

The impact of e-banking on the performance of DFCU bank at Wandegeya branch, Kampala Uganda. A cross-section study.

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Abstract.

Background.

Implementing e-banking in Uganda is a complex and challenging process. It has brought benefits in areas such as SMS, Internet, Online Banking, and real-time gross settlement. There are still challenges in realizing increased productivity, quality improvement in services, and cost and time savings in operations. This study aimed at establishing the impact of E-Banking on the Performance of DFCU Bank at the Wandegeya branch, Kampala, Uganda.

Methodology.

A descriptive cross-sectional study design was employed, and data were collected quantitatively using questionnaires and interview guides from 171 study participants who included staff of DFCU bank and customers. The study participants were selected using a stratified sampling and a simple random sampling method, and the Sample size was determined using Helen's assumption. Data was analyzed automatically using SPSS.

Results.

90(52.6%) of the study participants were Female, and 75 (43.8%) of the respondents were single. There was a strong relationship between electronic commerce progression and information technology on Pearson Correlation, where $r = 0.874$. 85(49.7%) of the respondents were of the agree opinion that, electronic commerce have improved customers satisfaction, 71 (100%) of the respondents were of the agree opinion that their banks places more emphasis in all the electronic commerce threat to determine its effectiveness and 80(46.8%) of respondents were of the agree opinion that electronic commerce system has made commerce transaction easier.

Conclusion.

The adoption of information technology with elements such as electronic commerce has enhanced DFCU Bank of Uganda's efficiency by making it more productive and effective. Electronic.

Recommendation.

The banks must be focused on their needs and use the right technology to achieve their goals. Rather than acquiring the technology of internet commerce because other banks have it.

Keywords: Impact of E-Banking, Bank Performance, DFCU Bank, Wandegeya Branch, Kampala, Uganda.

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Background.

Globally, the world Banking and Financial system is in the throes of a transformation caused by increasing globalization and deregulation. Technological innovations such as those available in ATM's, phone banking, internet banking, and smartcard applications are taking place at an overwhelmingly fast pace in the global banking industry (Baganzi et al., 2021). Before Uganda's independence in 1962, government-owned institutions dominated most banking in Uganda. In 1966, the Bank of Uganda, which controlled the issue of currency and managed foreign exchange reserves, became the Central Bank. Uganda Commercial Bank (UCB), which had 50 branches throughout the country, dominated commercial banking and was wholly owned by the government. In the late 1990s and

early 2000s, the Ugandan banking industry underwent significant restructuring. Several indigenous cooperative banks were declared insolvent, taken over by the Central Bank, and eventually sold or liquidated.

These included Cooperative Bank, Greenland Bank, and others(Mpuga, 2002). One factor that has led to improved services offered by the banks is attributed to technology. By 1997, Standard Chartered Bank had already deployed the first ATMs. In Africa, today, the level of technology has risen in the country to include Credit Reference Bureaus. Massive, rapid technological innovations are replacing the traditional branch teller (Peirce, 1995). With greater competition brought by deregulation, globalization, and widespread mergers and acquisitions taking place in the

banking sector, more branches are being closed down and replaced by self-service banking (SSB) facilities like ATMs as part of a larger rationalization exercise. Even with the massive branch network, the use of phone banking and internet banking is strongly promoted by the banks in addition to ATMs. In today's commercial banking environment, information technology, effective service delivery, and customer satisfaction are an indispensable competitive strategy (Mpuga, 2002)

Furthermore, the stiff competition and the compression of the interest rates have forced banks to set up and put into effect all necessary decision support technological systems. This enables them to dynamically plan new locations, evaluate their performance, forecast customers' attitude to new offered products and services, estimate clients' switching behavior, and finally provide marketing support to their geographically separate branches.

In Uganda, the banking sector has been the backbone of the country. It implements and brings about economic reforms. Any change in this sector through technology has a sweeping effect on any country. The developments in information collection, storage, processing, and transmission technologies have influenced all aspects of banking activity. The history of technology is the history of the invention of tools and techniques. The 19th Century saw astonishing developments in communication technology originating in Europe (Mpuga, 2002). In the 20th Century, E-Banking developed rapidly due to the scientific gains directly tied to military research and development, as they did in part due to World War II. Despite the fact that we have just entered the 21st Century, technology is being developed even more rapidly, and marked progress in almost all fields of science and technology has led to massive improvement in the technology we currently possess.

