree and 1 = Strongly Disagree.

Table 4: Customer credit history and loan repayment in commercial banks in Tororo District

	Mean	std
The bank uses credit history tables to assess the creditworthiness of customers by tracking their record of repaying loans and their risk to default	4.0	0.7
The customer credit history is considered by the during the loan approval process as it is reviewed for credit scores, previous loan repayment behavior, and any defaults or delinquencies	4.6	0.3
The credit history table is used by the bank to influences the interest rates offered to customers and thus a high interest rate is given to customers poor credit history	1.4	0.3
The credit history is also used by the bank to determine the loan limits offered to customers hence customers with poor repayment history are given low loan limits	4.5	0.2
The credit history of a customer influences the terms and conditions of the loan thus the banks imposes stricter repayment schedules, require collateral, or include additional clauses in the loan agreement for customers with a poor credit history.	4.4	0.3
A positive payment history indicates financial responsibility and reliability, making the customer more creditworthy.	4.8	0.4
Lenders analyze how much credit an individual has available and how much of it is being utilized which demonstrates that the individual is not overly reliant on credit and can manage their finances well hence have are better on repaying the loan	3.6	1.2
A longer credit history allows lenders to assess patterns in repayment behavior and make more informed decisions about creditworthiness.	4.1	0.3
Excessive credit inquiries can negatively impact credit worthiness as it suggests that the individual is actively seeking credit and may be financially burdened thus face challenges in repaying the loan	1.4	0.8
Credit history also includes any public records such as bankruptcies, liens, or judgments which indicate potential financial instability or past difficulties in managing debt.	2.2	0.5

Findings in table 4 on the statement “The bank uses credit history tables to assess the creditworthiness of customers by tracking their record of repaying loans and their risk to default” showed a mean response of 4.0, indicating that the respondents generally agree that the bank uses credit history tables for assessing customers' creditworthiness.

On the statement “The customer credit history is considered by the during the loan approval process as it is reviewed for credit scores, previous loan repayment behavior, and any defaults or delinquencies”. The mean response for this statement was 4.6, suggesting that the respondents strongly agree that customer credit history is taken into account during the loan approval process.

On the statement “The credit history table is used by the bank to influence the interest rates offered to customers, and thus a high interest rate is given to customers with poor credit history”. The mean response for this statement was 1.4, indicating that the respondents strongly disagree with this statement. They do not believe that the credit history table influences the interest rates offered by the bank.

On the statement “The credit history is also used by the bank to determine the loan limits offered to customers hence customers with poor repayment history are given low loan limits”. The mean response for this statement was 4.5,

suggesting that the respondents strongly agree that the credit history is used to determine loan limits, with customers with poor repayment history being given low loan limits.

On the statement “credit history of a customer influences the terms and conditions of the loan, thus the banks impose stricter repayment schedules, require collateral, or include additional clauses in the loan agreement for customers with a poor credit history”. The mean response for this statement was 4.4, indicating that the respondents strongly agree that the credit history of a customer influences the terms and conditions of the loan.

On the statement “A positive payment history indicates financial responsibility and reliability, making the customer more creditworthy”, the mean response for this statement was 4.8, indicating a high level of agreement among respondents. The standard deviation of 0.4 suggests some variability in responses.

On the statement “Lenders analyze how much credit an individual has available and how much of it is being utilized, which demonstrates that the individual is not overly reliant on credit and can manage their finances well, hence they are better on repaying the loan”, the mean response for this statement was 3.6, indicating that respondents were neutral on this statement. The high standard deviation of 1.2

suggests a wide range of opinions among respondents. On the statement “A longer credit history allows lenders to assess patterns in repayment behavior and make more informed decisions about creditworthiness”, the mean response for this statement was 4.1, indicating a high level of agreement among respondents. The low standard deviation of 0.3 suggests a consensus among respondents. On the statement “Excessive credit inquiries can negatively impact creditworthiness as it suggests that the individual is actively seeking credit and may be financially burdened, thus facing challenges in repaying the loan”, the mean

response for this statement was 1.4, indicating strong disagreement among respondents. The relatively high standard deviation of 0.8 suggests some variability in responses.