At DFCU Bank, E-Banking covers all forms of technology applied to processing, storing, and transmitting information in electronic form. The physical equipment used for this purpose includes computers, communications equipment, and networks. Effective service delivery is important and has a great influence on customer satisfaction, improving sales and market share (Joseph & Stone, 2003). Commercial banking is at a stage where customer perceptions and preferences have a very important effect on a bank's success. Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectations. The integration of world economies has opened an array of business opportunities as well as challenges for firms. Increased standardization activity reflects, among other factors, demand by consumers for safer and higher quality products, technological innovations, the expansion of global commerce, and the increased concern by many governments about societal and welfare issues. Firms in service sectors such as banking are under constant pressure to perform better, cheaper, and faster.

The developments in information and communication technology (ICT) are radically changing the way business is

done. Electronic commerce is now thought to hold the promise of a new commercial revolution by offering an inexpensive and direct way to exchange information and to sell or buy products and services. This revolution in the marketplace has set in motion a revolution in the banking sector for the provision of a payment system that is compatible with the demands of the electronic marketplace (Abor, 2005).

Implementation of E-Banking in Uganda is not an easy process. It has brought benefits in areas such as SMS, Internet, Online Banking, and real-time gross settlement. There are still challenges in realizing increased productivity, quality improvement in services, and cost and time savings in operations. The result of such a situation is a delay in implementing new services and products like remote banking, electronic funds transfer, and real-time bank information systems. This study aimed at establishing the impact of E-Banking on the Performance of DFCU Bank at the Wandegaya branch, Kampala, Uganda.

Methodology.

Research Design:

The researcher will use a descriptive cross-sectional study design. Quantitative approaches were used to establish the effect of E-Banking on the profitability of DFCU Bank. This design was used for profiling, defining, segmenting, estimating, predicting, and examining associative relationships.

Study Population.

The target population is 300, and this includes the staff of DFCU Bank and customers.

The sample Size.

The sample size of 171 DFCU bank officers and customers/Clients was used, and this sample size was retrieved through the Slovene formula.

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

Where;

N = required sample size

N = the population size (300)

e = the level of significance (0.05)

Therefore, in order to get the sample size;

$$n = \frac{300}{1 + 300(0.0025)}$$

$$n = \frac{300}{1 + (0.75)}$$

$$n = \frac{300}{1.75}$$

$$n = 171.$$

Therefore, the sample size is 171 respondents

Sample size selection procedure.

Sample size has been determined using Helen's assumption where she suggests if a population is above 150 and below 350 any sample size above the average is representative, (Dahl & Eriksen, 2016).

Sampling Design

The study mainly used stratified sampling, and simple random sampling methodology.

Table 1: Sample Size

| Department | Sample Targeted |
|----------------------|-----------------|
| Managers | 2 |
| Accounts Supervisors | 25 |
| Credit Supervisors | 22 |
| Sales agents | 5 |
| Cashiers | 5 |
| Customers | 112 |
| TOTAL | 171 |

Source: Primary data, 2022

Sampling Procedure.

Here, the study population was divided into groups based on relevant characteristics, and then participants within those groups. Stratified random sampling will be used to ensure adequate representation of both males and females.

Sources of data.

Two sources of data were used for the purposes of research. These were primary data and secondary data.

Secondary data Collection.

(Roston, 2001) defines secondary data as that kind of data that is available, already reported by some other scholars. Secondary data includes policy documents and abstracts of various scholars relating to the topic under discussion. Secondary data for this study was obtained from sources like libraries, archived records from the bank, and records of selected financial findings, government publications, online information, textbooks, Newspapers, and unpublished research Reports. This is because it was readily available and easier to comprehend, as it consisted of extensively researched work.

Primary Data Collection.

According to Roston (2001), primary data is that kind of data that has been gathered for the first time; it has never been reported anywhere. Shortcomings of secondary data sources, such as out-of-date and inadequacies in terms of coverage, necessitated the use of primary sources for first data. A self-administered questionnaire will be used, which enables the research to cover a large population quickly and at a reasonable cost.

Methods of data collection and instruments.

Questionnaires

A questionnaire is a reformulated written set of questions to which respondents record their answers, usually within rather closely defined alternatives. The questionnaire was used on the basis that the variables under study cannot be observed, for instance, the views, opinions, perceptions, and feelings of the respondents. The questionnaire was equally used because the information had to be collected from a large sample in a short period, yet the respondents could read and write. The questionnaire was used in the collection of data from respondents (owners of small-scale businesses). The questionnaires consist of both open and closed-ended questions administered to respondents of a cooperative bank.

Interviews.

An interview is a dialogue between an interviewer and an interviewee. It was an organized conversation aimed at gathering data about a particular topic.

Data Processing Methods

Data processing

Data collected was checked for completeness, categorized, coded, and entered into a computer, where it was summarized into frequency tables.

Data Analysis

The data was analyzed automatically using SPSS (Statistical Package for Social Sciences). The index was selected because it measures the degree and direction of the relationship between variables.

Results.

Demographic Characteristics.

Respondent's Gender

Table 2: showing Gender of the respondents

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------|-----------|---------|---------------|--------------------|
| Valid male | 81 | 47.4 | 47.4 | 47.4 |
| female | 90 | 52.6 | 52.6 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Source: primary data, 2022

Figure 2: showing Gender of the respondents



Figure 1: Showing gender of the respondents

Respondents' marital status.

Table 3: Marital status of the respondent's

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|---------------|-----------|---------|---------------|--------------------|
| Valid married | 45 | 26.3 | 26.3 | 26.3 |
| single | 75 | 43.9 | 43.9 | 70.2 |
| widow | 24 | 14.0 | 14.0 | 84.2 |
| divorced | 27 | 15.8 | 15.8 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Source: primary data, 2022

Table 3 shows that the highest number 75(43.9%) of the respondents were single followed by married, widows and lastly the divorced. According to the interview carried out by the researcher, the highest number of respondents was single because they preferred just to be single as they sought

Table 2 and figure 1: revealed 81(47.4%) were male and 90(52.6%) were Female, the number of females (53%) who participated in the survey were more than the males 81(47%). The researcher found out that of the overall respondents of DFCU bank, the females were more than the males. This was due to ease in accomplishment of duties by the women as opposed to their counterparts the males when it came especially, to supervision at the work place. The finding above is in line with that of the researcher through the study [hut us conducted at the head offices of DFCU bank.

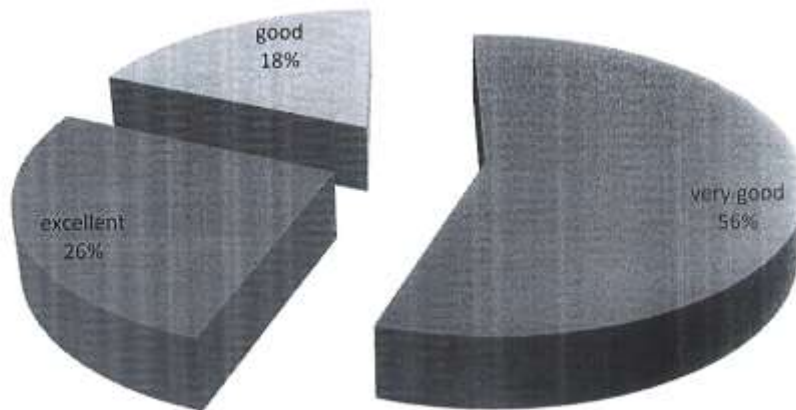
of furthering their studies since the bank was undergoing change and thus thought marriage would derail their progress in achieving their goals while the lowest number 24(14.0%) were widowed and divorced respectively as they postulate that they themselves had no control over what the almighty decides that they were just humans Like any other

average person so they were not perfect and neither would they be. This finding is in line with that of the researcher through the study that was carried out at the head office of DFCU bank.

Table 4: Assessment DFCU bank's Electronic Commerce System Assessment of Electronic banking

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|-----------|---------|---------------|--------------------|
| very good | 95 | 55.6 | 55.6 | 55.6 |
| excellent | 45 | 26.3 | 26.3 | 81.9 |
| good | 31 | 18.1 | 18.1 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Figure 2: showing response on assessment of DFCU bank's electronic banking systems



E-Banking Systems at DFCU bank.

Figure 2 and table 4: shows that 46(56%) of the respondents have the opinion that they are very good. while 45(26%) excellent and 18(8%) considered it as a good and none of the respondent opined that it is either fair or poor. Table 5 & figure 3 shows that 80(46.8%) of respondents were of the agree opinion that electronic commerce system has made commerce transaction easier and has brought a

high positive impact on commercial bank profitability, 60(35.7%) strongly agree while 30(17.5%) were undecided and none of the respondents is either of disagree or strongly disagree opinion. From the data, it indicates that the commerce transaction has been made easier with the introduction of electronic Commerce.