On the statement “Credit history also includes any public records such as bankruptcies, liens, or judgments, which indicate potential financial instability or past difficulties in managing debt”, the mean response for this statement was 2.2, indicating a moderate level of agreement among respondents. The standard deviation of 0.5 suggests some variability in responses.

Correlational findings

Table 5: Correlation findings on credit history and loan repayment in commercial banks in Tororo District

		Credit history	Loan repayment
loan repayment	Pearson Correlation	0.769**	1.000
	Sig. (2-tailed)	0.000	
	N	188	188

** . Correlation is significant at the 0.01 level (2-tailed).

The findings show that there is a strong positive correlation between credit history and loan repayment, with a Pearson Correlation coefficient of 0.769. This means that individuals with a good credit history are more likely to repay their loans.

Regression findings on credit worthiness of customers on loan repayment in commercial banks in Tororo District

Table 6: Regression findings on credit worthiness of customers on loan repayment in commercial banks in Tororo District

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.314	.001		4.287	.000
	Credit history	4.636	.003	0.537	3.152	.001
Independent variable: Loan repayment						
	R square	0.642 ^a			F-statistics	8.513
	Adjusted R Square	0.661			Sig.	0.001

Findings from model 1 on credit history indicated that the unstandardized coefficient (B) for credit history was 4.636, suggesting that for every unit increase in credit history, loan repayment increases by 4.636 units. The standardized coefficient (Beta) for credit history is 0.537, indicating that credit history has a moderate positive impact on loan repayment. The t-value is 3.152, and the corresponding p-value is 0.001, which indicates that the relationship between credit history and loan repayment is statistically significant.

The R-squared value is 0.642, meaning that 64.2% of the variance in loan repayment can be explained by credit history.

Discussion of findings

Findings in table 4 on the statement “The bank uses credit history tables to assess the creditworthiness of customers by tracking their record of repaying loans and their risk to default” showed a mean response of 4.0, indicating that the

respondents generally agree that the bank uses credit history tables for assessing customers' creditworthiness.

On the statement "The customer credit history is considered by the during the loan approval process as it is reviewed for credit scores, previous loan repayment behavior, and any defaults or delinquencies". The mean response for this statement was 4.6, suggesting that the respondents strongly agree that customer credit history is taken into account during the loan approval process.

On the statement "The credit history table is used by the bank to influence the interest rates offered to customers, and thus a high interest rate is given to customers with poor credit history". The mean response for this statement was 1.4, indicating that the respondents strongly disagree with this statement. They do not believe that the credit history table influences the interest rates offered by the bank.

On the statement "The credit history is also used by the bank to determine the loan limits offered to customers hence customers with poor repayment history are given low loan limits". The mean response for this statement was 4.5, suggesting that the respondents strongly agree that the credit history is used to determine loan limits, with customers with poor repayment history being given low loan limits.

On the statement "credit history of a customer influences the terms and conditions of the loan, thus the banks impose stricter repayment schedules, require collateral, or include additional clauses in the loan agreement for customers with a poor credit history". The mean response for this statement was 4.4, indicating that the respondents strongly agree that the credit history of a customer influences the terms and conditions of the loan.

On the statement "A positive payment history indicates financial responsibility and reliability, making the customer more creditworthy", the mean response for this statement was 4.8, indicating a high level of agreement among respondents. The standard deviation of 0.4 suggests some variability in responses.

On the statement "Lenders analyze how much credit an individual has available and how much of it is being utilized, which demonstrates that the individual is not overly reliant on credit and can manage their finances well, hence they are better on repaying the loan", the mean response for this statement was 3.6, indicating that respondents were neutral on this statement. The high standard deviation of 1.2 suggests a wide range of opinions among respondents.

On the statement "A longer credit history allows lenders to assess patterns in repayment behavior and make more informed decisions about creditworthiness", the mean response for this statement was 4.1, indicating a high level of agreement among respondents. The low standard deviation of 0.3 suggests a consensus among respondents.