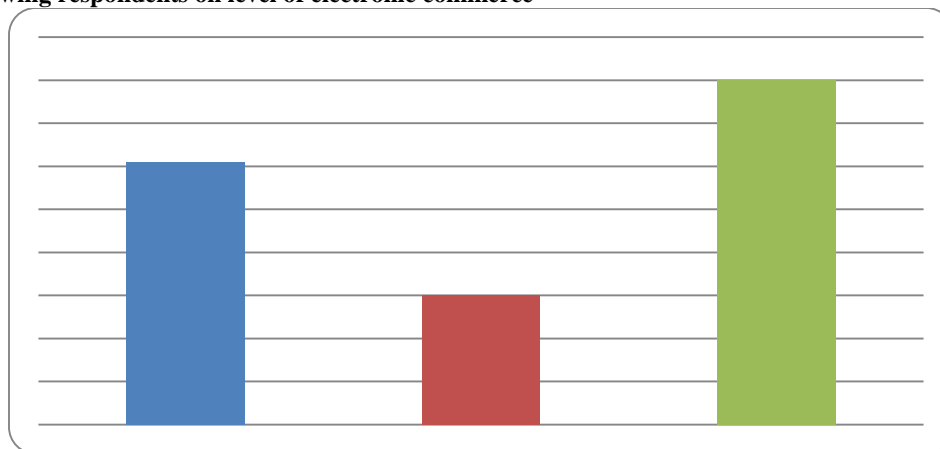
Table 5: Level of Electronic banking

Level of Electronic banking

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| strongly agree | 61 | 35.7 | 35.7 | 35.7 |
| undecided | 30 | 17.5 | 17.5 | 53.2 |
| agree | 80 | 46.8 | 46.8 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Source: primary data, 2022

Figure 3: showing respondents on level of electronic commerce



Primary, 2017 Figure 3: Showing response by respondents

Table 6: showing E-Banking Training Program.

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------------|-----------|---------|---------------|--------------------|
| Valid strongly agree | 40 | 23.4 | 23.4 | 23.4 |
| Undecided | 30 | 17.5 | 17.5 | 40.9 |
| Disagree | 14 | 8.2 | 8.2 | 49.1 |
| Agree | 87 | 50.9 | 50.9 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Source: Primary data, 2022

Table 7: shows that 87(50.9%) of the respondents were of the agree opinion, 40(23.4% strongly agree, 30(17.5%) Undecided and 14(8.2%) disagree and no respondent opened on strongly disagree. Which is an indication that, the banks have information training (electronic) development program for their staffs because 74.3% of the respondent were of the agree opinion.

This finding is in line with that of (wei-Tai, 2004) who asserts that trainees who receive effective training from their supervisor he/she was able to increase the quality of the task they perform which will ultimately shape their profitability into an improved form.

Table 7: Satisfaction derived from electronic commerce by the bank's customers Satisfaction derived from electronic banking

| | Frequency | Percent | Valid percent | Cumulative Percent |
|----------------|-----------|---------|---------------|--------------------|
| strongly agree | 66 | 38.6 | 38.6 | 38.6 |
| Agree | 20 | 11.7 | 11.7 | 50.3 |
| undecided | 85 | 49.7 | 49.7 | 100.0 |

Source: Primary data, 2022.

Table 8: Satisfaction derived from electronic commerce by the bank's customers Satisfaction derived from Electronic Commerce

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------------------|-----------|---------|---------------|--------------------|
| Valid strongly agree | 66 | 38.6 | 38.6 | 38.6 |
| undecided | 20 | 11.7 | 11.7 | 50.3 |
| Agree | 85 | 49.7 | 49.7 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Source: primary data, 2022

Table 7 and 8: shows that 85(49.7%) of the respondents were of the agree opinion that, electronic commerce have improved customers satisfaction, 66(38.6%) strongly agree while 20(11.7%) undecided and non-respondent on the

opinion of disagree or strongly disagree therefore, agree opinion having higher percentage shows that electronic commerce has really improved customer satisfaction

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Table 9: ATM machines protection by anti-skimming software

| | Frequency | Percent | Valid Percent | cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Agree | 90 | 52.6 | 52.6 | 52.6 |
| Strongly disagree | 81 | 47.4 | 47.4 | 100.0 |
| Total | 171 | 100.0 | 100.0 | |

Source: primary data, 2022

ATM machines

Table 9, shows that 90(52.6%) of the respondents agreed and 81(47.4%) strongly disagreed that their institution's

ATM machines were not protected by anti-skimming software as EFTPOS skimming is difficult to detect and is often not identified until one, or you, find irregular transactions on your account or we find that several affected customers all used the same merchant

Table 10: Threat to Electronic Commerce.

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------|-----------|---------|---------------|--------------------|
| Valid agree | 171 | 100.0 | 100.0 | 100.0 |

Source: Primary data, 2022

Table 10: shows that, 171 (100%) of the respondents were of the agree opinion that their banks places more emphasis in all the electronic commerce threat to determine its effectiveness. This view point contends with that of (Houger, 2006). Who hypothesized based on the data

collected, that banks have low incidence of threat in electronic Commerce System pinned on the studies carried out in the United Kingdom with a cross-sectional analysis of Stanbic Bank as a case study.

Table 11: Relationship between E-Banking and bank profitability Correlations

| | Electronic banks Systems | DFCU | Profitability of DFCU banks |
|---|--------------------------|------|-----------------------------|
| Electronic Commerce systems Pearson Correlation | 1 | | .874 |
| Sig. (2-tailed) | | | .000 |
| N | 171 | | 171 |
| Profitability of DFCU banks Pearson Correlation | .874 | | 1 |
| Sig. (2-tailed) | | | .000 |
| N | 171 | | 171 |

Source: Primary data, 2022

Table 11: indicated testing of the relationship between the variables was tested using Pearson correlation coefficient. This was used because Profitability of DFCU banks and level of E-Banking were numerical. From table, it is clearly indicated that there is a strong relationship between electronic commerce progression and information

technology. This is indicated by positive results of Pearson Correlation, where $r = 0.874$. It therefore implies that electronic commerce progression is strongly affect profitability of DFCU banks and thus, bankers should always assess its adaptability before embracing it. This is because from the support of first hypothesis the Pearson

correlation was positive, which clearly indicates that commerce is a healthy source of influencing banks' profitability. The result indicates that variable feedback has weak relation with the second independent variable information technology, which is very much visible from Pearson correlation between E-Banking and feedback.

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Discussion of results.

Results indicated that there is a strong relationship between electronic commerce progression and information technology. This is indicated by positive results of Pearson Correlation, where $r = 0.874$. It therefore implies that electronic commerce progression strongly affects the profitability of DFCU banks, and thus, bankers should always assess their adaptability before embracing it. This is because, from the support of the first hypothesis, the Pearson correlation was positive, which indicates that commerce is a healthy source of influencing banks' profitability. The result indicates that variable feedback has a weak relation with the second independent variable, information technology, which is very much visible from the Pearson correlation between E-Banking and feedback. Findings also show that 46(56%) of the respondents have the opinion that they are very good. While 45(26%) excellent and 18(08%) considered it as a good, and none of the respondents opined that it is either fair or poor. 80(46.8%) of respondents were of the agree opinion that electronic commerce systems have made commerce transactions easier and have brought a high positive impact on commercial bank profitability, 60(35.7%) strongly agree, while 30(17.5%) were undecided, and none of the respondents were either of disagree or strongly disagree opinion. The data indicates that the commerce transaction has been made easier with the introduction of electronic Commerce.

87(50.9%) of the respondents were of the agree opinion, 40(23.4%) strongly agree, 30(17.5%) Undecided and 14(8.2%) disagree and no respondent opened on strongly disagree. This is an indication that the banks have an information training (electronic) development program for their staff, because 74.3% of the respondents thought so. This finding is in line with that of (Tai, 2006), who asserts that trainees who receive effective training from their supervisor he/she were able to increase the quality of the task they perform, which will ultimately shape their profitability in an improved form. Study findings also revealed that, 85(49.7%) of the respondents were of the agree opinion that, electronic commerce have improved customers satisfaction, 66(38.6%) strongly agree while 20(11.7%) undecided and non-respondent on the opinion of disagree or strongly disagree therefore, agree opinion having higher percentage shows that electronic commerce has improved customer satisfaction.