On the statement "Excessive credit inquiries can negatively impact creditworthiness as it suggests that the individual is actively seeking credit and may be financially burdened,

thus facing challenges in repaying the loan", the mean response for this statement was 1.4, indicating strong disagreement among respondents. The relatively high standard deviation of 0.8 suggests some variability in responses.

On the statement "Credit history also includes any public records such as bankruptcies, liens, or judgments, which indicate potential financial instability or past difficulties in managing debt", the mean response for this statement was 2.2, indicating a moderate level of agreement among respondents. The standard deviation of 0.5 suggests some variability in responses.

Overall, the findings suggest that respondents generally agree that credit history plays a significant role in assessing the creditworthiness of customers and influencing loan approval processes, interest rates, loan limits, and loan terms and conditions. However, opinions are more divided on factors such as the impact of available credit and credit inquiries on creditworthiness. The findings highlight the importance of customer credit history in the lending decision-making process for commercial banks in Tororo District.

The findings of the study by Demyanyk and Hasan (2010) suggest that both borrower characteristics and credit history have significant impacts on creditworthiness.

The study suggests that credit history, determined by factors such as interest rate, loan size, and loan term, has an impact on creditworthiness. This finding implies that individuals with a history of timely loan repayment and lower interest rates are more likely to be considered creditworthy. However, it is essential to assess the availability and accuracy of credit history data for borrowers in Tororo District. In some developing regions, there may be limited access to credit information or issues with data reliability, which can undermine the validity of this finding.

In conclusion, while the findings of the study by Demyanyk and Hasan (2010) shed light on the general factors affecting creditworthiness, their direct application to credit history and loan repayment in commercial banks in Tororo District requires careful evaluation. The unique characteristics of the district, such as local economic conditions and data availability, need to be considered to assess the relevance and applicability of these findings. Additionally, an in-depth analysis of loan repayment behavior and associated factors is necessary to draw robust conclusions about creditworthiness in the context of Tororo District commercial banks.

The findings of the research conducted by Chen and Lu (2018) suggest that credit worthiness, as indicated by a lower credit score, is a significant factor influencing loan default rates in commercial banks. While this research provides valuable insights into the relationship between credit worthiness and loan repayment performance, it is

important to consider the specific context of Tororo District when critiquing and discussing these findings.

One of the main factors to consider is the credit history and behavior of customers in Tororo District. The study by Chen and Lu (2018) may not have taken into account the unique characteristics and financial practices of customers in this particular district. Credit histories and repayment habits can vary significantly across different regions due to cultural, economic, and social factors. Therefore, it is possible that the findings of this research may not accurately reflect the credit history and repayment behavior of customers in Tororo District.

Conclusions

Overall, these findings suggest that credit history is an important factor in determining loan repayment in commercial banks in Tororo District.

Recommendations

Based on the findings, the following are the recommendations

- i) Commercial banks in Tororo District should continue to prioritize the use of credit history tables to assess the creditworthiness of customers. This helps in making informed decisions about loan approval, interest rates, and loan limits.
- ii) It is important for banks to consider customer character in the loan approval process. This includes reviewing the customer's track record of loan repayment, reliability, and financial stability. Banks should implement stricter measures for customers with a poor character to mitigate the risk of default.
- iii) Continuous monitoring and evaluation of customers' credit history, character, and collateral security should be implemented by banks. This will help in identifying any changes or risks that may affect loan repayment and allow for proactive measures to be taken.

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LIST OF ACRONYMS

ABSA	Amalgamated Banks of South Africa Limited
CVI	Content Validity Index
NPL	Non -Performing Loans
SAQ	Self – Administered Questionnaire

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The study was not funded.

Conflict of interest

The author declares no conflict of interest.

Author biography

Namaganda Rose, Masters Student of Business Administration at the School of Graduate Studies and Research Team University


Nwanna Kevin at the School of Graduate Studies and Research Team University

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