Further findings also showed that, 90(52.6%) of the respondents agreed and 81(47.4%) strongly disagreed that their institution's ATMs were not protected by anti-

skimming software as EFTPOS skimming is difficult to detect and is often not identified until one, or you, find irregular transactions on your account or we find that several affected customers all used the same merchant. 171 (100%) of the respondents thought that their banks place more emphasis on all the electronic commerce threats to determine their effectiveness. This viewpoint contends with that of Houger (2006). Who hypothesized based on the data collected that banks have a low incidence of threat in electronic Commerce systems, based on the studies carried out in the United Kingdom with a cross-sectional analysis of Stanbic Bank as a case study.

Conclusion.

The adoption of information technology with elements such as electronic commerce has enhanced DFCU Bank of Uganda's efficiency by making it more productive and effective. Electronic Commerce (information technology) also has a strong impact on the overall E-Banking profitability by making workers' performance more effective and efficient. The adoption of information technology, especially in the field of electronic commerce, has enhanced the fortune of the bank. This is achieved through bank charges, cheque withdrawal slips, and withdrawal charges.

Information technology has impacted electronic commerce, whereby it has improved the bank customer relationship by rendering effective services throughout the week. Customers can now have access to their account outside working hours to make withdrawals and attend to their needs.

Withdrawal can be anywhere at any time and using any bank ATM, Customer cannot withdraw beyond a certain amount to allow other customers to have access to cash, and can be transferred from one place to another through electronic means.

Recommendations.

The major challenge is that customers cannot withdraw beyond a certain amount of cash, and they cannot transfer cash beyond a certain limit, whereas there is no limit to money received in the bank. This limitation stifles business. Recommendation: We suggest that the central bank remove such limitations that block levels of transactions by customers.

The banks must be focused on their needs and use the right technology to achieve their goals. Rather than acquiring the technology of internet commerce because other banks have it.

Government participation in ensuring a focused telecommunication industry must be visible to reduce or remove avoidable costs of implementing E-Banking and the internet.

Regulatory authorities like the Central Bank of Uganda must stipulate standards for the banks to follow to avoid making the Ugandan Commerce Sector a dumping ground for outdated technological infrastructures.

Training and Manpower development are another major problem militating against the growth.

Government must make the right IT policy by ensuring that computers, communication equipment, and other IT infrastructures, to a large extent, are manufactured in the country so that our people can acquire first-hand necessary skills.

Government Policy should guide against Money laundering, fraud, and the security risk posed by net commerce is inevitable.

To counter the legal threat and security posed to net commerce and e-commerce, the necessary legal codes backing the industry must be established, which can enhance the growth of the industry.

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I also want to acknowledge my father and my mother for their financial support they have offered to me during my studies.

I wish to, in an honorable manner, thank my uncles and aunts for their support, socially and spiritually, that has enabled me to grow into a very good personality.

To all my friends, I say work very hard and set good examples, remember ALLAH all the time in your life.

List of abbreviations.

| | |
|--------|--|
| (SSB): | Self-serviced banking |
| ATM: | Automated Teller Machine. |
| SPSS: | Statistical Package for Social Sciences |
| ICT: | Information and Communication Technology |

Source of funding.

There is no source of funding.

Conflict of interest.

The authors declare no conflict of interest.

Availability of data.

Data used in this study is available upon request from the corresponding author.

Authors contribution.

IBA designed the study, conducted data collection, cleaned and analyzed data, drafted the manuscript, and TG supervised all stages of the study from conceptualization of the topic to manuscript writing.

Ethical approval.

To meet minimum ethical standards, the researcher used an introductory letter from Kampala University, introducing the research study and stating confidentiality and specific usage aspects. While conducting the survey, care was taken to respect human dignity and secure informed consent from the respondents. Also, the information acquired was kept confidential and was used for the research only. The principle of academic integrity, which involved acknowledgement of sources of both primary and secondary information that was used in the survey, was adhered to. Ethical clearance was sought from the Ethics Committee of Kampala University before the study was conducted.

Informed consent.

Written informed consent was sought from all study participants before enrolment into the study after a thorough explanation of the study objectives to them and a signature. Confidentiality was maintained by the use of identification numbers instead of student names to get more reliable answers from the participants. Data was safely stored in a safety box under lock and key, only accessible by the researcher or research assistant.

Authors biography.

Ismail Bashir Ali is a student of a Master's degree in Business Administration (Banking and Finance) at Kampala University.

Tugume Geofrey is a research supervisor at Kampala University.

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